

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.

## Capital Protection Certificate

ISIN: [AT0000A3GQU5](#) / WKN: RC1GCU

<b>Buy (Ask)</b>	103.31%
<b>Sell (Bid)</b>	100.31%
<b>Underlying 1</b>	<a href="#">MSCI Europe Top ESG Select 4.5% Decrement Index</a>
<b>Underlying 2</b>	<a href="#">MSCI North America Top ESG Select 4.5% Decrement Index</a>
<b>Underlying ISIN</b>	<a href="#">RCB000051909</a>
<b>Starting price underlying</b>	
Underlying 1	EUR 1,948.92
Underlying 2	EUR 3,444.21
<b>Underlying price (delayed)</b>	
Underlying 1	EUR 2,070.32 <b>106.2%</b> of starting value
Underlying 2	EUR 3,823.83 <b>111.0%</b> of starting value

Last update: Jun 04, 2026, 12:21 pm

### Simply explained

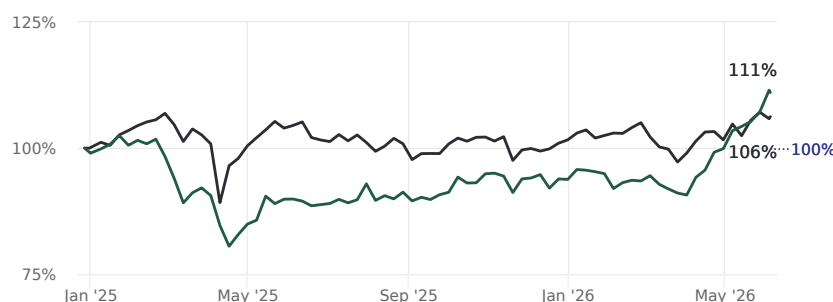
Repayment at the end of the term depending on the performance of the underlying asset.

**Min. 100% (capital protection) - Max. 120%**

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



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



[Learn more about these charts](#)

**MSCI Europe Top ESG Select 4.5% Decrement Index (Underlying 1)**

**MSCI North America Top ESG Select 4.5% Decrement Index (Underlying 2)**

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



## Repayment at the end of the term

Currently the underlying quotes at<sup>I)</sup>... and is in the range... at the end of the term this would trigger the following repayment...

If you buy the certificate at the current purchase price, this would correspond to the following return<sup>III)</sup>:

<b>106.2%</b>	above 100%	➤	120% (CZK 1,200) <sup>II)</sup>	➤	+16.16% (+7.52% p.a.)
	below 100%	➤	100% (CZK 1,000) <sup>II)</sup>	➤	-3.20% (-1.57% p.a.)

<sup>I)</sup>compared to the starting price

<sup>II)</sup>assumption: investment amount CZK 1.000

<sup>III)</sup>based on the current underlying price

## Capital Protection Certificate

ISIN: [AT0000A3GQU5](#) / WKN: RC1GCU

<b>Nominal value</b>	CZK 1,000
<b>Product currency</b>	CZK
<b>Underlying currency</b>	CZK
<b>Taxation</b>	Capital Gains Tax
<b>Listing</b>	Stuttgart
<b>End of the term</b>	2Y 0M 23D

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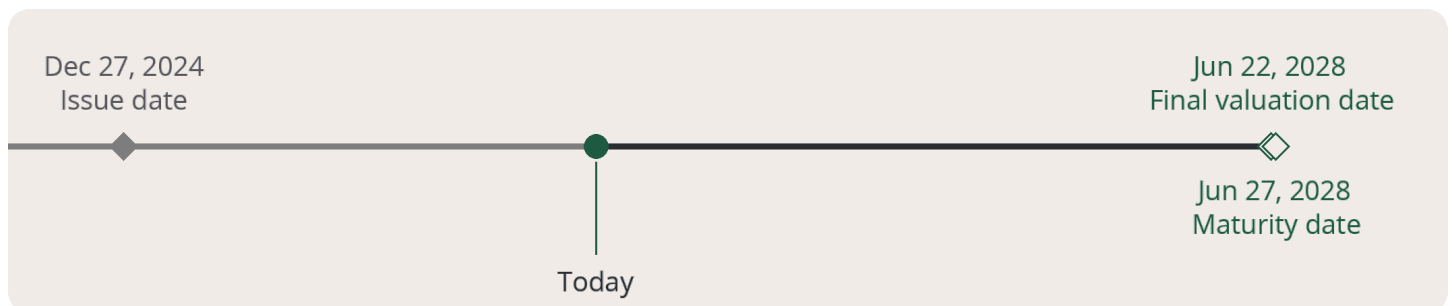
### The Certificate

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").

### Sustainability

This certificate complies with the sustainability standard for Raiffeisen Certificates.

## Information on the term



Please note:

- 100% of the nominal amount is secured by capital protection at the end of the term. During the term, the price may fall below the issue price or the capital protection level. Selling the capital protection certificate before the end of the term may lead to a loss of part of the invested capital.
- The maximum repayment is limited to 120% (of the nominal amount).
- Loss of purchasing power due to inflation is not offset by the capital protection.

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.

# Garantovaný certifikát Evropských a Amerických akcií CZK

## Capital Protection Certificate

- Underlyings: MSCI® Europe Top ESG Select 4.5% Decrement Index and MSCI® North America Top ESG Select 4.5% Decrement Index
- 20% yield, if the underlying is at or above its starting value at the end of the term
- 100% capital protection after 3.5 year term

Please note the issuer risk.

