

Dividendenaktien Bond 90 % X



Capital Protection
Certificate

ISIN: AT0000A2MHU4 / WKN: RC01BX

Buy (Ask)	94.12%
Sell (Bid)	92.62%
End of the term	4Y 8M 23D
Underlying	STOXX® Global Select Dividend 100 EUR Price Index
Underlying ISIN	US26063V1180
Starting price underlying	EUR 2,695.38
Underlying price (delayed)	EUR 3,016.79 111.9% of the starting value

Last update: May 20, 2024, 6:52 pm

Simply explained

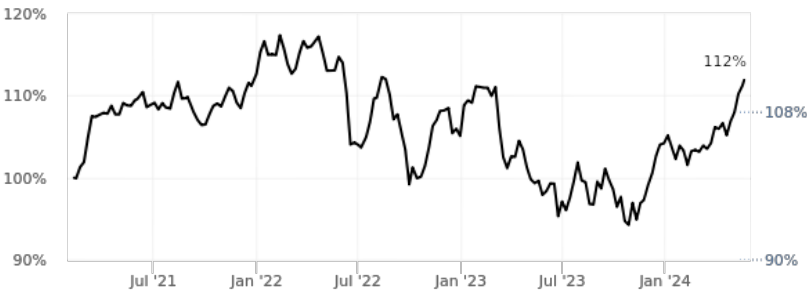
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 90% (capital protection) - Max. 124%

Price certificate (% of the starting value)



Price underlying (% of the starting value)



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 atⁱ⁾ 111.9% ...and is in the range... above 108% ...at the end of the term this would trigger the following repayment... 124% (EUR 1,240)ⁱⁱ⁾ If you buy the certificate at the current purchase price, this would correspond to the following returnⁱⁱⁱ⁾: +31.75% (+6.00% p.a.)

111.9%	above 108%	▶	124% (EUR 1,240) ⁱⁱ⁾	▶	+31.75% (+6.00% p.a.)
	between 90% and 108%	▶	108% (EUR 1,080) ⁱⁱ⁾	▶	+14.75% (+2.95% p.a.)
	below 90%	▶	90% (EUR 900) ⁱⁱ⁾	▶	-4.38% (-0.94% p.a.)

ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount EUR 1.000 ⁱⁱⁱ⁾based on the current underlying price

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Tradeable unit/ nominal value	EUR 1,000
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax

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The Underlying

The STOXX® Global Select Dividend 100 contains only equities that are included in the STOXX® Global 1800 Index (investment universe).

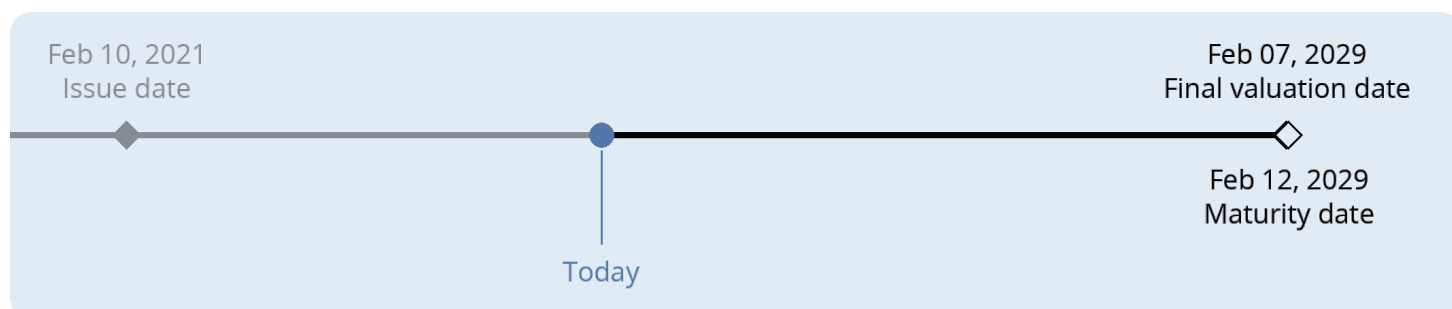
Further criteria for inclusion in the underlying are:

Global: 40 shares from North America, 30 from Europe, 30 from Asia/Australia

Select Dividend: Growth, regularity and amount of dividend payments as criteria for inclusion

Price index: Dividends paid out are not reinvested in the index, but are used by the issuer to define the payout profile.

