

## Capital Protection Certificate

 ISIN: [AT0000A3FML5](#) / WKN: RC1F0J

|                                  |  |
|----------------------------------|--|
| <b>chg. 1D</b>                   | +0.900 (+0.90%)  |
| <b>Sell (Bid)</b>                | CZK 99.700   |
| <b>Buy (Ask)</b>                 | CZK 102.700  |
| <b>Underlying</b>                | <a href="#">MSCI World Top ESG Select 4.5% Decrement Index</a> |
| <b>Sustainability preference</b> | Consideration of Principal Adverse Impacts (PAI)               |
| <b>Starting price underlying</b> | EUR 2,575.66   |
| <b>Capital protection amount</b> | 100%   |
| <b>Participation factor</b>      | -  |
| <b>Cap</b>                       | EUR 3,348.36   |
| <b>Maturity date</b>             | Oct 31, 2029   |
| <b>Final valuation date</b>      | Oct 29, 2029   |
| <b>Issue date</b>                | Oct 31, 2024   |
| <b>Nominal value</b>             | CZK 1,000  |
| <b>Expected market trend</b>     | bullish  |
| <b>Listing</b>                   | Stuttgart  |
| <b>Product currency</b>          | CZK  |
| <b>Underlying currency</b>       | EUR  |
| <b>Currency hedged (quanto)</b>  | yes  |
| <b>Settlement method</b>         | Cash settlement  |
| <b>Taxation</b>                  | Capital Gains Tax  |

Last update: Jun 12, 2026, 8:00 pm

### Description

Capital Protection Certificates enable investors to invest into an underlying such as shares, indices, commodities etc. and to be capital protected at the end of the term. Investors obtain either interest payments or participate in the performance of the underlying. This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

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



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


[Learn more about these charts](#)

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

# Twin Win Guarantee of Global Stocks

## Capital Protected Certificate

- Underlying: MSCI® World Top ESG Select 4.5% Decrement EUR Index
- After a term of 5 years:
  - 1:1 participation in price gains of up to +30%
  - Conversion of losses of up to -30% into profit
  - Capital Protection 100%
- 69% barrier, market risk if the barrier is violated, currency risk

Please note the issuer risk.

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



  
ZERTIFIKATE  
AWARD AUSTRIA  
Best Issuer  
2024



With this certificate, you participate in rising prices of the underlying up to a maximum of +30%. As long as the barrier is not violated, price losses of the underlying are converted into gains at maturity. If the barrier is violated, capital protection of 100% is affected with the possibility to participate in rising prices of the underlying up to a Cap.

### How the certificate works

At the initial valuation date the starting value of the underlying is fixed and from that the barrier is determined. During the observation period the underlying price is compared with the its barrier.

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

1. Barrier not touched or undercut

If the underlying has risen, you participate 1:1 in the performance up to a maximum of +30%.

If the underlying has fallen, losses are converted 1:1 into profits.

2. Barrier touched or undercut at least once during the term

In this case, you participate 1:1 in the positive performance of underlying. The maximum redemption remains limited to 130% of the nominal value. In case of negative performance capital protection of 100% is affected.

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 |                  |
|--------------|-------------------------|------------------|
|              | not violated            | violated         |
| +40%         | 130% (CZK 1.300)        | 130% (CZK 1.300) |
| +20%         | 120% (CZK 1.200)        | 120% (CZK 1.200) |
| +10%         | 110% (CZK 1.100)        | 110% (CZK 1.100) |
| +/-0%        | 100% (CZK 1.000)        | 100% (CZK 1.000) |
| -10%         | 110% (CZK 1.100)        | 100% (CZK 1.000) |
| -30%         | 130% (CZK 1.300)        | 100% (CZK 1.000) |
| -50%         | →                       | 100% (CZK 1.000) |

\* in comparison to the starting value

\*\* based on the nominal value

|                                  |  |
|----------------------------------|--|
| Issuer <sup>1</sup>              | Raiffeisen Bank International AG                                 |
| ISIN                             | AT0000A3FML5   |
| Issue price                      | 100 %  |
| Nominal value                    | CZK 1.000  |
| Subscription period <sup>2</sup> | Sep 20 - Oct 29, 2024  |
| Initial valuation date           | Oct 30, 2024   |
| Issue value date                 | Oct 31, 2024   |
| Final valuation date             | Oct 29, 2029   |
| Maturity date                    | Oct 31, 2029   |
| Underlying                       | MSCI® World Top ESG Select<br>4.5% Decrement EUR Index           |
| Starting value                   | Closing price of the<br>underlying on the initial valuation date |
| Final value                      | Closing price of the<br>underlying on the final valuation date   |
| Cap                              | 130% of the starting value                                       |
| Barrier                          | 69% of the starting value  |
| Barrier observation              | continuously<br>(every price)                                    |
| Observation period               | Oct 31, 2024 - Oct 29, 2029                                      |
| Listing                          | Vienna, Stuttgart  |

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

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

### During the term



- You can buy and sell the certificate on the secondary market at any time.
- 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.

### MSCI® World Top ESG Select 4.5% Decrement Index

The MSCI® World Top ESG Select 4.5 % Decrement Index contains only equities that are included in the parent index MSCI® World (investment universe). The composition of the index is based on a careful selection of around 400 companies from 23 industrialised countries that meet certain criteria.

- **Exclusion criteria:** Exclusion criteria are used to identify sustainable companies. These include, among other things, the production of weapons or energy generation from nuclear power, oil or gas.
- **„Best in Class“ approach:** All remaining companies will be assessed on their environmental, social and responsible corporate governance (ESG) efforts. Only the best 50% of companies in an industry are selected.
- **Decrement:** Paid out net dividends are reinvested in the index; in exchange, 4.5% p.a. are deducted from the index price (daily adjustment).

### Development over the past 5 years



### Well-known index members






|                     | Sector              |    |
|---------------------|---------------------|----|
| NVIDIA              | IT                  | US |
| Microsoft           | IT                  | US |
| Home Depot          | Cons. Discretionary | US |
| ASML Holding        | IT                  | NL |
| Novo Nordisk        | Health Care         | DK |
| Adobe               | IT                  | US |
| Cisco Systems       | IT                  | US |
| Salesforce.com      | IT                  | US |
| Advanced Micro Dev. | IT                  | US |
| Danaher Corp.       | Health Care         | US |

As of September 4, 2024; Source: Bloomberg (MXWOTES4); ISIN: GB00BNR44V41

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

### Corresponds to the Sustainability Standard for Raiffeisen Certificates [raiffeisencertificates.com/sustainability](https://raiffeisencertificates.com/sustainability)

This means that with this certificate both the issuer and the underlying, in their economic actions, take into account negative impacts on the following sustainability factors:

-  Greenhouse gas emissions
-  Water conservation and water consumption
-  Waste prevention
-  Species diversity (biodiversity)
-  Social, labor and human rights issues incl. corruption and bribery

### Note

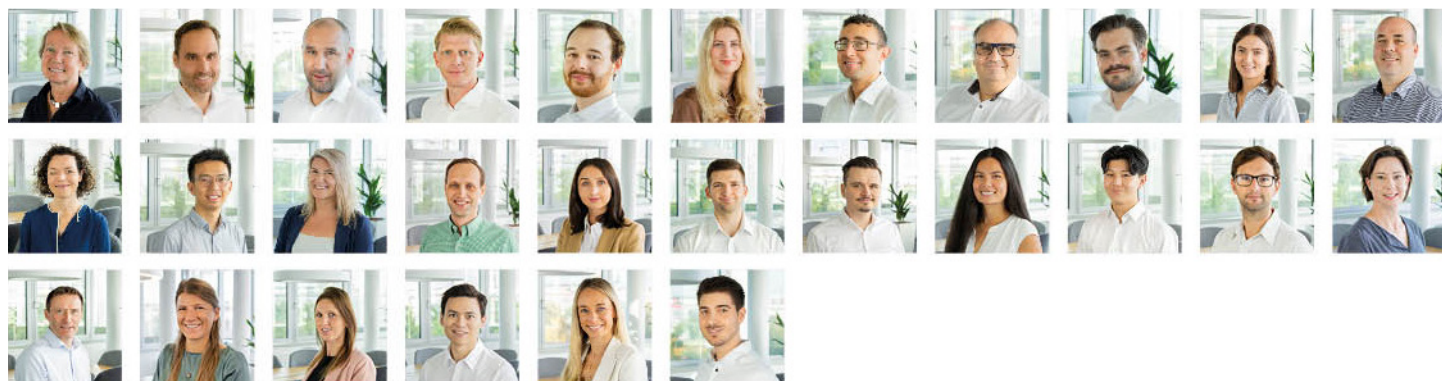
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You can find further information at [raiffeisencertificates.com](https://raiffeisencertificates.com) or contact your advisor.

You can reach your Raiffeisen Certificates team at:

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



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