

105% HEALTH CARE GARANT



Capital Protection  
Certificate

ISIN: [AT0000A25145](#) / WKN: RC0SV1

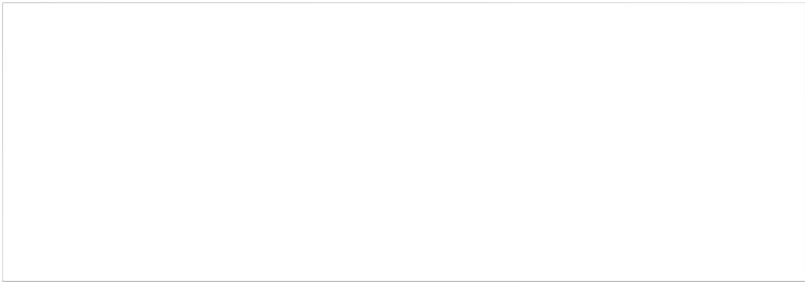
Buy (Ask)	-
Sell (Bid)	-
End of the term	4M 11D
Underlying	STOXX® Europe 600 Health Care EUR Price Index
Underlying ISIN	<a href="#">EU0009658723</a>
Starting price underlying	EUR 691.67
Last update: -	

Simply explained

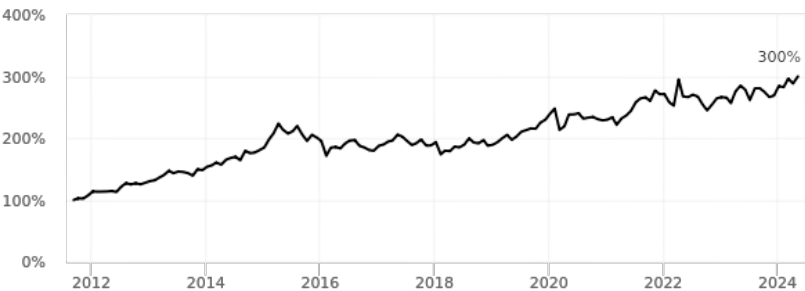
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 105% (capital protection) - Max. 115%

Price certificate (% of the starting value)



Price underlying (% of the starting value)



Past performance is no reliable indicator of future results.

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>:

167.0%	above 115%	▶	115% (CZK 1,150) <sup>ii)</sup>	▶	+15.00%
	between 105% and 115%	▶	1:1 performance of the underlying	▶	from +15.00% to +5.00%
	below 105%	▶	105% (CZK 1,050) <sup>ii)</sup>	▶	+5.00%

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

<sup>ii)</sup>assumption: investment amount CZK 1.000

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

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### Capital Protection Certificate

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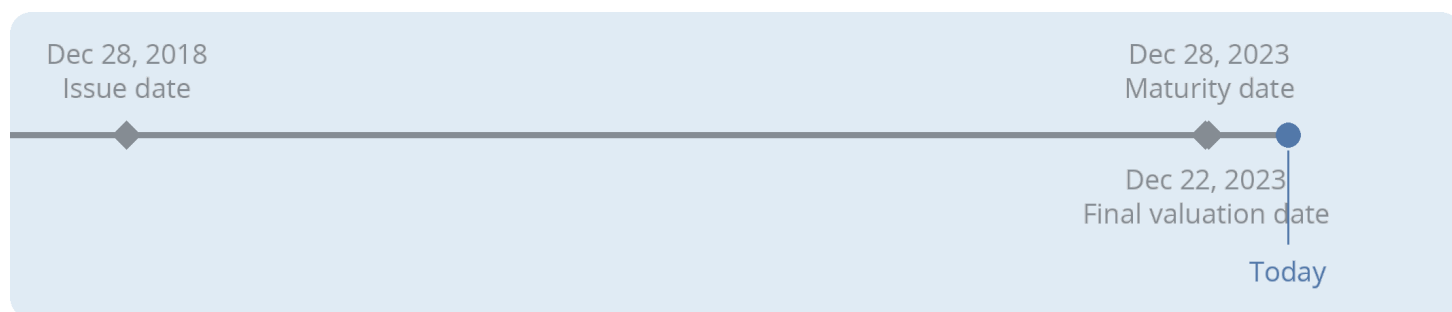
### The Certificate

Capital Protection Certificates enable investors to invest into an underlying such as shares, indices, commodities etc. and to be capital protected at the end of the term. Investors obtain either interest payments or participate in the performance of the underlying.

Tradeable unit/ nominal value	CZK 1,000
Listing	-
Product currency	CZK
Underlying currency	EUR
Taxation	Capital Gains Tax

Last update: -

### Information on the term



Please note:

- 105% 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 115% (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 [raiffeisenzertifikate.at/en/securitiesprospectus](https://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 <https://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.

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

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Certificates Hotline: +431 71707 5454

[info@raiffeisenzertifikate.at](mailto:info@raiffeisenzertifikate.at)



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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 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 105% 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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