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

The financial instrument described herein is based on an MSCI® indices.



  
ZERTIFIKATE  
AWARD AUSTRIA  
Best Issuer  
2024



There are 2 possible redemption options for this certificate, depending on the price of the underlying at the end of the term:

1. underlyings at or above the starting value: redemption of 120%
2. at least one underlying below the starting value: 100% capital protection at maturity

The underlyings of the certificate are the MSCI® Europe Top ESG Select 4.5% Decrement Index and the MSCI® North America Top ESG Select 4.5% Decrement EUR Index. It consists of companies that meet sustainability criteria. A higher weighting is given to companies that are actively shaping the transition to an emission-free future.

### How the certificate works

At the initial valuation date the starting values of the underlyings are determined. At the final valuation date the closing prices of the underlyings are compared to the starting values and one of the following scenarios will apply:

1. If the closing prices of both underlyings quote at or above their starting values, you will receive 120% of the nominal amount at the maturity date.
2. If the closing price of at least one of the underlyings quotes below its starting value, capital protection takes effect and you will receive 100% of the nominal amount at the maturity date (capital protection).

### Example payout profile

Final value*	Redemption**
+50%	120% (CZK 1,200)
+15%	120% (CZK 1,200)
+5%	120% (CZK 1,200)
+/-0% (= starting value)	120% (CZK 1,200)
-5 %	100% (CZK 1,000)
-10%	100% (CZK 1,000)
-30%	100% (CZK 1,000)

\* in comparison to the starting value

\*\* related to the nominal amount



### The payout profile applies at the end of the term

- In any case, 100% of the nominal value will be paid out at the end of the term.
- The maximum redemption is limited by 120% (maximum amount).
- Loss of value due to inflation is not covered by the capital protection.



### During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price may drop below the issue price or the level of capital protection.



### 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.

ISIN	AT0000A3GQU5
Issuer <sup>1</sup>	Raiffeisen Bank International AG
Issue price	100%
Nominal value	CZK 1,000
Subscr. period <sup>2</sup>	Nov 22 - Dec 20, 2024
Initial valuation date	Dec 23, 2024
Issue value date	Dec 27, 2024
Final valuation date	June 22, 2028
Maturity date	June 27, 2028
Underlyings	MSCI® Europe Top ESG Select 4.5% Decrement Index MSCI® North America Top ESG Select 4.5% Decrement Index
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Capital protect.	100% at the end of term
Maximum amount	120% of the nominal value
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.

### My expectations for the underlying

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

The index contains stocks of European companies with medium to large market capitalization. The titles with the largest representation in the index are: NOVO NORDISK, ASML HOLDING, SAP, ZURICH INSURANCE GROUP, DIAGEO and others.



ISIN:GB00BNHRDM73

### MSCI® North America Top ESG Select 4.5% Decrement Index

The index includes stocks of U.S. and Canadian companies with mid- to large market capitalizations. Companies represented in the index include NVIDIA, HOME DEPOT, MICROSOFT, ADOBE, CISCO SYSTEMS and others.



ISIN:GB00BMCQG893

As of November 5, 2024; Source: Bloomberg (MXEUTES4 Index, MXNATES4Index)

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

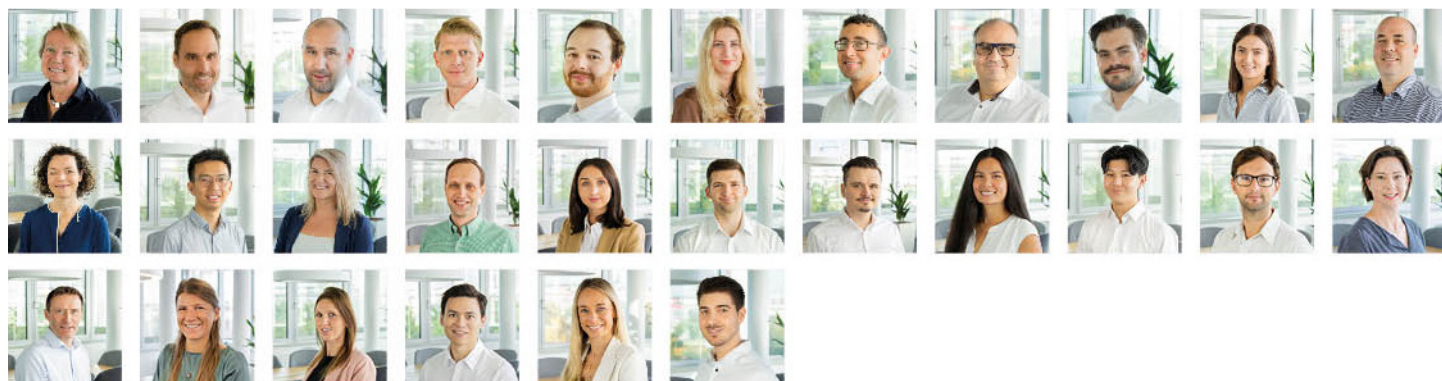
You are about to purchase a product that is not easy and difficult to understand.

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 should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

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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Certificates are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Certificates react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying.

Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

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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The price of the Capital Protection Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 100% of the nominal value applies solely at the end of the term. Loss of value due to inflation is not covered by the capital protection. During the term, the price of the Capital Protection Certificate may drop below the agreed capital protection amount. During the term, the Capital Protection Certificate's price is subject to several influencing factors and needs 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), interest rates, solvency of the issuer or remaining term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Capital Protection Certificate and are not paid out.

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