Information on the term



Please note:

- 90% of the nominal amount will in any case be paid out at maturity; during the term, the price may fall below the issue price or the capital protection level.
- The maximum repayment is limited to 124% (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 [raiffeisenzertifikate.at/en/securitiesprospectus](https://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 <https://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.



Effective as of 1 December 2022 Raiffeisen Centrobank AG has transferred its certificates business to Raiffeisen Bank International AG including (i) all associated rights and obligations, and (ii) the legal position as issuer of existing securities, i.e. outstanding securities issued by Raiffeisen Centrobank AG. Therefore, as of 1 December 2022, Raiffeisen Bank International AG constitutes the issuer of and the debtor under the securities referred to in the product brochure.

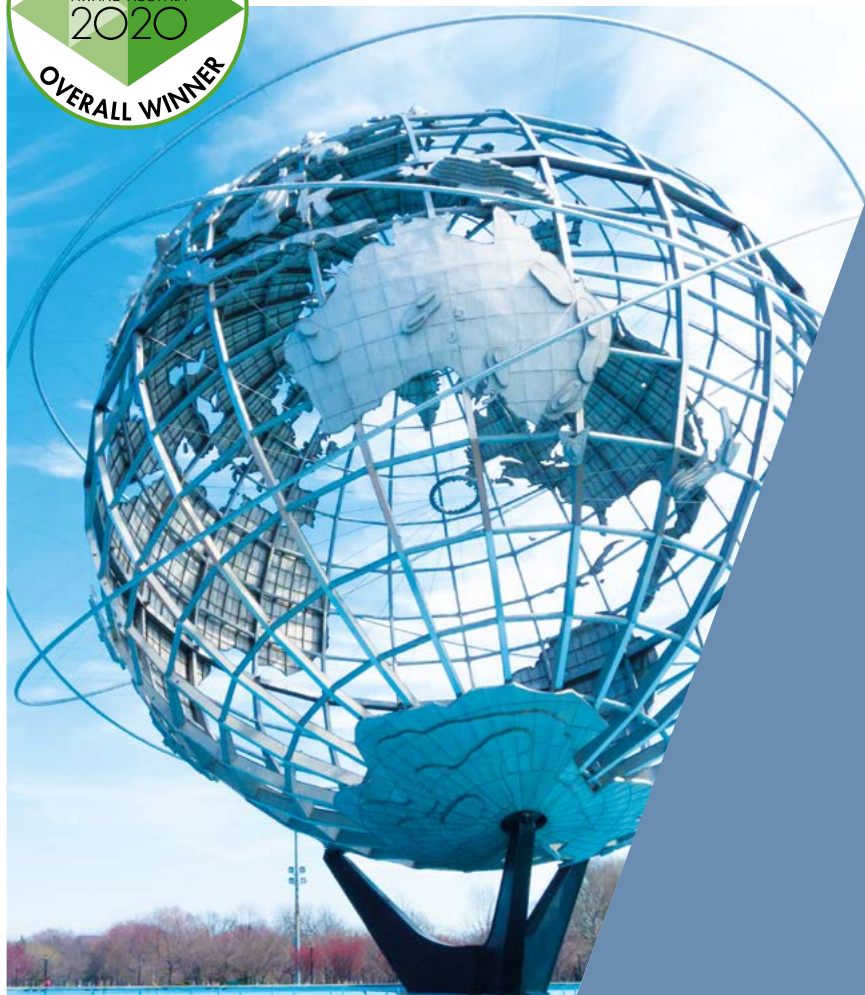
Please be aware that the product brochure reflects the legal situation at the date of its creation and does not contain any updated information about the issuer.

DIVIDEND STOCKS BOND 90% X

 **INVESTMENT PRODUCT** WITH 90% CAPITAL PROTECTION

- Underlying: STOXX® Global Select Dividend 100 Price EUR index
- Opportunity to obtain an attractive yield at the end of the term:
8% if the index quotes at or above 90% of the starting value
24% if the index quotes at or above 108% of the starting value
- 90% capital protection at the end of the term
- Market risk, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 8 years

STOXX® is a registered trademark of STOXX Ltd.



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT IN DIVIDEND STOCKS

In short:

With the Dividend Stocks Bond 90% X investors obtain a yield of 24% if the underlying STOXX® Global Select Dividend 100 Price EUR index quotes at or above 108% of the starting value at the end of the term. If the index quotes below 108% but at/above 90% of the starting value, redemption is effected at 108% of the starting value. In case of a negative index performance of more than -10%, the capital protection of 90% applies at the end of the term.

KEY FACTS

Issuer	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	AT0000A2MHU4
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Jan 5 - Feb 8, 2021
Initial valuation date	Feb 9, 2021
Issue value date	Feb 10, 2021
Final valuation date	Feb 7, 2029
Maturity date	Feb 12, 2029
Starting value	Closing price of the index at the initial valuation date
Capital protect.	90% at the end of the term
Redemption	Redemption at the end of the term is effected at 124% of the nominal value if the closing price of the underlying index quotes at or above 108% of the starting value. If the closing price of the index quotes below 108%, but at/above 90% of the starting value redemption is effected at 108% of the nominal value at the end of the term. In case of a negative index performance of more than -10%, the capital protection of 90% applies at the end of the term. Redemption at the maturity date is dependent on the solvency of Raiffeisen Centrobank AG*.
Listing	Vienna, Frankfurt, Stuttgart
Quotes	www.rcb.at

* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RBI: www.rbiinternational.com/ir/ratings

¹ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG.

The past years were characterised by a low interest rate environment. The lack of investment opportunities forced many investors to seek for more profitable alternatives. One way out of the interest rate trap is represented by Capital Protection Certificates, which have already become an integral part of many investment portfolios due to their optimized risk/reward ratio.

Raiffeisen Centrobank AG is therefore issuing the **Dividend Stocks Bond 90% X** especially for security-oriented investors who expect at least a moderate positive performance of the global dividend stock index **STOXX® Global Select Dividend 100 Price EUR** over the next 8 years. The certificate offers the opportunity to obtain a yield of 24% (2.7% p.a.) if the index quotes at or above 108% of its starting value at the end of the term. If the index quotes lower than 108% but not below 90% of the starting value at the end of the term, the redemption will be 108% of the nominal value (corresponds to a yield of 0.97 % p.a.). If the index is below 90% of its starting value after 8 years, the capital protection of 90% will apply at the end of the term. Further details regarding opportunities and risks are listed on the next page.

FUNCTIONALITY

- At the initial valuation date the closing price of the STOXX® Global Select Dividend 100 Price EUR index is determined as **starting value**.
- At the final valuation date the closing price of the index is compared to the starting value and **one of the following scenarios will apply**:

SCENARIO 1:

A) Index \geq 108% of the starting value → redemption at 124%

If the closing price of the index at the final valuation date is equal to or higher than 108% of the starting value, the redemption on the maturity date will be at 124% of the nominal value. This equals the maximum amount of EUR 1,240 per nominal value.

B) Index \geq 90% and $<$ 108% of the starting value → redemption at 108%

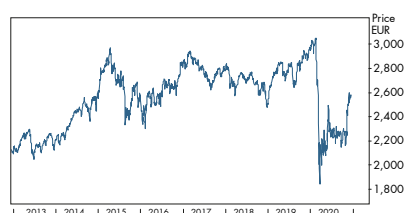
If the closing price of the index at the final valuation date is less than 108% but at least 90% of the starting value, the redemption at the maturity date will be 108% of the nominal value. This equals EUR 1,080 per nominal value.

SCENARIO 2:

Index $<$ 90% of the starting value → redemption at 90%

If the closing price of the index at the final valuation date is below 90% of the starting value, the capital protection will apply and the certificate will be redeemed at the maturity date at 90% of the nominal value (equivalent to EUR 900 per nominal value).

STOXX® GLOBAL SELECT DIVIDEND 100 PRICE EUR INDEX



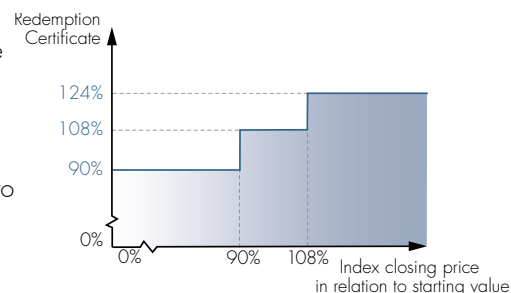
As of: December 10, 2020; Source: Reuters (.SDGP)
ISIN: US26063V1180

Please note that past performance is no reliable indicator of performance.

