

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: [AT0000A3K3H8](#) / WKN: RC1HMT

<b>Buy (Ask)</b>	101.90%
<b>Sell (Bid)</b>	100.40%
<b>Fixed interest rate annually</b>	4.00%
<b>Next interest rate payout date</b>	Apr 09, 2027
<b>Maturity date</b>	Apr 09, 2029
<b>Underlying 1</b>	<u>EURO STOXX 50<sup>®</sup></u>
<b>Underlying 2</b>	<u>S&amp;P 500</u>
<b>Distance to barrier</b>	
Underlying 1	<b>66.02%</b>
Underlying 2	<b>70.49%</b>
<b>Barrier reached</b>	no
<b>Observation barrier</b>	continuously

Last update: Jun 12, 2026, 7:59 pm



### Underlying price (indicative)

Underlying 1	EUR 6,181.14
Underlying 2	USD 7,429.25
<b>Starting price underlying</b>	
Underlying 1	EUR 4,773.65
Underlying 2	USD 4,982.77
<b>Barrier</b>	44% of starting value
Underlying 1	EUR 2,100.41
Underlying 2	USD 2,192.42

Last update: Jun 12, 2026, 7:59 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% 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	+9.91% (+3.54% p.a.)

### Scenario 2: Barrier violated at least once

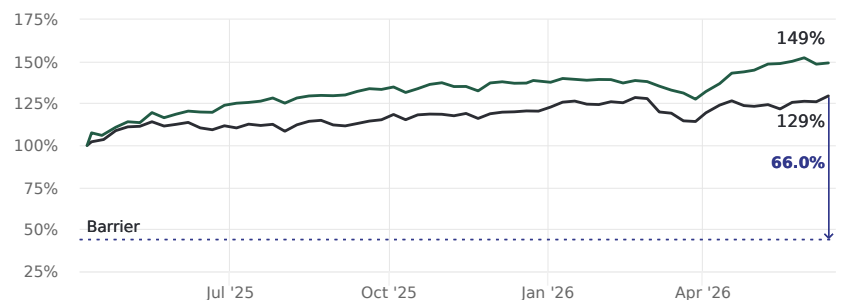
During the term: Fixed interest payments	3 x 4% p.a.
At the end of the term: repayment	1:1 Development*

\*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: [AT0000A3K3H8](#) / WKN: RC1HMT

<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 9M 26D

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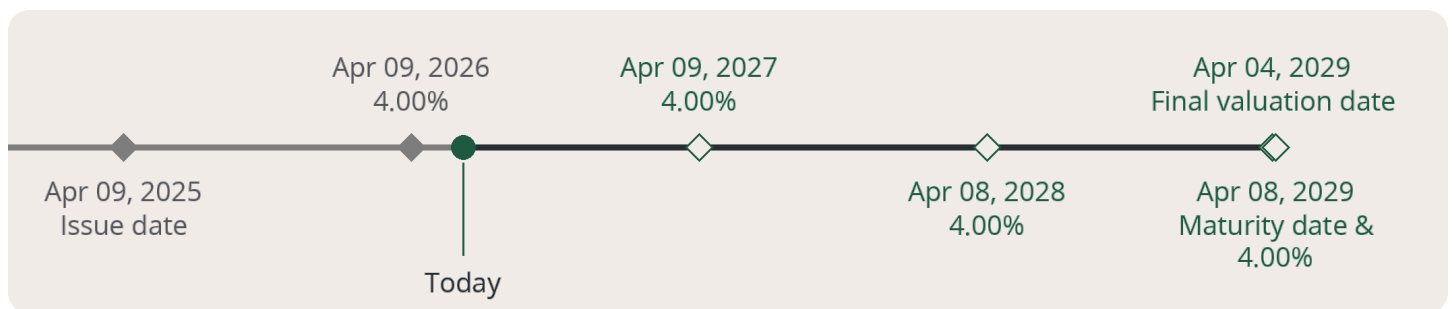
### The Certificate

The Bonus Certificate 4% Europe/USA Bonus&Safety 5 offers you an annual fixed interest rate of 4%. The nominal amount is repaid at 100% at the end of the term if both indices always quoted above the barrier of 44% of their respective starting value during the term. Redemption is affected according to the performance of the worse index, up to a maximum of 100%. A significant capital loss is possible.

The payout profile at the end of term is already fixed when the certificate is issued. It is suitable for investors who expect slightly falling/sideways running indices.

