

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

You are about to purchase a product that is not simple and may be difficult to understand.

## Product

<b>Product name</b>	Express Certificate on a basket ("Certyfikat ekspresowy na koszyk spółek KGHM i PZU")
<b>Product identifiers</b>	ISIN: AT0000A3GA53   Series number: 53925   German Wertpapierkennnummer: RC1GBN
<b>Manufacturer of the Product</b>	Raiffeisen Bank International AG (Issuer)/ www.raiffeisencertificates.com/ call +43 1 71707 5454 for more information
<b>Competent Authority</b>	Financial Market Authority (FMA), Austria
<b>Date and time of production</b>	23 October 2024 10:25 Vienna local time

## 1. What is this product?

**Type** This product is issued under Austrian law and entitles the respective holder to receive any amount due from us as the Issuer (bearer form).

**Term** The product has a fixed term and will be due on 26 November 2027, subject to an early redemption.

**Objectives** The product is designed to provide a return in the form of a cash payment on termination of the product. The timing and amount of this payment will depend on the performance of the **underlyings**.

(Terms that appear in bold in this section are described in more detail in the table(s) below.)

**Early termination following an autocal:** The product will terminate prior to the **maturity date** if, on any **autocall observation date**, the **reference price** of the **worst performing underlying** is at or above its **autocall barrier price**. On any such early termination, you will on the immediately following **autocall payment date** receive a cash payment equal to the applicable **autocall payment**. The relevant dates and **autocall payments** are shown in the table(s) below.

<b>Autocall observation dates</b>	<b>Autocall payment dates</b>	<b>Autocall payments</b>
22 May 2025	26 May 2025	PLN 1,060
24 November 2025	26 November 2025	PLN 1,120
22 May 2026	26 May 2026	PLN 1,180
24 November 2026	26 November 2026	PLN 1,240
24 May 2027	26 May 2027	PLN 1,300

**Termination on the maturity date:** If the product has not terminated early, on the **maturity date** you will receive:

- if the **final reference price** of the **worst performing underlying** is at or above 70.00% of its **initial reference price**, a cash payment equal to PLN 1,360; or
- if the **final reference price** of the **worst performing underlying** is below 70.00% of its **initial reference price**, a cash payment directly linked to the performance of the **worst performing underlying**. The cash payment will equal (i) the **unit reference amount** multiplied by (ii) (A) the **final reference price** of the **worst performing underlying** divided by (B) its **initial reference price**.

Under the product terms, certain dates specified above and below will be adjusted if the respective date is either not a business day or not a trading day (as applicable). Any adjustments may affect the return, if any, you receive.

The product terms also provide that if certain exceptional events occur (1) adjustments may be made to the product and/or (2) the issuer may terminate the product early. These events are specified in the product terms and principally relate to the **underlyings**, the product and the issuer. The return (if any) you receive on such early termination is likely to be different from the scenarios described above and may be less than the amount you invested.

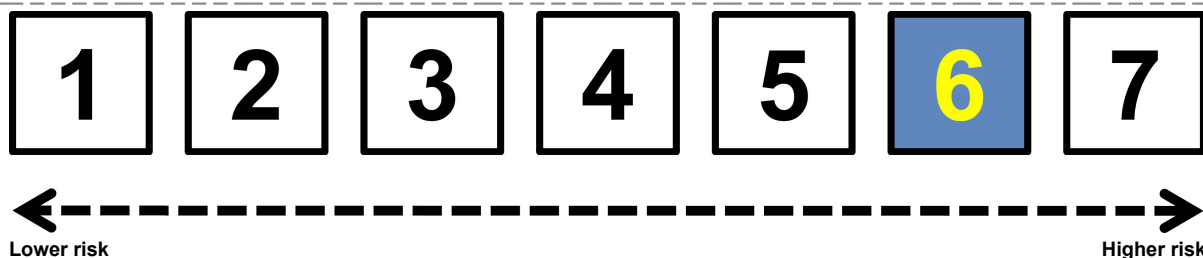
You do not have any entitlement to a dividend from any of the **underlyings** and you have no right to any further entitlement resulting from any such **underlying** (e.g., voting rights).

