

## Capital Protection Certificate

 ISIN: [AT0000A3QFW3](#) / WKN: RC1KK6

|                                      |                                                |
|--------------------------------------|------------------------------------------------|
| <b>Buy (Ask)</b>                     | 96.55%                                         |
| <b>Sell (Bid)</b>                    | 95.05%                                         |
| <b>Underlying</b>                    | <a href="#">LBMA Gold Price PM</a>             |
| <b>Underlying ISIN</b>               | <a href="#">GB00B44L3Z26</a>                   |
| <b>Starting price underlying</b>     | USD 4,490.35                                   |
| <b>Underlying price (indicative)</b> | USD 4,105.06<br><b>91.4%</b> of starting value |

Last update: Jul 10, 2026, 5:31 pm



### Simply explained

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

**Min. 100% (capital protection) - Max. 140%**

#### 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.

## Repayment at the end of the term

Currently the underlying quotes at<sup>i)</sup>... ..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<sup>iii)</sup>:

|                            |   |                                    |   |                                                    |
|----------------------------|---|------------------------------------|---|----------------------------------------------------|
| above 140%                 | > | 140%<br>(USD 1,400) <sup>ii)</sup> | > | +45.00% (+8.62% p.a.)                              |
| between 100% and 140%      | > | 1:1 performance of the underlying  | > | from +45.00% (+8.62% p.a.) to +3.57% (+0.78% p.a.) |
| <b>91.4%</b><br>below 100% | > | 100%<br>(USD 1,000) <sup>ii)</sup> | > | +3.57% (+0.78% p.a.)                               |

<sup>i)</sup>compared to the starting price

<sup>ii)</sup>assumption: investment amount USD 1,000

<sup>iii)</sup>based on the current underlying price

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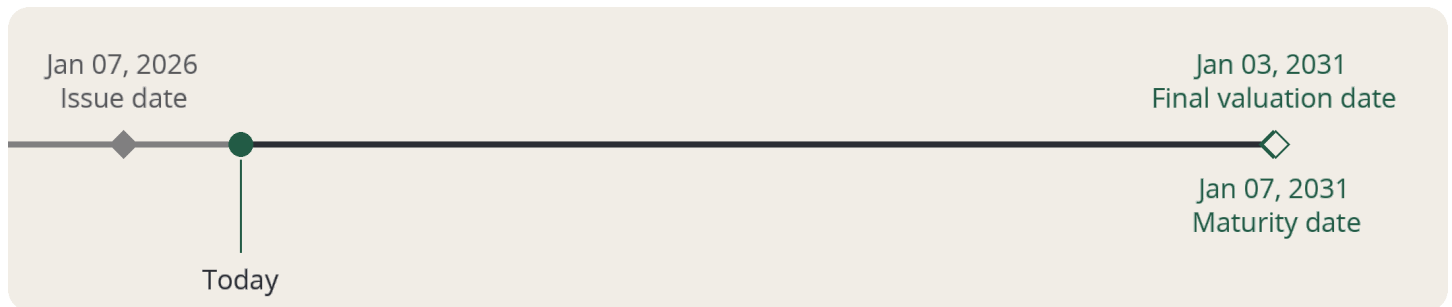
|                            |                   |
|----------------------------|-------------------|
| <b>Nominal value</b>       | USD 1,000         |
| <b>Product currency</b>    | USD               |
| <b>Underlying currency</b> | USD               |
| <b>Taxation</b>            | Capital Gains Tax |
| <b>Listing</b>             | Stuttgart         |
| <b>End of the term</b>     | 4Y 5M 26D         |

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### The Certificate

This Capital Protection Certificate USD Gold Winner 9 offers you a redemption of 100% (capital protection) at the end of term. There is also the possibility of a higher redemption if the underlying rises strongly. The maximum redemption is 140%.

## Information on the term



Please note:

- 100% of the nominal amount is secured by capital protection at the end of the term. During the term, the price may fall below the issue price or the capital protection level. Selling the capital protection certificate before the end of the term may lead to a loss of part of the invested capital.
- The maximum repayment is limited to 140% (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:

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.

For further information, please visit [raiffeisenzertifikate.at/en/](https://raiffeisenzertifikate.at/en/) or contact your advisor.

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**Issuer Risk/Creditor Participation ("bail-in"):** Any payments during or at the end of the term of the certificates depend on the solvency of the issuer ("issuer risk"). Investors are therefore 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"). The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed further information is available at [raiffeisenzertifikate.at/en/bail-in](https://raiffeisenzertifikate.at/en/bail-in). A total loss of the invested capital is possible.

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 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).

The value of the structured securities is additionally influenced by changes of prices for future deliveries of commodities traded on the futures market (futures market curve). Certificates on commodities are usually based on commodity futures, which generally have a limited maturity. Before their maturity ("expiration") they are "rolled" into the new futures contract. This can result in either "roll yield or roll losses, depending on the respective market situation. Any such yields or losses are taken into account when calculating the subscription ratio of the certificate.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.") to U.S. persons and the United Kingdom ("U.K.").

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