



Raiffeisen
Certificates



Certificate Saving

Asset accumulation in small steps.

Safety and yield – the new generation of investing makes exactly that possible!
Finance your wishes and dreams by successfully investing your capital.

Special feature: with Certificate Saving, you can achieve yields even in turbulent market phases.



From EUR 100 per month



Protection



No yield limitation



Flexible entry and exit



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A certificate is not a savings book and is not subject to deposit insurance.



Certificate Saving

Asset accumulation in small steps.

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|---------------------------|---|
| Investment target | With Certificate Saving, you pursue the stepwise accumulation of assets. A fixed amount of money is invested on a regular basis. |
| Investment product | Bonus certificate without yield cap, based on a stock index. Choose from the themes or regions listed below. |
| Minimum amount | from EUR 100 per month |
| Commitment (term) | There is no binding period. The savings rate can be increased, decreased or suspended at any time. The term is unlimited. |
| Flexibility | Sale at the current bid price; pieces are subject to price fluctuations |
| Yield opportunity | Yields possible in almost all market phases: from strongly rising to conditionally falling. |
| Safety buffer | You are partially protected against losses of the stock index. |
| Risiks | Please note the issuer risk as well as the bail-in. Certificates are not covered by the Deposit Protection Scheme. The performance is subject to market risk. |

Bonus Unlimited Series

Our investment products for Certificate Saving



This is an advertisement that does not constitute investment advice, an offer, a recommendation or an invitation to make an offer. Comprehensive information on the financial instrument and its opportunities and risks - see the approved base prospectus (including any supplements), published at raiffeisenzertifikate.at/en/wertpapierprospekte. Additional information can also be found in the basic information sheet and under "Customer Information and Regulatory Issues" raiffeisenzertifikate.at/en/kundeninformation. The approval of the prospectus should not be construed as an endorsement of this financial instrument by the competent authorities (CSSF; FMA). You are about to acquire a product that is not easy and may be difficult to understand. We recommend reading the prospectus before making an investment decision. The investor bears the credit risk of Raiffeisen Bank International AG (RBI) when purchasing the financial instrument. The certificate is subject to special regulations which may already have an adverse effect in the event of a probable default of RBI (e.g. reduction of the nominal value) - see raiffeisenzertifikate.at/en/basag.

[insert reference to index trademark law if applicable]. Raiffeisen Bank International AG / Status: [insert month year, e.g. May 2019].

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