PAYOUT PROFILE

The performance of the index during the term is not relevant for the payout at the end of the term.

Only at the **final valuation date** the closing price of the index is compared to the **starting value**.



INDEX PERFORMANCE

AT FINAL VALUATION DATE*	MECHANISM	REDEMPTION**
+30%	Redemption at 124%	EUR 1,240
+12%	Redemption at 124%	EUR 1,240
+8%	Redemption at 124%	EUR 1,240
+/- 0% (starting value)	Redemption at 108%	EUR 1,080
-10%	Redemption at 108%	EUR 1,080
-30%	Redemption at 90%	EUR 900

* in comparison to the starting value; ** per nominal value

The 90% capital protection by Raiffeisen Centrobank AG only applies at maturity, i.e. during the term the **certificate price may drop below 90%**, but the investor obtains at least 90% of the nominal value at the end of the term.

UNDERLYING: STOXX® GLOBAL SELECT DIVIDEND 100 PRICE EUR INDEX (EUR)

- The index is composed of stocks of **100 companies** from North America (40 stocks), Europe (30 stocks) and Asia & Oceania (30 stocks).
- Annual revision of the index composition in March
- **Shares incl. in the index are for example:** Allianz SE, AT&T Inc., BMW AG, Deutsche Post AG, HP Inc., Pfizer Inc., Porsche AG, Total S.A., Zurich Insurance Group AG

Index shares are selected by the subsequent criteria

- Indicated annualized dividend
- Non-negative dividend growth rate over the past five years
- Dividend payments in four out of five calendar years
- Non-negative dividend payout ratio of less than or equal to 60%
- A minimum level of liquidity

SUITED MARKET EXPECTATION

declining

sideways

rising

YOUR INVESTMENT HORIZON

< 3 years

3 to 5 years

> 5 years

NOTE

The referenced opportunities and risks represent a selection of the most important facts regarding the product.

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.rcb.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.rcb.at/en/customerinformation

OPPORTUNITIES

- **Yield opportunity:** Investors who do not want to invest in individual stocks can achieve a sound return with the Dividend Stocks Bond 90% X even if the price of the index slightly declines.
- **90% capital protection:** This certificate is 90% capital protected at the end of the term, i.e. at maturity the investor obtains at least 90% of the nominal value.
- **Flexibility:** Tradability on the secondary market, no management fees

RISKS

- **Risk of loss if the index performance is negative:** If the closing price of the STOXX® Global Select Dividend 100 Price EUR index is below 90% of its starting value at the final valuation date, investor will incur a loss of 10% of the nominal value (based on the issue price of 100%).
- **Capital protection only at the end of the term:** During the term the price of the certificate may drop below 90%; the capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.
- **Issuer risk / Bail-in:** Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Centrobank AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.

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The complete information for all financial instruments described in this advertisement as well as the sole legal basis for potential transactions in one of the described financial instruments is the Base Prospectus (including any possible supplements) which has been approved by the Austrian Financial Market Authority (FMA) in connection with the corresponding Final Terms of the described financial instruments. The approved Base Prospectus (including any possible supplements) and the respective Final Terms have been deposited at the Oesterreichische Kontrollbank AG as the notification office. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the FMA. Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Centrobank AG (www.rcb.at) by entering the International Securities Identification Number (ISIN) of the respective financial instrument. Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein. Raiffeisen Centrobank AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein. Certificates are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Certificates react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying. Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

Issuer Risk/Creditor Participation ("bail-in"): Any payments during or at the end of the term of the certificates depend on the solvency of the issuer ("issuer risk"). Investors are therefore exposed to the risk that Raiffeisen Centrobank AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency ("issuer risk") or an official directive ("bail-in"). The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed further information is available at www.rcb.at/en/basag. A total loss of the invested capital is possible. Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information.

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. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc. 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 90% 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.

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Certificates by



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