

This Factsheet contains current key figures on the certificate and a brief general description. Further information on the certificate and its opportunities and risks can be found in the following Product Folder, which was produced at the beginning of the certificate's term. If you have any questions, please contact the Raiffeisen Certificates Team at [info@raiffeisenzertifikate.at](mailto:info@raiffeisenzertifikate.at) or your personal advisor.

## Bonus Certificate

ISIN: [AT0000A3DYG5](#) / WKN: RC1E4A

<b>Buy (Ask)</b>	104.33%
<b>Sell (Bid)</b>	102.83%
<b>Fixed interest rate annually</b>	4.85%
<b>Next interest rate payout date</b>	Aug 28, 2026
<b>Maturity date</b>	Aug 29, 2028
<b>Underlying 1</b>	<u>EURO STOXX</u> 50 <sup>®</sup>
<b>Underlying 2</b>	<u>S&amp;P 500</u>
<b>Distance to barrier</b>	
Underlying 1	<b>60.09%</b>
Underlying 2	<b>62.72%</b>
<b>Barrier reached</b>	no
<b>Observation barrier</b>	continuously

Last update: Jun 05, 2026, 5:31 pm



### Underlying price (indicative)

Underlying 1	EUR 6,014.99
Underlying 2	USD 7,393.68
<b>Starting price underlying</b>	
Underlying 1	EUR 4,898.78
Underlying 2	USD 5,625.80
<b>Barrier</b>	49% of starting value
Underlying 1	EUR 2,400.40
Underlying 2	USD 2,756.64

Last update: Jun 05, 2026, 5:31 pm

## Repayment at the end of the term

The repayment at the end of the term depends on whether the barrier has been breached or not. This results in two possible scenarios:

### Scenario 1: Barrier not breached until expiry

**Current scenario, as the barrier has not been breached.**

During the term: Fixed interest payments	3 x 4.85% p.a.
At the end of the term: repayment	100%
If you purchase the certificate at the current purchase price, this would correspond to the following return	+9.80% (+4.55% p.a.)

### Scenario 2: Barrier violated at least once

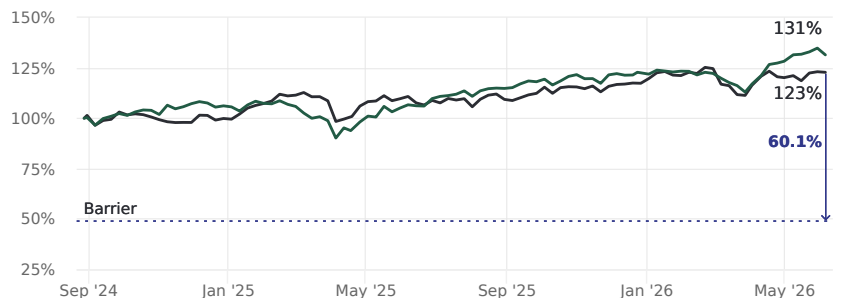
During the term: Fixed interest payments	3 x 4.85% p.a.
At the end of the term: repayment	1:1 Development*

\*1:1 performance of the underlying with the worse performance (full market risk), but repayment at a maximum of 100%. In the event of a barrier breach, investors are exposed one-to-one to the market risk. This means that in this case, the loss of a significant portion of the invested capital, up to and including total loss, is possible.

### Price certificate (% of the starting value)



### Prices underlyings (% of the starting value)



[Learn more about these charts](#)

**EURO STOXX 50<sup>®</sup>**  
(Underlying 1)

**S&P 500**  
(Underlying 2)

Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

### Bonus Certificate

ISIN: [AT0000A3DYG5](#) / WKN: RC1E4A

<b>Nominal value</b>	EUR 1,000
<b>Product currency</b>	EUR
<b>Currency hedged</b>	yes
<b>Taxation</b>	Capital Gains Tax
<b>Listing</b>	Vienna, Stuttgart
<b>End of the term</b>	2Y 2M 23D

