

Product presentation as of May 8, 2026

## Bonus Certificate

ISIN: AT0000A2QMD1 / WKN: RC03H8

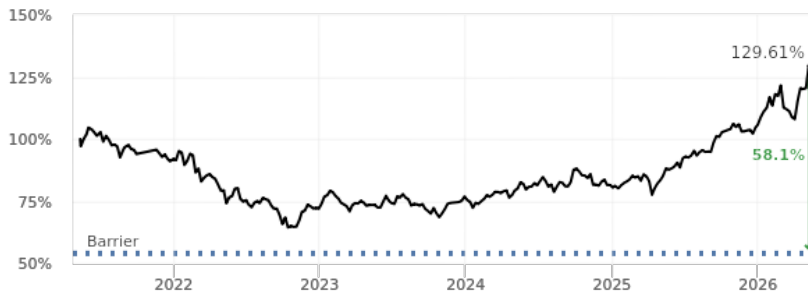
### Simply explained

- 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)



[Learn more about these charts](#)

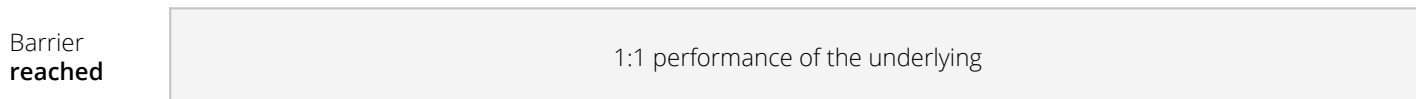
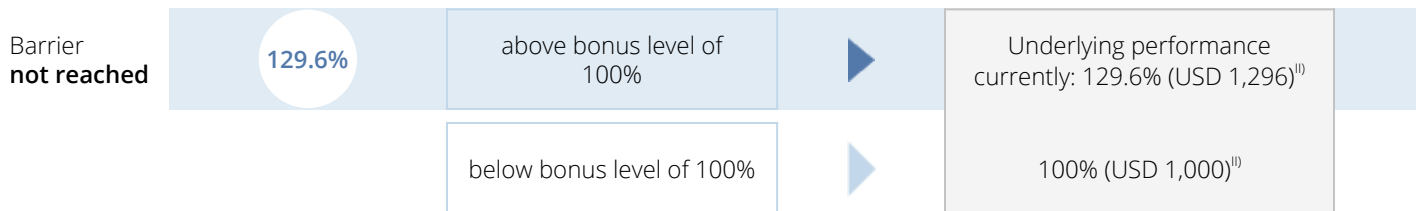
Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

Buy (Ask)	-
Sell (Bid)	129.49%
Underlying	<u>MSCI Emerging Markets Price Index</u> <u>USD</u>
Starting price underlying	USD 1,329.08
Barrier	USD 717.70
	54% of starting value
Barrier reached	no
Observation barrier	continuously
Distance to barrier	58.11%
Final value	USD 1,722.57
Last update: May 06, 2026, 7:59 pm	



### Repayment at the end of the term

Currently the underlying quotes at<sup>1)</sup>... ..and is in the range... ..at the end of the term this would trigger the following repayment...



<sup>1)</sup>compared to the starting price

<sup>1)</sup>assumption: investment amount USD 1,000



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<b>Product currency</b>	USD
<b>Taxation</b>	Capital Gains Tax
<b>Listing</b>	Stuttgart
<b>End of the term</b>	4D

Last update: May 06, 2026, 7:59 pm

## The Certificate

With the USD MSCI Emerging Markets Bonus&Growth certificate investors participate without any yield limitation at 100% in the positive performance of the underlying MSCI Emerging Markets index at the end of the term. Provided the barrier of 54% of the index` starting value was never touched our undercut during the observation period, the certificate will be redeemed at the minimum level of 100% of the nominal value. In the event of a barrier violation investors are exposed to full market risk; this means a substantial capital loss is possible. Details on the index can be found on [the website of the index provider MSCI](#) by selecting the respective index in the dropdown menu.

## 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](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.

## USD MSCI Emerging Markets Bonus&Wachstum

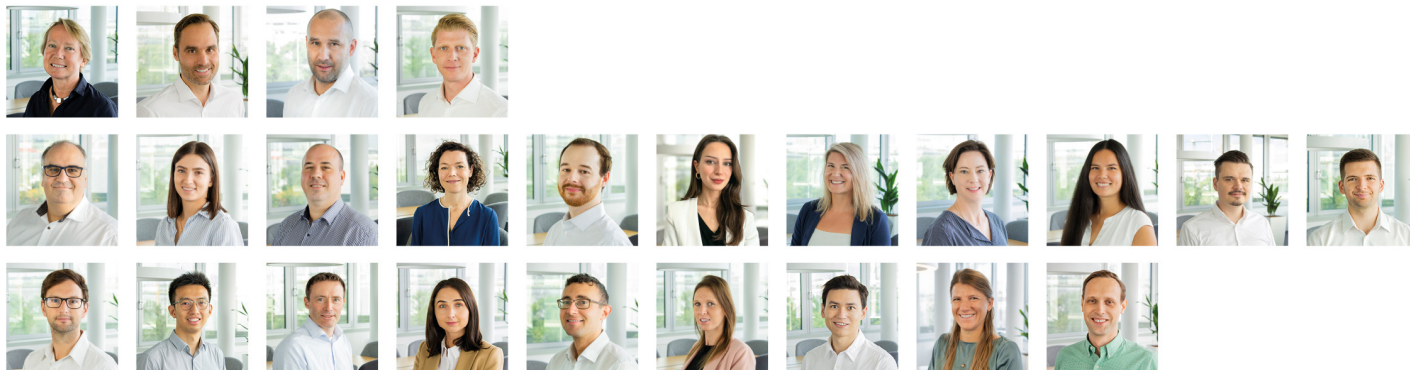
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For further information, please visit [raiffeisenzertifikate.at/en/](https://raiffeisenzertifikate.at/en/) or contact your advisor.

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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.

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).

Please note the legal information regarding MSCI indices at the end of the following product brochure:

<https://www.raiffeisenzertifikate.at/en//file/pf/?ISIN=AT0000A2QMD1>

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