

3 % Europa/Gold Bonus&Sicherheit 2

Product presentation as of May 13, 2026



Bonus Certificate

ISIN: [AT0000A2QMV3](#) / WKN: RC03JJ

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	1 x 3% 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	+3.00%

Scenario 2: Barrier violated at least once

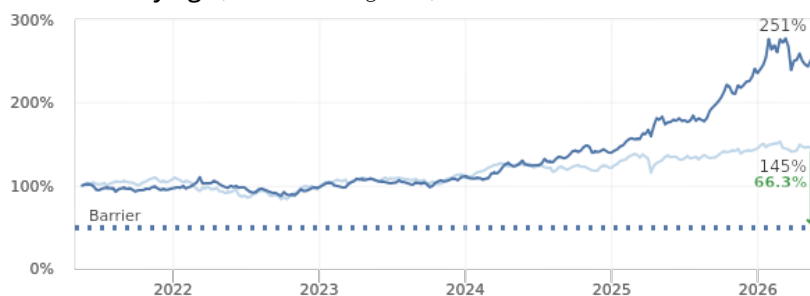
During the term: Fixed interest payments	1 x 3% p.a.
At the end of the term: repayment	1:1 Development*

*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)

LBMA Gold Price PM
(Underlying 2)

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)	-
Fixed interest rate annually	3.00%
Next interest rate payout date	May 18, 2026
Maturity date	May 18, 2026

Underlying 1	EURO STOXX 50®
Underlying 2	LBMA Gold Price PM

Distance to barrier	
Underlying 1	66.30%
Underlying 2	80.50%

Barrier reached	no
Observation barrier	Closing Price

Last update: -



Final value	
Underlying 1	EUR 5,833.38
Underlying 2	USD 4,692.27

Starting price underlying	
Underlying 1	EUR 4,005.34
Underlying 2	USD 1,866.75

Barrier	49% of starting value
Underlying 1	EUR 1,962.62
Underlying 2	USD 914.71

Last update: -

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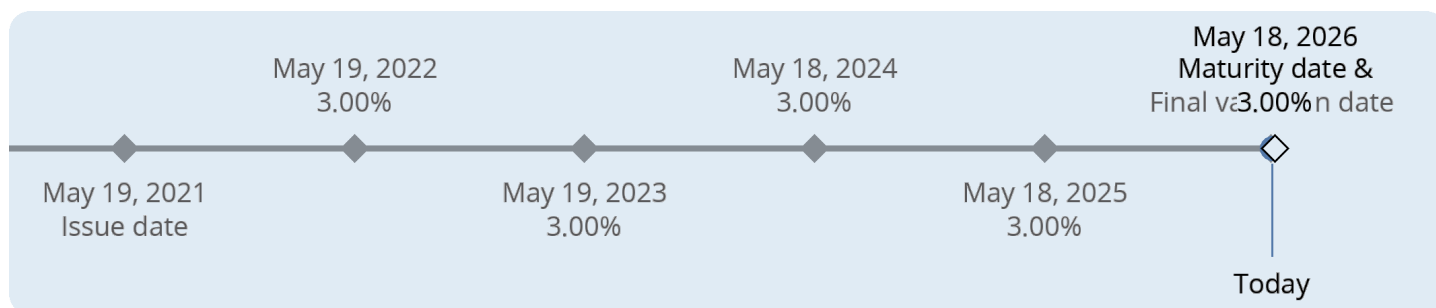
Nominal value	EUR 1,000
Product currency	EUR
Currency hedged	yes
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	5D

Last update: -

The Certificate

With the certificate 3% Europe/Gold Bonus&Safety 2 investors obtain an annual fixed interest rate of 3% during the five year term. Redemption at the end of the term (May 2026) depends on the performance of the EURO STOXX 50® index and the gold price: the certificate is redeemed at 100% (equivalent to EUR 1,000 per nominal value) provided that the two underlyings never decline by 51% or more of the respective starting value during the observation period.

If the underlyings touch or undercut the barrier of 49% of the respective starting value (51% safety buffer), redemption will be effected according to the performance of the worst performing underlying. The opportunity for yields is in any case limited to the annual fixed interest rate.

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.

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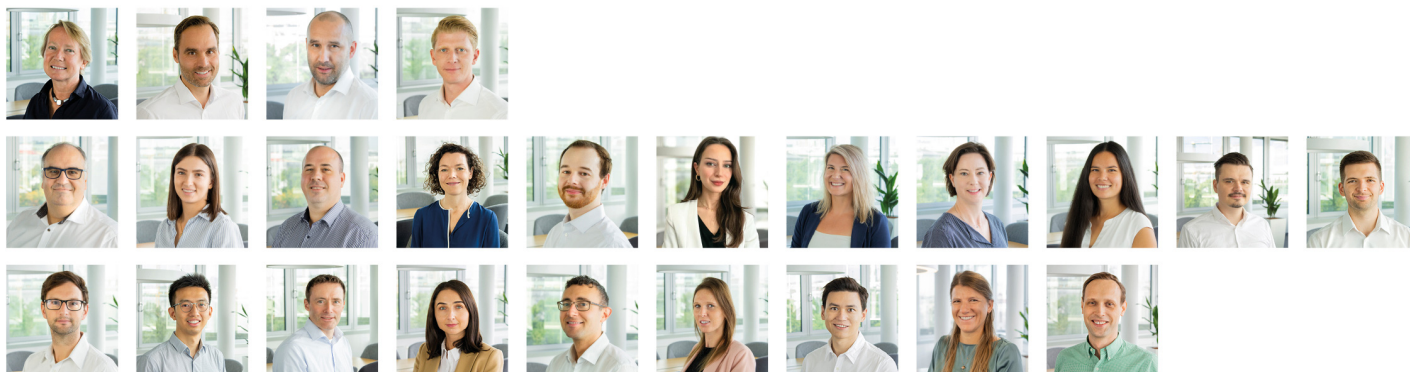
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For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.

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possible.

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Media owner/producer: Raiffeisen Bank International AG

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