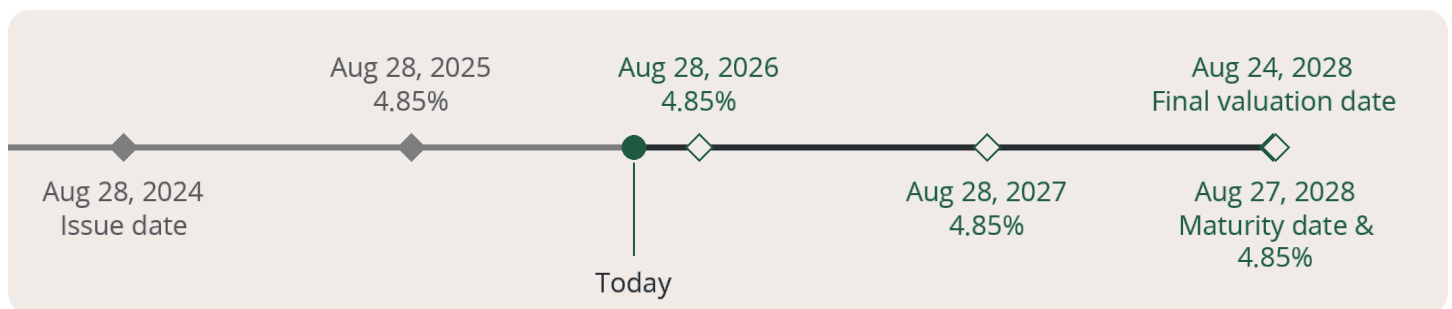
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### The Certificate

The certificate 4.85% Europe/USA Bonus&Safety 4 offers you an annual fixed interest rate of 4.85%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 49% of their respective starting value during the term. In the event of a barrier violation during the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.

Details on the EURO STOXX 50<sup>®</sup> Index as well as the current list of index members can be found on [the website of the index provider STOXX Ltd.](#) For details on the S&P 500<sup>®</sup> index visit to [www.spglobal.com](http://www.spglobal.com)

### Information on the term and interest rate payments



Please note: The price of the certificate is subject to various influencing factors, including the performance of the underlyings, their volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings is close to the barrier, may fluctuate strongly.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

You are about to purchase a product that is not easy and difficult to understand. For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at [www.raiffeisenzertifikate.at/en/securitiesprospectus](http://www.raiffeisenzertifikate.at/en/securitiesprospectus) (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at [www.raiffeisenzertifikate.at/en/customer-information](http://www.raiffeisenzertifikate.at/en/customer-information). The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.

# 4.85% Europe/USA Bonus&Safety 4

## Bonus Certificate

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 4.85% fixed annual interest rate with a term of 4 years
- 49% barrier, market risk if the barrier is violated

Please note the issuer risk.

Further information on the payout profile, underlying and the risks can be found on the following pages.

EURO STOXX 50® is a registered trademark of STOXX Ltd.  
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.



ZERTIFIKATE  
AWARD AUSTRIA

Best Issuer  
2024



This certificate offers you an annual fixed interest rate of 4.85%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 49% of their respective starting value during the term. In the event of a barrier violation during the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.

### How the certificate works

At the initial valuation date the starting values of the underlyings are fixed and from that the barriers are determined. During the observation period the underlying prices are compared with the according barrier.

The fixed interest rate is paid out in any case, regardless of the underlying performance. The yield is in any case limited to the fixed annual interest payments.

The following options are available at the end of the term:

- Barrier not touched or undercut  
In this case redemption is affected at 100%.
- At least one barrier was touched or undercut at least once  
In this case redemption on the maturity date will be affected according to the performance of the underlying with the worst performance. The maximum redemption remains capped at 100% of the nominal value amount.

The performance is defined as the percentage development from the starting value to the final value.

### Payout profile at the end of term

Final Value*		Redemption** if barrier	
Underlying 1	Underlying 2	not violated	violated
+20%	+30%	100% (EUR 1,000)	100% (EUR 1,000)
+15%	+5%	100% (EUR 1,000)	100% (EUR 1,000)
+/-0%	+/-0%	100% (EUR 1,000)	100% (EUR 1,000)
-10%	+25%	100% (EUR 1,000)	90% (EUR 900)
+10%	-20%	100% (EUR 1,000)	80% (EUR 800)
-20%	-40%	100% (EUR 1,000)	60% (EUR 600)

\* in comparison to the starting value

\*\* based on the nominal value

Issuer <sup>1</sup>	Raiffeisen Bank International AG
ISIN	AT0000A3DYG5
Issue price	100%
Nominal value	EUR 1,000
Subscription period <sup>2</sup>	Jul 23 - Aug 26, 2024
Initial valuation date	Aug 27, 2024
Issue value date	Aug 28, 2024
Final valuation date	Aug 24, 2028
Maturity date	Aug 29, 2028
Underlyings	EURO STOXX 50 <sup>®</sup> Index S&P 500 <sup>®</sup> Index

### Calculation agent underlying

EURO STOXX 50<sup>®</sup>: STOXX Ltd.  
S&P 500<sup>®</sup>: S&P Dow Jones Indices LLC

**Starting value** closing price of the index at the initial valuation date

**Final value** closing price of the index at the final valuation date

**Barrier** 49% of the starting value

**Barrier observation** continuously (every price)

### Observation period

Aug 28, 2024 - Aug 24, 2028

**Fixed interest rate** 4.85% of the nominal value per year of term

**Interest rate payout dates** Aug 28, 2025; Aug 28, 2026; Aug 28, 2027; Aug 27, 2028

**Listing** Vienna, Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](https://rbinternational.com/ir/ratings)

2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

### My expectations for the underlyings

falling ↘

sideway →

rising ↗

### During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price of the certificate is subject to various influencing factors, including the performance of the underlyings, their volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings is close to the barrier, may fluctuate strongly.

**Issuer risk / Bail-in:** Certificates are not covered by the Deposit Protection Scheme.

Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.

### EURO STOXX 50®

50 largest (listed) companies in the Euro area

### S&P 500®

500 largest (listed) companies in America

#### Well-known index members

	Sector	
ASML	Technology	NL
LVMH	Luxury Goods	FR
SAP	IT	DE
TotalEnergies	Energy	FR
Siemens	Industrials	DE
L'Oreal	Consumption	FR
Sanofi	Pharmaceuticals	FR
Allianz	Financials	DE
Airbus SE	Industrials	FR
Iberdrola	Utilities	ES

	Sector
Apple	IT
Microsoft	IT
Amazon.com	IT
Alphabet	IT
NVIDIA	IT
Pfizer	Pharmaceuticals
CocaCola	Consumption
Visa	Financials
Nike	Consumption
Tesla	Automobile

#### Development over the past 5 years



EU0009658145

As of July 9, 2024; Source: Bloomberg (SX5E Index, SPX Index)



US78378X1072

Please note that the past performance is not a reliable indicator for the future performance.

#### Note

You are about to purchase a product that is not easy and difficult to understand.

For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at [raiffeisencertificates.com/securities-prospectus](https://raiffeisencertificates.com/securities-prospectus) (we recommend reading the prospectus before making an investment decision) - and to the base information sheets as well as to "Customer information and regulatory matters" [raiffeisencertificates.com/en/customer-information](https://raiffeisencertificates.com/en/customer-information). The approval of the base prospectus by the competent authorities should not be construed as an endorsement of the product by such authorities.

For further information visit [raiffeisencertificates.com](https://raiffeisencertificates.com) or contact your bank advisor.

You can reach your Raiffeisen Certificates team at:

- Certificate Hotline: +431 71707 5454
- [info@raiffeisencertificates.com](mailto:info@raiffeisencertificates.com)



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**Issuer Risk/Creditor Participation ("bail-in"):** Any payments during or at the end of the term of the certificates depend on the solvency of the issuer ("issuer risk"). Investors are therefore exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency ("issuer risk") or an official directive ("bail-in"). The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed further information is available at [raiffeisenzertifikate.at/en/bail-in](https://raiffeisenzertifikate.at/en/bail-in). A total loss of the invested capital is possible. Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information.

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creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

The Bonus Certificate's price is subject to several influencing factors and need not develop simultaneously to and in accordance with the underlying's performance. Such influencing factors include e.g. intensity of the underlying's price fluctuations (volatility), bond interest rates, solvency of the issuer or remaining term. If the Bonus Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

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