

Bonus Certificate

 ISIN: [AT0000A3PJS5](#) / WKN: RC1J7V

Buy (Ask) 101.54%
Sell (Bid) 100.04%

Fixed interest rate annually 4.00%

Next interest rate payout date Nov 11, 2026

Maturity date Nov 12, 2029

Underlying 1 [EURO STOXX 50®](#)

Underlying 2 [S&P 500®](#)

Distance to barrier
 Underlying 1 **64.70%**
 Underlying 2 **64.36%**

Barrier reached no
Observation barrier continuously

Last update: Jul 23, 2026, 1:10 pm



Underlying price (indicative)

Underlying 1 EUR 6,257.91
 Underlying 2 USD 7,476.47

Starting price underlying

Underlying 1 EUR 5,664.46
 Underlying 2 USD 6,832.43

Barrier 39% of starting value
 Underlying 1 EUR 2,209.14
 Underlying 2 USD 2,664.65

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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	4 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	+14.24% (+4.40% p.a.)
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Scenario 2: Barrier violated at least once

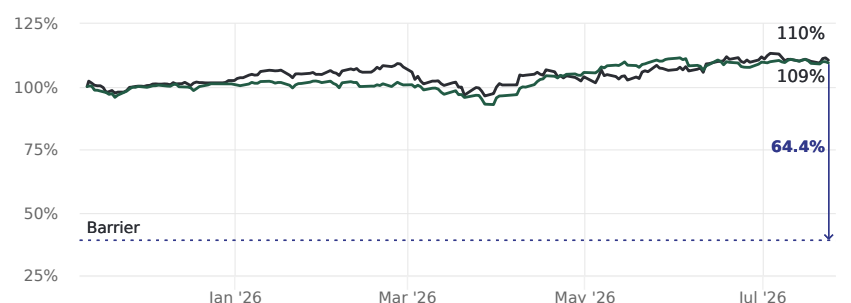
During the term: Fixed interest payments	4 x 4% p.a.
At the end of the term: repayment	1:1 Development*

*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®
(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.

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Nominal value	EUR 1,000
Product currency	EUR
Currency hedged	yes
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	3Y 3M 20D

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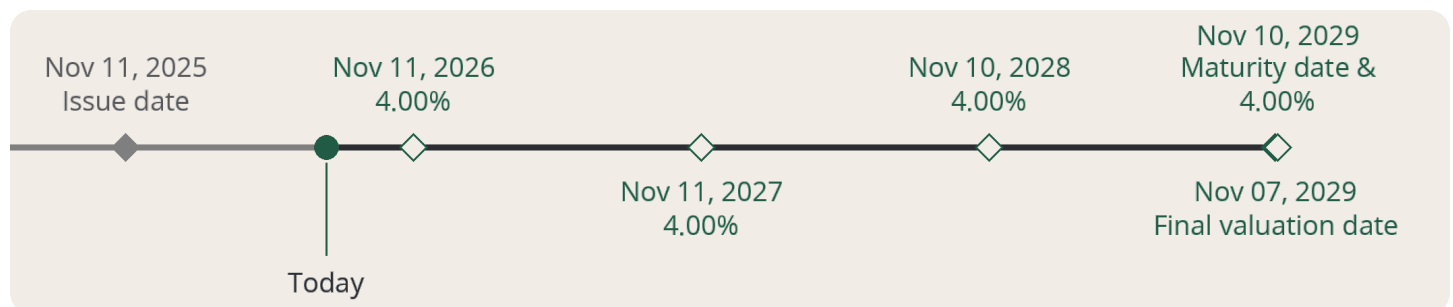
The Certificate

The Bonus Certificate 4% Europe/USA Bonus&Safety 12 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 39% of their respective starting value during the term. If the barrier is violated investors are exposed to the market risk on a one-to-one basis and redemption is affected according to the performance of the worse index, up to a maximum of 100%. A significant loss of capital 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[®] Index and the S&P 500[®] Index. The EURO STOXX 50[®] 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:

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

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