

# Dividendenaktien Winner 112 % XVIII

## Capital Protection Certificate

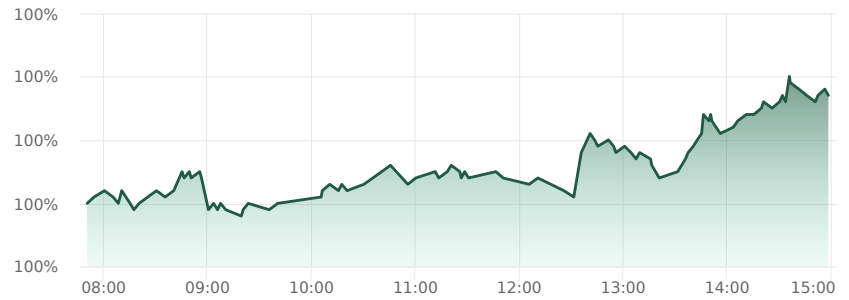
ISIN: [AT0000A3UL78](#) / WKN: RC1L3Z

### Simply explained

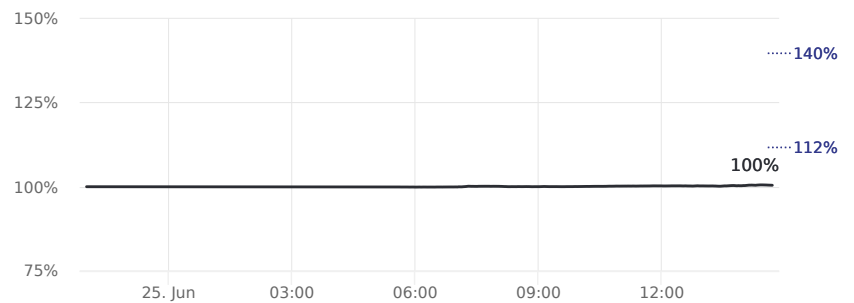
Repayment at the end of the term depending on the performance of the underlying asset.

**Min. 112% (capital protection) - Max. 140%**

### Price certificate (% of the starting value)



### Price underlying (% of the starting value)



[Learn more about these charts](#)

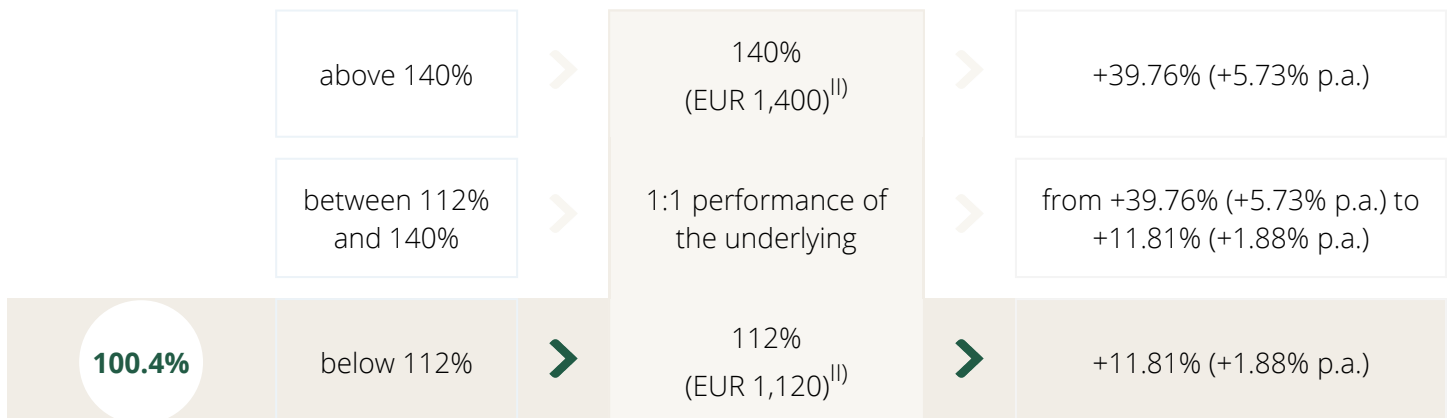
Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

|                                    |   |
|------------------------------------|---|
| <b>Buy (Ask)</b>                   | 100.17%   |
| <b>Sell (Bid)</b>                  | 98.67%  |
| <b>Underlying</b>                  | <a href="#">STOXX® Global Select Dividend 100 EUR Price Index</a> |
| <b>Underlying ISIN</b>             | <a href="#">US26063V1180</a>                                      |
| <b>Starting price underlying</b>   | EUR 3,854.27  |
| <b>Underlying price (delayed)</b>  | EUR 3,871.07<br><b>100.4%</b> of starting value                   |
| Last update: Jun 25, 2026, 4:58 pm |   |



## 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>:



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

<sup>II)</sup> assumption: investment amount EUR 1.000

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

## Capital Protection Certificate

ISIN: [AT0000A3UL78](#) / WKN: RC1L3Z

|                            |                   |
|----------------------------|-------------------|
| <b>Nominal value</b>       | EUR 1,000         |
| <b>Product currency</b>    | EUR               |
| <b>Underlying currency</b> | EUR               |
| <b>Taxation</b>            | Capital Gains Tax |
| <b>Listing</b>             | Vienna, Stuttgart |
| <b>End of the term</b>     | 6Y 0M 0D          |

Last update: Jun 25, 2026, 4:58 pm

### The Certificate

The Capital Protection Certificate Dividend Stocks Winner 112% XVIII offers a redemption of 112% (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%.

The clear payout profile at the end of term is already fixed when the certificate is issued. It is suitable for investors who expect the index to rise.

The underlying asset is the STOXX<sup>®</sup> Global Select Dividend 100 Price EUR Index. This index contains 100 high-dividend stocks from North America, Asia/Pacific and Europe. Details and a current list of index members can be found on the website of the index provider [STOXX Ltd.](#)

## Information on the term



Please note:

- 112% 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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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 112% 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.

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Media owner/producer: Raiffeisen Bank International AG

Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria