

Bonus Certificate

 ISIN: [AT0000A3FWM2](#) / WKN: RC1F4L

Buy (Ask) 102.60%
Sell (Bid) 101.10%

Fixed interest rate annually 4.10%

Next interest rate payout date Nov 20, 2026

Maturity date Nov 20, 2028

Underlying 1 [EURO STOXX 50[®]](#)

Underlying 2 [S&P 500](#)

Distance to barrier
Underlying 1 **69.32%**
Underlying 2 **69.48%**

Barrier reached no
Observation barrier continuously

Last update: Jun 03, 2026, 7:59 pm

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	3 x 4.1% 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	+9.45% (+3.91% p.a.)
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Scenario 2: Barrier violated at least once

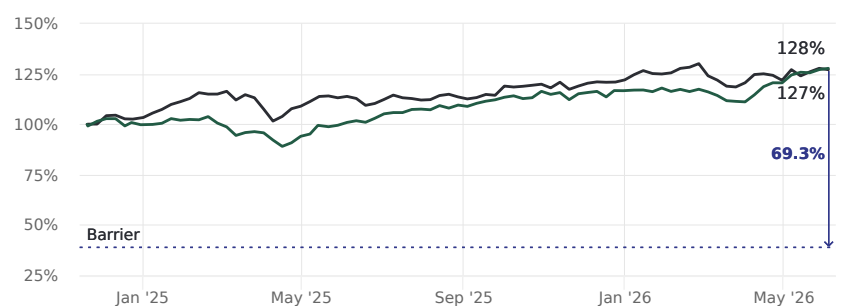
During the term: Fixed interest payments	3 x 4.1% p.a.
At the end of the term: repayment	1:1 Development*

*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	2Y 5M 16D

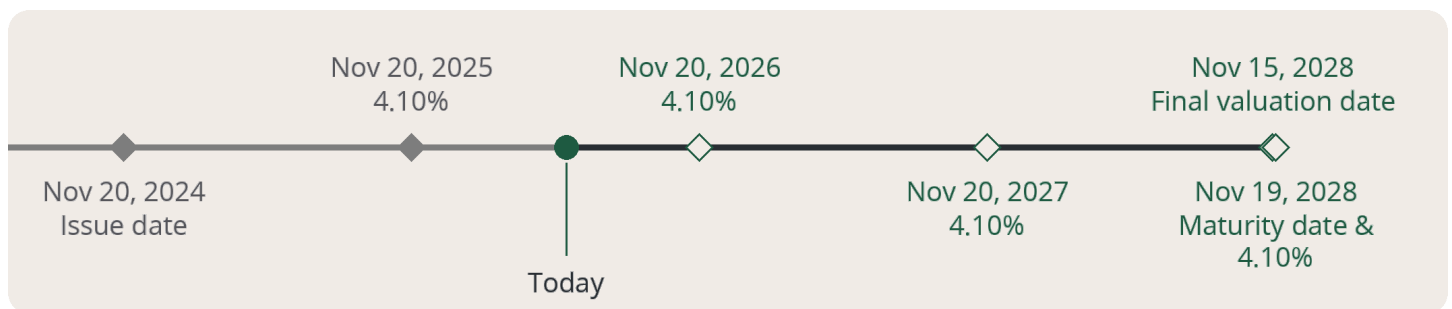
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The Certificate

The certificate 4.1% Europe/USA Bonus&Safety 3 offers you an annual fixed interest rate of 4.1%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 39% of their respective starting value during the term. In the event of a barrier violation during the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.

Details on the EURO STOXX 50[®] Index as well as the current list of index members can be found on [the website of the index provider STOXX Ltd.](#) For details on the S&P 500[®] index visit to www.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:

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 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.

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