

MSCI Europe Value Bonus&Wachstum

Bonus Certificate

ISIN: AT0000A2SPJ7 / WKN: RC04MK

Simply explained

- If there is no barrier breach during the term, then repayment according to the development of the underlying asset, min. 105% (Bonuslevel)
- Investors are exposed to market risk on a one-to-one basis. This means that the loss of a significant portion of the invested capital, or even total loss, is possible.

Price certificate (% of the starting value)



Price underlying (% of the starting value)



Distance to barrier

[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.



Repayment at the end of the term

Currently the underlying quotes atⁱ⁾...
 ...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 returnⁱⁱⁱ⁾:

Barrier not reached	157.2%	above bonus level of 105%	>	Underlying performance currently: 157.2% (EUR 1,572) ⁱⁱ⁾	>	currently: -0.05%
		below bonus level of 105%	>	105% (EUR 1,050) ⁱⁱ⁾	>	-33.24%

Barrier reached	1:1 performance of the underlying					
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ⁱ⁾compared to the starting price ⁱⁱ⁾assumption: investment amount EUR 1,000

ⁱⁱⁱ⁾based on the current underlying price

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Product currency	EUR
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	3M 11D

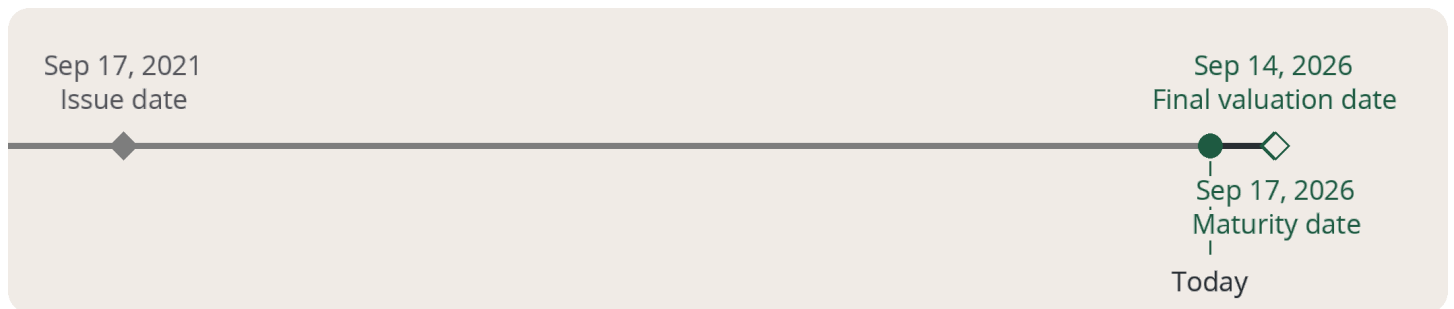
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The Certificate

With the MSCI Europe Value Bonus&Growth certificate investors participate at 100% in the positive performance of the underlying MSCI[®] Europe Value Index (EUR) at the end of the term. If the barrier of 55% of the index starting value was never touched or undercut during the observation period, the certificate will be redeemed at the minimum of 105% of the nominal value. In the event of a barrier violation during the term investors are exposed to full market risk.

Details on the index can be found on [the website of the index provider MSCI](#) by selecting the respective index in the dropdown menu.

Information on the term



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 (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. The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.

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

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The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change.

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.

Please note the legal information regarding MSCI indices at the end of the following product brochure: <https://www.raiffeisenzertifikate.at/en/file/pf/?ISIN=AT0000A2SPJ7>

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