Raiffeisen Bank International

Key Information Document

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

Product name	Capital Protection Certificate on a basket ("RBI Egészséges Jövő TőkeFix 100 Expressz Certifikát HUF")
Product identifiers	ISIN: AT0000A3T3Q0 | Series number: 58823 | German Wertpapierkennnummer: RC1LKG
Manufacturer of the Product	Raiffeisen Bank International AG (Issuer)/ www.raiffeisencertificates.com/ call +43 1 71707 5454 for more information
Competent Authority	Financial Market Authority (FMA), Austria
Date and time of production	6 March 2026 12:45 Vienna local time

1. What is this product?

Type

Austrian law governed equity-linked certificates / Return depends on the performance of the underlyings / Full capital protection against market risk

Term

The product has a fixed term and will be due on 29 April 2030, subject to an early redemption.

Objectives

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

The product is designed to provide a return in the form of a cash payment on termination of the product.

Early termination following an autocall: 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.

Autocall observation dates	*Autocall payment dates*	*Autocall payments*
26 April 2027	28 April 2027	HUF 11,370
26 April 2028	28 April 2028	HUF 12,740
26 April 2029	30 April 2029	HUF 14,110
25 April 2030	Maturity date	HUF 15,480

Termination on the maturity date: If the product has not terminated early, on the **maturity date** you will receive HUF 10,000.00.

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).

Underlyings	Ordinary shares of AbbVie Inc (ABBV; ISIN: US00287Y1091; Bloomberg: ABBV UN Equity; RIC: ABBV.N) and Novo Nordisk A/S (NOVOb; ISIN: DK0062498333; Bloomberg: NOVOB DC Equity; RIC: NOVOb.CO)	**Protection amount**	HUF 10,000.00
Underlying market	Equity	**FX rate**	1 (Quanto)
Product notional amount	HUF 10,000	**Reference price**	The closing price of an **underlying** as per the relevant **reference source**
Issue price	100.00% of the **product notional amount**	**Reference sources**	• ABBV: New York Stock Exchange • NOVOb: Copenhagen SE
Product currency	Hungarian Forint (HUF)	**Initial valuation date**	27 April 2026
Underlying currencies	• ABBV: U.S. Dollar (USD) • NOVOb: Danish Krone (DKK)	**Maturity date / term**	29 April 2030
Issue date	28 April 2026	**Autocall barrier price**	100.00% of the **initial reference price**
Initial reference price	The **reference price** on the **initial valuation date**	**Worst performing underlying**	For a given date, the **underlying** with the worst performance between the **initial reference price** and the relevant **reference price**

Intended retail client

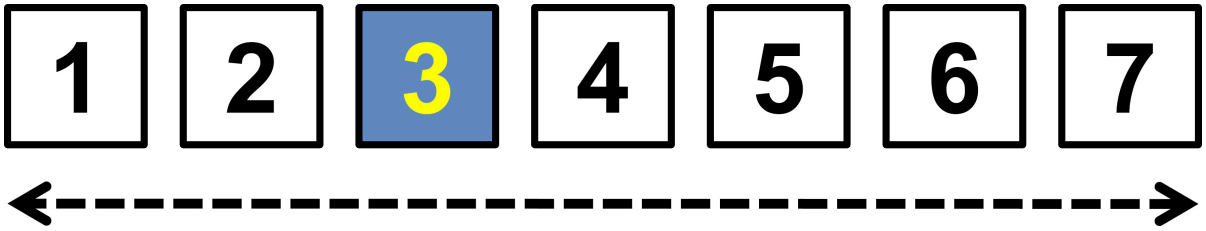
The product is intended for private clients, professional clients and qualified counterparties who pursue the objective of general asset accumulation/asset optimization and have a maximum of a medium-term investment horizon. This product is for customers with basic knowledge and/or experience with financial products. The investor can bear no or only small losses on

DocID: / 689deab4-214c-4398-984f-3edc2a181847

the capital invested 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 29 April 2030. 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 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low 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.

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

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.

Recommended holding period:		**Until the product is called or matures** This may be different in each scenario and is indicated in the table	
Example investment:		HUF 1,000,000	
Scenarios		***If you exit after 1 year***	***If you exit at call or maturity***
Minimum	**HUF 1,000,000. The return is only guaranteed if you hold the product to early call or maturity. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	HUF 803,669	HUF 1,000,000
(product ends after 4 years)	Average return each year	-19.63%	0.00%
Unfavourable	**What you might get back after costs**	HUF 841,437	HUF 1,000,000
(product ends after 4 years)	Average return each year	-15.86%	0.00%
Moderate	**What you might get back after costs**		HUF 1,137,000
(product ends after 1 year)	Percentage return (not annualised)		13.70%
Favourable	**What you might get back after costs**	HUF 1,055,831	HUF 1,274,000
(product ends after 2 years)	Average return each year	5.58%	12.87%

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:

- HUF 1,000,000 is invested
- a performance of the product that is consistent with each holding period shown.

	If the product is called at the first possible date, on 28 April 2027	*If the product reaches maturity*
Total costs	HUF 32,350	HUF 32,350
Annual cost impact*	3.80% each year	0.92% 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 12.45% before costs and 11.53% 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

	One-off costs upon entry or exit	If you exit after 1 year
Entry costs	3.24% of the amount you pay when entering this investment. These costs are already included in the price you pay.	HUF 32,350
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	HUF 0

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

Recommended holding period: 4 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 29 April 2030 (maturity), although the product may terminate early.

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.

Exchange listing	Börse Stuttgart - Freiverkehr - Technical Platform 4 and Börse Stuttgart - Technical Platform 2	**Last exchange trading day**	24 April 2030 (Börse Stuttgart - Freiverkehr - Technical Platform 4) and 24 April 2030 (Börse Stuttgart - Technical Platform 2)
Smallest tradable unit	HUF 10,000.00	**Price quotation**	Percentage

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. 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

This product is subject to the final terms setting out the terms and conditions which are available on the website of the issuer www.raiffeisencertificates.com. In case of public offers which require the publication of a prospectus, the final terms have to be read in conjunction with the prospectus or the base prospectus (including all documents incorporated by reference and all supplements) which is also available on our website. 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 Hungary.

DocID: / 689deab4-214c-4398-984f-3edc2a181847