

Capital Protection Certificate

ISIN: [AT0000A2U52Z](#) / WKN: RC05GK

Buy (Ask) 107.75%

Sell (Bid) 104.75%

MSCI Europe Top

ESG Select 4.5%

Decrement Index

Underlying

MSCI North

America Top ESG

Select 4.5%

Decrement Index

Underlying ISIN [RCB000046396](#)

Starting price underlying

MSCI Europe Top
ESG Select 4.5%
Decrement Index
EUR 1,995.72

MSCI North
America Top ESG
Select 4.5%
Decrement Index
EUR 2,980.25

Underlying price (delayed)

MSCI Europe Top
ESG Select 4.5%
Decrement Index
EUR 2,039.92
102.2% of the starting value

MSCI North
America Top ESG
Select 4.5%
Decrement Index
EUR 3,202.31
107.5% of the starting value

Last update: Sep 18, 2024, 8:00 pm

Simply explained

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

Min. 100% (capital protection) - Max. 130%

Price certificate (% of the starting value)



Prices underlyings (% of the starting value)



MSCI Europe Top ESG
Select 4.5% Decrement
Index

MSCI North America
Top ESG Select 4.5%
Decrement Index

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

Dec 21, 2021
Issue date

Dec 21, 2026
Maturity date

Today

Repayment at the end of the term

Currently the underlying quotes at ⁱ⁾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 ⁱⁱ⁾ :
102.2%	above 100%	130% (CZK 1,300) ⁱⁱⁱ⁾	+20.65% (+8.68% p.a.)
	below 100%	100% (CZK 1,000) ⁱⁱⁱ⁾	-7.19% (-3.26% p.a.)

ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount CZK 1.000

ⁱⁱⁱ⁾based on the current underlying price

Capital Protection Certificate

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Tradeable unit/nominal value	CZK 1,000
Product currency	CZK
Underlying currency	CZK
Taxation	Capital Gains Tax
Listing	Stuttgart
End of the term	2Y 3M 3D

Last update: Sep 18, 2024, 8:00 pm

The Underlying

The MSCI® Europe Top ESG Select 4.5% Decrement Index contains only equities that are included in the MSCI Europe Index (investment universe).

Exclusion criteria: Exclusion criteria are used to identify sustainable companies. These include the production of weapons, gambling or energy generation from nuclear power, oil or gas.

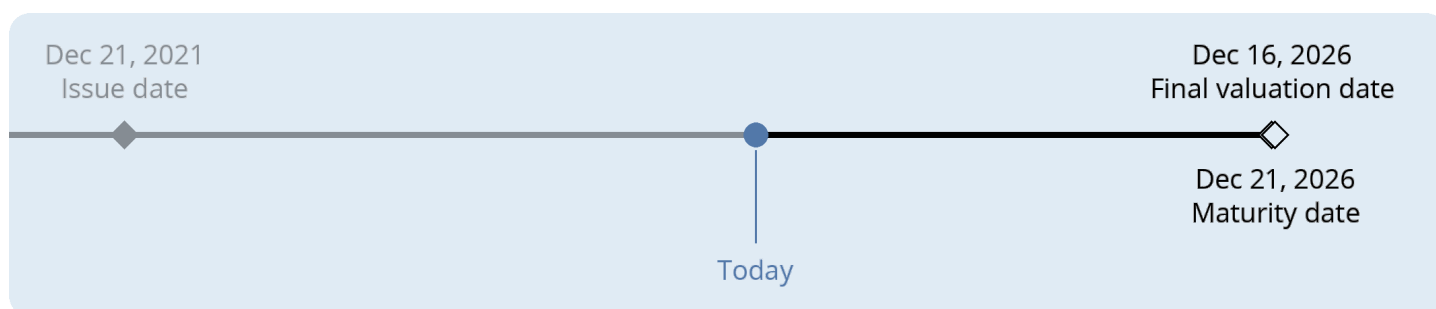
Best in class: Only shares of the top 50% companies with the highest sustainability rating (ESG) calculated by MSCI in the respective sector are taken into account.

Decrement: Reinvestment of net dividends, in exchange deduction of 5% p.a. from the index price (daily adjustment).

Sustainability

This certificate complies with the sustainability standard for Raiffeisen Certificates.

Information on the term



Please note:

- 100% of the nominal amount will in any case be paid out at maturity; during the term, the price may fall below the issue price or the capital protection level.
- The maximum repayment is limited to 130% (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:

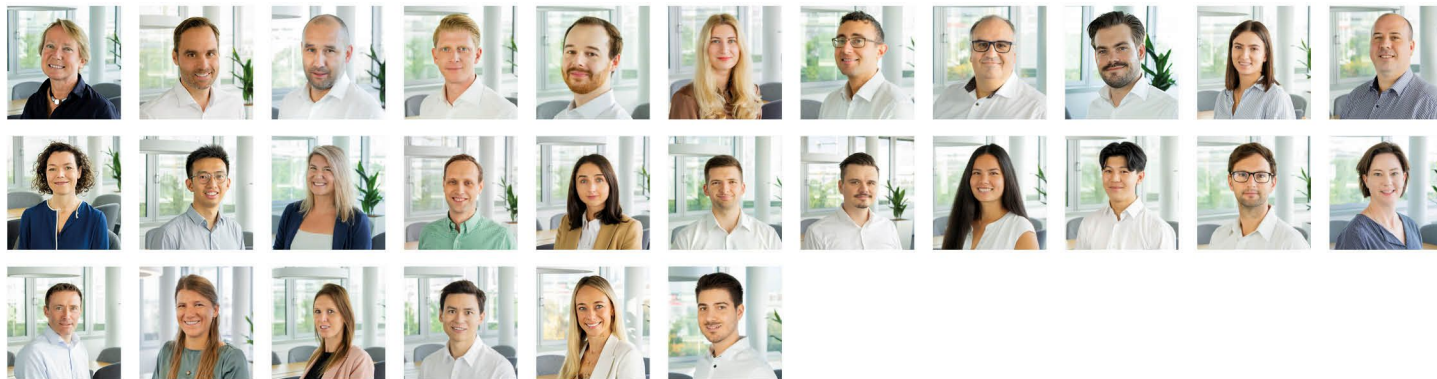
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For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.

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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. 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.

If the underlying is not quoted in the same currency as the product and if the certificate is not currency hedged, the foreign exchange rate influences the Certificate's price during the term (currency risk).

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