Global Aktien Bond 106 % XIII

Capital Protection Certificate

ISIN: AT0000A3VE27 / WKN: RC1MB4

Buy (Ask)	-
Sell (Bid)	-
Underlying	MSCI World 4.5% Decrement EUR Index
Underlying ISIN	GB00BSBGRG79
Starting price underlying	-
Underlying price (delayed)	EUR 2,565.90 - of starting value

Last update: -

Jul 23, 2026 Issue date

Jul 23, 2032 Maturity date

Today

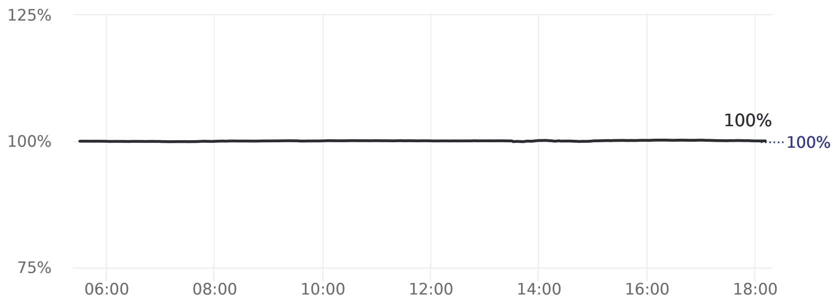
Simply explained

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

Min. 106% (capital protection) - Max. 129%

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 I)...	...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 III):
	above 100%	129% (EUR 1,290) II)	+29.00% (+4.33% p.a.)
-	below 100%	106% (EUR 1,060) II)	+6.00% (+0.98% p.a.)

I) compared to the starting price

II) assumption: investment amount EUR 1.000

III) based on the current underlying price

Raiffeisen Certificates

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

Last update: -

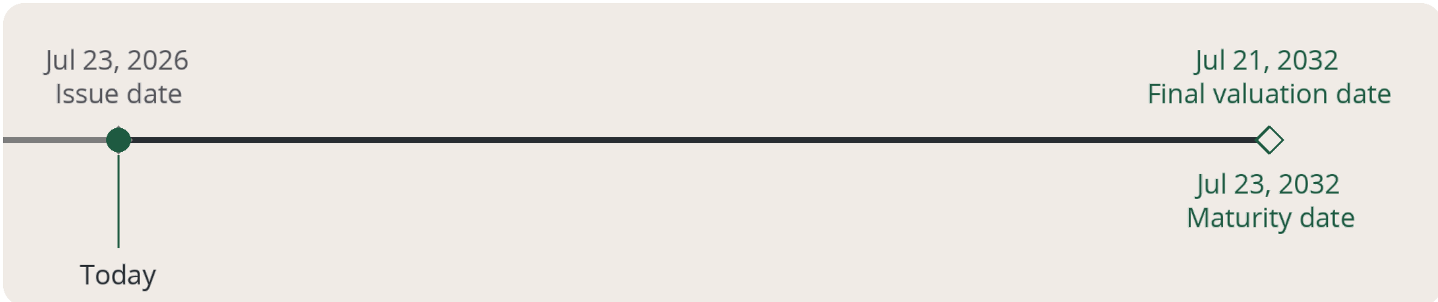
The Certificate

The Capital Protection Certificate Global Stocks Bond 106% XIII offers a redemption of 129% at end of term if the index quotes at or above its starting value. If the index falls below the starting value, the capital protection of 106% takes affect.

The clear payout profile at maturity is already fixed when the certificate is issued. It is suitable for investors who (at least) expect the index to move sideways.

The underlying asset is the MSCI World 4.5% Decrement EUR Index This index includes over 1,300 global equities from 23 countries worldwide. The index methodology (PDF) and further information on the index can be found on the website of the index provider MSCI® by selecting the index in the drop-down menu.

Information on the term



Please note:

- 106% 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 129% (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 (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.

Raiffeisen Certificates

Global Aktien Bond 106 % XIII

For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.
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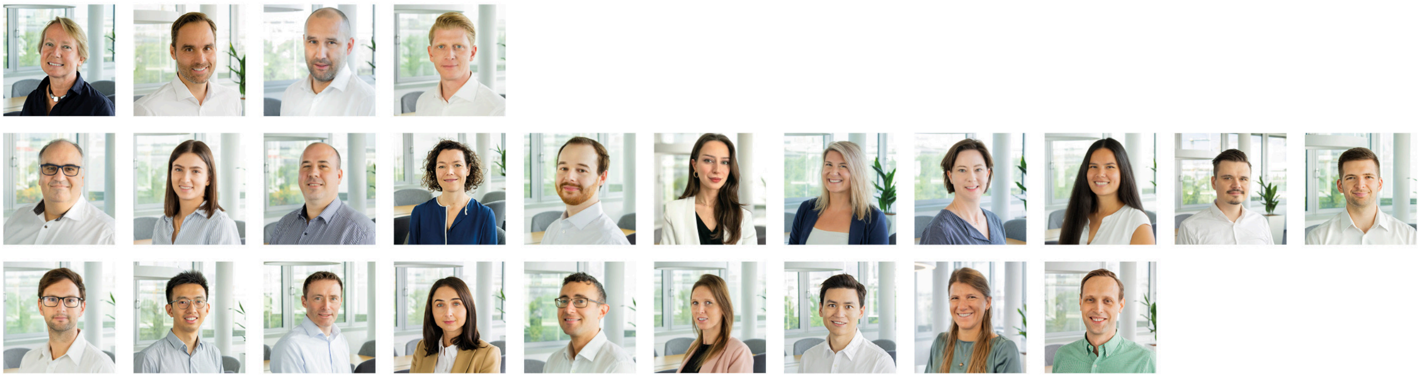

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The price of the Capital Protection Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk").
The capital protection of 106% 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.

Please note the legal information regarding MSCI indices at the end of the following product brochure: https://www.raiffeisenzertifikate.at/en//file/pf/?ISIN=AT0000A3VE27

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Media owner/producer: Raiffeisen Bank International AG
Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria