Raiffeisen Certificates

USD Gold Twin Win Safe

Capital Protection Certificate

ISIN: AT0000A3L706 / WKN: RC1HW8

chg. 1D	-0.040 (-0.04%)
Sell (Bid)	USD 104.030
Buy (Ask)	USD 105.530
Underlying	LBMA Gold Price PM
Starting price underlying	USD 3,277.55
Capital protection amount	100%
Participation factor	-
Cap	USD 4,260.82
Maturity date	Jun 03, 2030
Final valuation date	May 28, 2030
Issue date	Jun 02, 2025
Nominal value	USD 1,000
Expected market trend	bullish
Listing	Stuttgart
Product currency	USD
Underlying currency	USD
Currency hedged (quanto)	no
Settlement method	Cash settlement
Taxation	Capital Gains Tax

Last update: Jul 10, 2026, 4:41 pm

Description

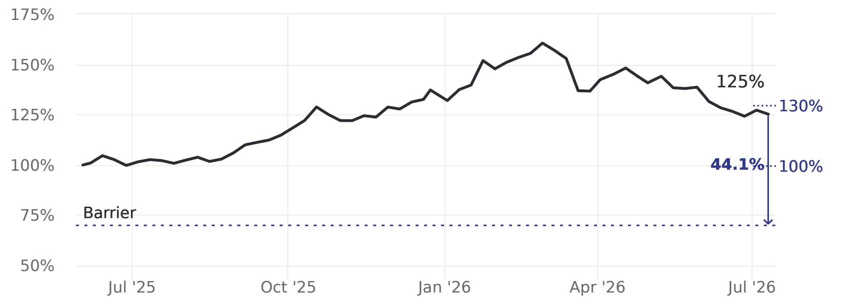
With the Capital Protection Certificate **USD Gold Twin Win Safe**you participate in rising prices of the underlying up to a maximum of +30%. If the barrier (70% of the starting value) is not violated at the end of term, price loss of the underlying is also converted into gains. At the end of the term you receive 100% of your invested capital back (capital protection).

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 share to move sideways/ slightly upwards.

The underlying asset is the **LBMA Gold Price PM**, the price of which is fixed in London for one troy ounce in US dollars. The price of gold is set twice a day and is determined and published by ICE Benchmark Administration Limited (IBA).

Price certificate (% of the starting value)

Price underlying (% of the starting value) **Distance to barrier**



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.

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Disclaimer

Issuer Risk:
As a bearer bond, a certificate is not subject to Austria's deposit protection. If, in the event of insolvency, the issuer is unable to meet its obligations from the certificate, or is only able to meet them in part, certificate holders may lose a substantial part of the capital invested, or even a total loss. This risk is often also referred to as "issuer risk" or "creditworthiness risk".

Possibility of Bail-in:
The Federal Act on the Recovery and Resolution of Banks ("BaSAG") applies. The BaSAG regulates the possibility of the regulatory resolution of banks that have run into difficulties. Holders of certificates may be affected by such a regulatory measure with their claims to payment(s) (the so-called "bail-in"), and this may result in the loss of a substantial part of the invested capital or even a total loss for all types of certificates.

Capital Protection Certificates
What you should consider before the purchase:

- **Market risk**: The price of the Capital Protection Certificate is dependent on the underlying's performance. An unfavourable performance of the underlying may result in price fluctuations of the certificate during the term. Selling the certificate prior to maturity may result in a partial loss of the invested capital.
- **Capital protection**: The capital protection only applies at the end of term. During the term, the certificate price may drop below the agreed capital protection. Loss in value due to inflation is not covered by capital protection.
- **Price performance**: During the term, the Capital Protection Certificate's price is not only dependent on the underlying's performance but on various influencing factors such as the underlying's volatility, interest rates, issuer's solvency or remaining term. Selling the Capital Protection Certificate prior to maturity may result in a partial loss of the invested capital.
- **Limited yield opportunity**: Depending on the product design, a Capital Protection Certificate may have a maximum redemption (maximum amount).
- **Currency risk**: If the underlying quotes in a currency that is different to the Capital Protection Certificate's currency, and the certificate is not currency hedged, exchange rate fluctuations during the term impact the price of the Capital Protection Certificate.
- **Payouts of the underlying**: Dividends and comparable claims from the ownership of the underlying are taken into account in the certificate's structure and are not paid out.

Please also note our comprehensive information on our website
raiffeisencertificates.com/en/customer-information/ and raiffeisencertificates.com/en/bail-in

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For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.
You can reach your Raiffeisen Certificates team at
Certificates Hotline: +431 71707 5454
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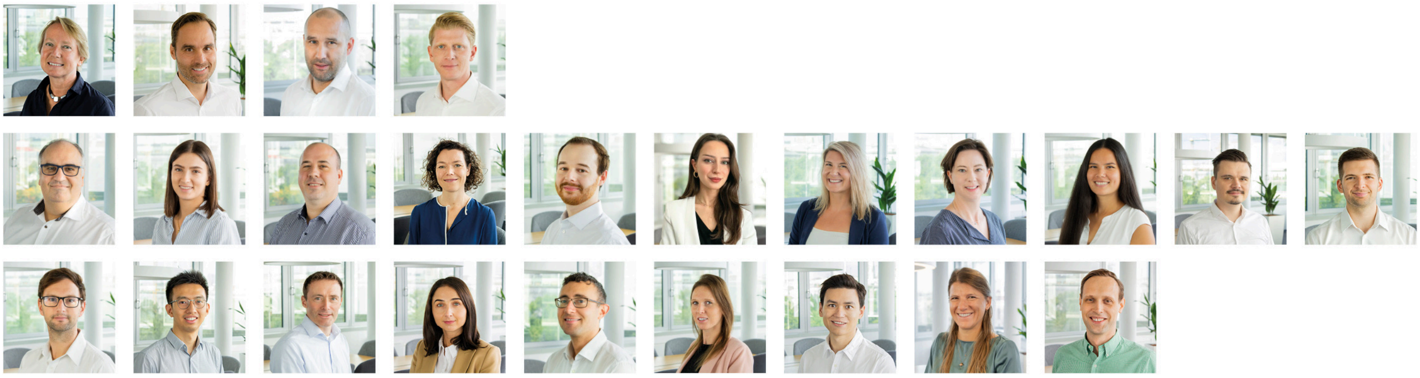

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The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change.

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).

The value of the structured securities is additionally influenced by changes of prices for future deliveries of commodities traded on the futures market (futures market curve). Certificates on commodities are usually based on commodity futures, which generally have a limited maturity. Before their maturity ("expiration") they are "rolled" into the new futures contract. This can result in either "roll yield or roll losses, depending on the respective market situation. Any such yields or losses are taken into account when calculating the subscription ratio of the certificate.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

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