The underlying assets are the EURO STOXX 50<sup>®</sup> Index and the S&P 500<sup>®</sup> Index. The EURO STOXX 50<sup>®</sup> includes the 50 largest companies from the eurozone, the S&P the 500 largest companies from the USA. Details can be found on the websites of the index providers [STOXX Ltd.](#) or on [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% Europe/USA Bonus&Safety 5

## Bonus Certificate

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 4% fixed annual interest rate with a term of 4 years
- 44% 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%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 44% 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:

1. Barrier not touched or undercut  
In this case redemption is affected at 100%.
2. 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

<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG
<b>ISIN</b>	AT0000A3K3H8
<b>Issue price</b>	100%
<b>Nominal value</b>	EUR 1,000
<b>Subscription period<sup>2</sup></b>	Mar 11, 2025 - Apr 7, 2025
<b>Initial valuation date</b>	Apr 8, 2025
<b>Issue value date</b>	Apr 9, 2025
<b>Final valuation date</b>	Apr 4, 2029
<b>Maturity date</b>	Apr 9, 2029
<b>Underlyings</b>	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

<b>Starting value</b>	closing price of the index at the initial valuation date
<b>Final value</b>	closing price of the index at the final valuation date
<b>Barrier</b>	44% of the starting value
<b>Barrier observation</b>	continuously (every price)

#### Observation period

Apr 9, 2025 - Apr 4 2029

<b>Fixed interest rate</b>	4% of the nominal value per year of term
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#### Interest rate payout dates

Apr 9, 2026; Apr 9, 2027;  
Apr 8, 2028; Apr 8, 2029

<b>Listing</b>	Vienna, Stuttgart
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1 ... Rating: [rbinternational.com/ir/ratings](http://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 ↘	<b>sideway →</b>	rising ↗
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### 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

**Well-known index members**

	Sector	
ASML	Technology	Netherlands
SAP	IT	Germany
LVMH	Luxury Goods	France
Siemens	Industrials	Germany
TotalEnergies	Energy	France
Allianz	Financials	Germany
Sanofi	Pharmaceuticals	France
Airbus SE	Industrials	France
L'Oreal	Consumer Discretionary	France
Iberdrola	Utilities	Spain

**S&P 500®**

500 largest (listed) companies in US America

	Sector
Apple	IT
NVIDIA	IT
Microsoft	IT
Amazon.com	IT
Alphabet	Communication
JP Morgan	Financials
Netflix	Communication
Johnson & Johnson	Pharmaceuticals
Bank of America	Financials
Philipp Morris	Consumer Staples

**Development over the past 5 years**



EU0009658145



US78378X1072

As of Februar 26, 2025; Source: Bloomberg (SX5E Index, SPX Index)

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/certificatesprospectus](https://raiffeisencertificates.com/certificatesprospectus) (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.



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The complete legal basis for a possible transaction in a financial instrument described here is formed by the registration document approved by the Luxembourg Financial Supervisory Authority (CSSF) and the securities note approved by the Austrian Financial Market Authority (FMA) – both documents together form the base prospectus – along with any supplements and the respective final terms filed with the FMA. The approval of the base prospectus by the competent authorities should not be understood as an endorsement of the financial instruments described by these authorities. Additional information on the financial instrument is available free of charge in the respective key information documents (KIDs) on the website of Raiffeisen Bank International AG (RBI) after entering the security identification number (ISIN) at [raiffeisencertificates.com](https://raiffeisencertificates.com). Unless explicitly stated in these documents, no measures have been or will be taken in any jurisdiction to allow a public offer of this financial instrument. No liability is assumed for websites or URLs of other operators used in advertising or for their availability. The information comes from trustworthy sources without the content of these sources being checked separately.

Issuer risk/creditor participation ('Bail-in'): All payments during the term or at the end of the term of the certificates are dependent on the solvency of RBI (issuer risk). Investors are exposed to the risk that RBI as the issuer may be unable to fulfil its obligations arising from the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authorities. Such an order by these authorities may also be issued in advance of insolvency proceedings in the event of a crisis at RBI. In such cases, the resolution authority has extensive powers of intervention, known as 'bail-in instruments'. Among other things, it can reduce investors' claims under the financial instruments described to zero, terminate the financial instruments described or convert them into RBI shares, and suspend investors' rights. Further information is available at [raiffeisenzertifikate.at/en/bail-in](https://raiffeisenzertifikate.at/en/bail-in). A total loss of the capital invested is possible.

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creation. Please note that the legal situation may change due to legislative amendments, tax directives etc.

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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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Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB)).

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