Raiffeisen Certificates

Premium protiinflacny bonusovy certifikat 2 ESG

Bonus Certificate

ISIN: ATSK027PREM7 / WKN: RC1A0E

Buy (Ask)	100.00%
Sell (Bid)	98.00%
Underlying	MSCI World Top ESG Select 4.5% Decrement Index
Starting price underlying	EUR 2,140.55
Barrier	EUR 856.22
40% of starting value	
Barrier reached	no
Observation barrier	continuously
Distance to barrier	71.51%
Underlying price (delayed)	EUR 3,005.78

Last update: Jul 21, 2026, 7:59 pm

Sep 29, 2023
Issue date

Sep 29, 2028
Maturity date

Today

Simply explained

- If there is no barrier breach during the term, then repayment according to the development of the underlying asset, min. 100% (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

If you buy the certificate at the current purchase price, this would correspond to the following return[II]:

Barrier **not reached**	100% (EUR 1,000)[I] →	- (0.00% p.a.)[III]
Barrier **reached**	1:1 development of the underlying with the worse performance. Max. 100% (EUR 1,000)[I]	

[I]assumption: investment amount EUR 1,000

[II]based on the current underlying price

[III]including interest rate payments

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Nominal value	EUR 1,000
Product currency	EUR
Taxation	Withholding tax for SK Tax-residents at the maturity date
Listing	Vienna, Stuttgart
End of the term	2Y 2M 7D

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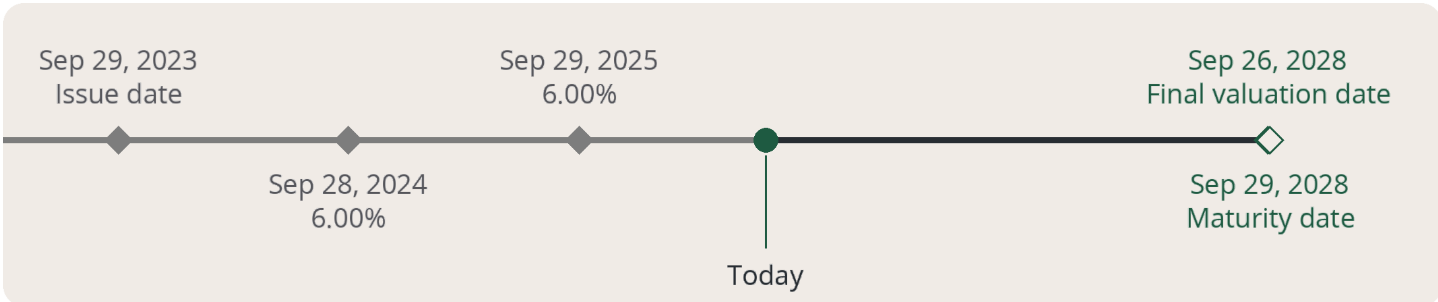
The Certificate

During the term, investors obtain fixed interest payments. If, during the term, the underlying always quotes above the barrier, the certificate is redeemed at the nominal value. If, during the term, the barrier is touched or undercut, the bonus mechanism is suspended. At the maturity date payment is effected analogue to the performance of the underlying. The redemption amount is limited to the nominal value. This certificate complies with the sustainability standard for Raiffeisen Certificates and takes into account important adverse impacts on sustainability factors ("PAIs").

Sustainability

This certificate complies with the sustainability standard for Raiffeisen Certificates.

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.

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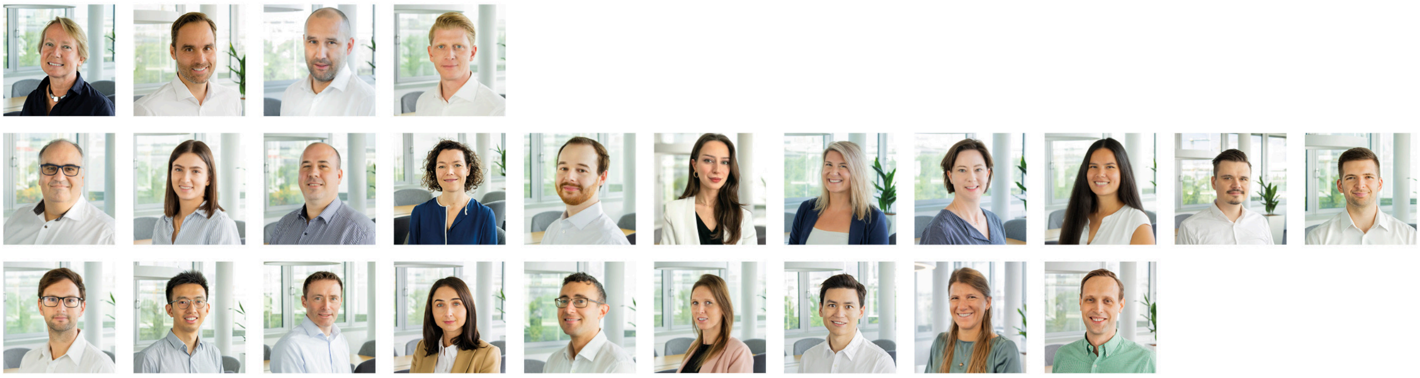
For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.
You can reach your Raiffeisen Certificates team at
Certificates Hotline: +431 71707 5454
info@raiffeisenzertifikate.at



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The base prospectus (and any supplements) of the financial instrument, as well as the respective basic information sheet (KID), can be downloaded from the website of Raiffeisen Bank International AG (RBI) raiffeisenzertifikate.at/en/securities-prospectus/. The approval of the base prospectus does not constitute an endorsement of this financial instrument by the competent authority (FMA). You are about to acquire a product that is not easy and may be difficult to understand. We recommend reading the prospectus before making an investment decision.

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. 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 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=ATSK027PREM7

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