<b>Underlyings</b>	Ordinary shares of KGHM Polska Miedz SA (KGH; ISIN: PLKGHM000017; Bloomberg: KGH PW Equity; RIC: KGH.WA) and PZU SA (PZU; ISIN: PLPZU0000011; Bloomberg: PZU PW Equity; RIC: PZU.WA)	<b>Reference price</b>	The closing price of an <b>underlying</b> as per the relevant <b>reference source</b>
<b>Underlying market</b>	Equity	<b>Reference sources</b>	• KGH: Warsaw Stock Exchange • PZU: Warsaw Stock Exchange
<b>Unit reference amount</b>	PLN 1,000	<b>Final reference price</b>	The <b>reference price</b> on the <b>final valuation date</b>
<b>Issue price</b>	PLN 1,000	<b>Initial valuation date</b>	18 November 2024
<b>Product currency</b>	Polish Zloty (PLN)	<b>Final valuation date</b>	24 November 2027
<b>Underlying currencies</b>	• KGH: PLN • PZU: PLN	<b>Maturity date / term</b>	26 November 2027
<b>Issue date</b>	19 November 2024	<b>Autocall barrier price</b>	100.00% of the <b>initial reference price</b>
<b>Initial reference price</b>	The <b>reference price</b> on the <b>initial valuation date</b>	<b>Worst performing underlying</b>	For a given date, the <b>underlying</b> with the worst performance between the <b>initial reference price</b> and the relevant <b>reference price</b>
<b>Barrier price</b>	70.00% of the <b>initial reference price</b>		

**Intended retail client** The product is intended for private clients, professional clients and qualified counterparties who pursue the objective of general asset accumulation/asset optimization and have a maximum of a medium-term investment horizon. This product is for customers with extended knowledge and/or experience with financial products. The investor can bear losses up to the entire amount of the invested capital and is willing to accept a level of risk to achieve potential returns that is consistent with the summary risk indicator shown below.

## 2. What are the risks and what could I get in return?

### Risk indicator



The risk indicator assumes you keep the product until 26 November 2027. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 6 out of 7, which is the second-highest risk class. This rates the potential losses from future performance at a high level, and poor market conditions are very unlikely to impact our capacity to pay you.

**To the extent the currency of the country in which you purchase this product or your account currency differs from the product currency, please be aware of currency risk. You will receive payments in a different currency so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

Inflation erodes the purchasing value of cash over time and this may result in the decline in real terms of any capital reimbursed.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

For detailed information about all risks relating to the product please refer to the risk sections of the prospectus and any supplements thereto as specified in the section "7. Other relevant information" below.

### Performance scenarios

**The recommended holding period for this product ends at the next scheduled investment valuation date. If the product is not terminated then, you need to carefully consider the adjusted product terms and decide to either (1) stay invested or (2) divest by exercising or selling the product.**

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

<b>Recommended holding period:</b>		<b>Until the product is called or matures</b>	
<b>Example investment:</b>		This may be different in each scenario and is indicated in the table	
		PLN 100,000	
<b>Scenarios</b>		<b>If you exit after 1 year</b>	<b>If you exit at call or maturity</b>
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b> (product ends after 3 years)	<b>What you might get back after costs</b> Average return each year	PLN 13,105 -86.89%	PLN 8,375 -56.01%
<b>Unfavourable</b> (product ends after 3 years)	<b>What you might get back after costs</b> Average return each year	PLN 57,282 -42.72%	PLN 36,370 -28.46%
<b>Moderate</b> (product ends after 6 months)	<b>What you might get back after costs</b> Percentage return (not annualised)		PLN 106,000 6.00%
<b>Favourable</b> (product ends after 3 years)	<b>What you might get back after costs</b> Average return each year	PLN 108,082 8.08%	PLN 136,000 10.72%

