

## Capital Protection Certificate

 ISIN: [AT0000A3K898](#) / WKN: RC1HM2

<b>chg. 1D</b>	+0.190 (+0.18%)
<b>Sell (Bid)</b>	EUR 103.400
<b>Buy (Ask)</b>	EUR 104.900
<b>Underlying</b>	<a href="#">EURO STOXX 50®</a>
<b>Starting price underlying</b>	EUR 5,154.12
<b>Capital protection amount</b>	100%
<b>Participation factor</b>	-
<b>Cap</b>	EUR 6,442.65
<b>Maturity date</b>	Apr 29, 2030
<b>Final valuation date</b>	Apr 24, 2030
<b>Issue date</b>	Apr 28, 2025
<b>Nominal value</b>	EUR 1,000
<b>Expected market trend</b>	bullish
<b>Listing</b>	Vienna, Stuttgart
<b>Product currency</b>	EUR
<b>Underlying currency</b>	EUR
<b>Currency hedged (quanto)</b>	no
<b>Settlement method</b>	Cash settlement
<b>Taxation</b>	Capital Gains Tax

Last update: Jun 04, 2026, 5:30 pm

### Description

With the Capital Protection Certificate **Twin Win Safe** you participate in rising prices of the underlying up to a maximum of +25%. As long as the barrier (75% of the starting value) is not violated during the term, price losses of the underlying are also converted into gains. At the end of the term you receive 100% of your invested capital back (capital protection).

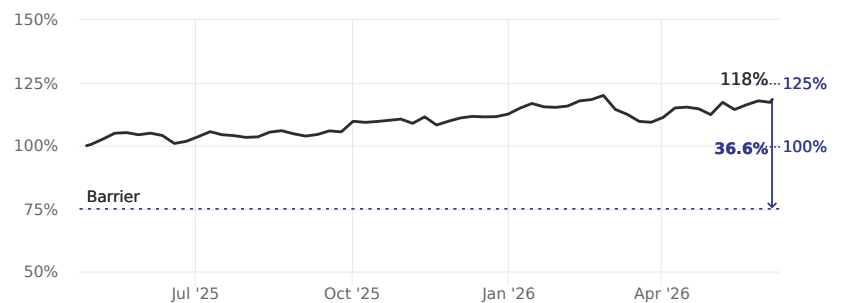
The clear payout profile at the end of term is already fixed when the certificate is issued. It is suitable for investors who expect the share to move sideways/ slightly upwards.

The underlying asset is the **EURO STOXX 50® Index**. It includes the 50 largest companies from the eurozone. Details and a list of the index members can be found on the website of the index provider STOXX Ltd.

### 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 Safe

## Capital Protection Certificate

- Underlying: EURO STOXX 50® Index
- 1:1 participation in price increases of the underlying up to a maximum of +25  
As long as the barrier is not violated: Conversion of price losses of the underlying down to -25 % into profits
- 100% capital protection after 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.

EURO STOXX® is a registered trademark of STOXX Ltd.



ZERTIFIKATE  
AWARD AUSTRIA

Best Issuer  
2024



With this certificate you participate in rising prices of the underlying up to a maximum of +25 %. As long as the barrier (75% of the starting value) is not violated during the term, price losses of the underlying are also converted into gains. At the end of the term you receive at least 100% of your invested capital back (capital protection).

### 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 barrier.

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

1. Underlying is at/above its starting value  
If the underlying has risen, you participate 1:1 in the price gains up to a maximum of +25 %.
2. Underlying is below its starting value
  - a. Barrier was not touched or undercut during the term:  
→ Price losses of the underlying are converted 1:1 into gains
  - b. Barrier was touched or undercut during the term:  
→ Redemption at 100% (capital protection)

### Payout profile

Without barrier violation		With barrier violation	
Index performance	Redemption	Index performance	Redemption
+60%	125% (EUR 1,250)	+60%	125% (EUR 1,250)
+25%	125% (EUR 1,250)	+25%	125% (EUR 1,250)
+10%	110% (EUR 1,100)	+10%	110% (EUR 1,100)
0%	100% (EUR 1,000)	0%	100% (EUR 1,000)
-10%	110% (EUR 1,100)	-10%	100% (EUR 1,000)
-15%	115% (EUR 1,150)	-25%	100% (EUR 1,000)
-20%	120% (EUR 1,200)	-50%	100% (EUR 1,000)

<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG
<b>ISIN</b>	AT0000A3K898
<b>Issue price</b>	100%
<b>Nominal value</b>	EUR 1,000
<b>Subscr. period<sup>2</sup></b>	Mar 20 - Apr 24, 2025
<b>Initial valuation date</b>	Apr 25, 2025
<b>Issue value date</b>	Apr 28, 2025
<b>Final valuation date</b>	Apr 24, 2030
<b>Maturity date</b>	Apr 29, 2030
<b>Underlying</b>	EURO STOXX 50® Index
<b>Starting value</b>	Closing price of the underlying on the initial valuation date
<b>Final value</b>	Closing price of the underlying on the final valuation date
<b>Capital protect.</b>	100% at the end of term
<b>Participation factor</b>	100%
<b>Maximum amount</b>	125% of the nominal value
<b>Barrier</b>	75% of the starting value
<b>Barrier observation</b>	continuously (every price)
<b>Observation period</b>	Apr 28, 2025 - Apr 24 2030
<b>Listing</b>	Vienna, Stuttgart

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 underlying

slightly falling ↘

slightly rising ↗



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

- 100% of the nominal amount is secured by the capital protection at the end of term.
- The maximum redemption is limited to 125% (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. Selling the capital protected certificate prior to maturity may result in a partial loss of the invested capital.



#### 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®

This contains the 50 largest listed companies in the eurozone.

### Development over the past 5 years



ISIN: EU0009658145; As of: February 26, 2025; Source: Bloomberg (SX5E Index)

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

### Well-known index members

	Sector	Country
ASML	IT	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	Consumption	France
Iberdrola	Utilities	Spain

### Note

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

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You can reach your Raiffeisen Certificates team at:

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