The favourable, moderate, unfavourable and stress scenarios represent possible outcomes that have been calculated based on simulations using the past performance of the **underlyings** over a period of up to 5 years. In the case of an early redemption, it has been assumed that no reinvestment has occurred. The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

## 3. What happens if Raiffeisen Bank International AG is unable to pay out?

The product is not covered by any statutory or other deposit protection scheme. You may suffer a total loss of your investment if Raiffeisen Bank International AG is unable to make the payments due under the product. This may occur if Raiffeisen Bank International AG becomes insolvent or is affected by resolution measures taken by the competent authority before an insolvency. These measures (referred to as "bail-in") include the partial or full write-down of the notional amount or the conversion of the product into shares of Raiffeisen Bank International AG.

## 4. What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

#### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different investment periods.

The duration of this product is uncertain as it may terminate at different times depending on how the market evolves. The amounts shown here consider two different scenarios (early call and maturity). In case you decide to exit before the product ends, exit costs may apply in addition to the amounts shown here.

We have assumed:

- PLN 100,000 is invested
- a performance of the product that is consistent with each holding period shown.

	<i>If the product is called at the first possible date, on 26 May 2025</i>	<i>If the product reaches maturity</i>
<b>Total costs</b>	PLN 5,890	PLN 5,890
<b>Annual cost impact*</b>	6.63%	2.25% each year

\*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at maturity your average return per year is projected to be 12.97% before costs and 10.72% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

#### Composition of costs

	<b>One-off costs upon entry or exit</b>	<b>If you exit after 1 year</b>
<b>Entry costs</b>	5.89% of the amount you pay when entering this investment. These costs are already included in the price you pay.	PLN 5,890
<b>Exit costs</b>	We do not charge an exit fee for this product, but the person selling you the product may do so.	PLN 0

### 5. How long should I hold it and can I take money out early?

#### Recommended holding period: 3 years

The product aims to provide you with the return described under "1. What is this product?" above. However, this only applies if the product is held to maturity. It is therefore recommended that the product is held until 26 November 2027 (maturity).

The product does not guarantee the possibility to disinvest other than by selling the product either (1) through the exchange (if the product is exchange traded) or (2) off-exchange, where an offer for such product exists. Save as otherwise disclosed in exit costs (see section "4. What are the costs?" above), no fees or penalties will be charged by the issuer for any such transaction, however an execution fee might be chargeable by your broker if applicable. By selling the product before its maturity, you may receive back less than you would have received if you had kept the product until maturity.

<b>Exchange listing</b>	Warsaw Stock Exchange/ Etps	<b>Last exchange trading day</b>	23 November 2027
<b>Smallest tradable unit</b>	1 unit	<b>Price quotation</b>	Units

In volatile or unusual market conditions, or in the event of technical faults/disruptions, the purchase and/or sale of the product can be temporarily hindered and/or suspended and may not be possible at all.

### 6. How can I complain?

Complaints about the product or the conduct of the product manufacturer should be addressed in writing to Raiffeisen Bank International AG, Beschwerdestelle (716B) AG, Am Stadtpark 9, 1030 Wien or may be sent by email to [complaints@raiffeisencertificates.com](mailto:complaints@raiffeisencertificates.com). Further information regarding complaints can be found on <https://www.raiffeisenzertifikate.at/en/contact/complaints/>. Complaints about any person advising on or selling the product should be addressed to the respective bank or product distributor.

### 7. Other relevant information

The final terms setting out the terms and conditions of the product and the prospectus including any supplements thereto on the basis of which the product is issued have to be published on the website of the issuer [www.raiffeisencertificates.com](http://www.raiffeisencertificates.com). In order to obtain additional detailed information on the structure of the product and the risks associated with an investment in the product you should carefully read these documents.

The information contained in this Key Information Document does not constitute a recommendation to buy or sell the product and is no substitute for an individual consultation with your bank or your advisor.

This Key Information Document is for submission in Poland.