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 BFIX EUR-HUF Frankfurt 2:00 pm Spot Rate ("SÁVOS SIKER TŐKEFIX 100 CERTIFIKÁT HUF")
Product identifiers	ISIN: AT0000A3UZF8 | Series number: 59554 | German Wertpapierkennnummer: RC1L8N
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	19 May 2026 15:52 Vienna local time

1. What is this product?

Type

Austrian law governed exchange rate-linked certificates / Return depends on the performance of the underlying / Full capital protection against market risk

Term

The product has a fixed term and will be due on 26 June 2029.

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 (1) coupon payments (if any) on each **coupon payment date** and (2) a cash payment on the **maturity date**.

Coupon: On each **coupon payment date** you will receive a coupon payment calculated by multiplying the **product notional amount** by the applicable **coupon rate**. The coupon payments are not linked to the performance of the **underlying**, however the **coupon rate** is. The relevant dates and coupon rates are shown in the table(s) below.

Coupon payment dates	*Range accrual periods*	*Accrual ranges*
28 June 2027	24 June 2026 (exclusive) to 24 June 2027 (inclusive)	Greater than 350.00 and less than 380.00
26 June 2028	24 June 2027 (exclusive) to 22 June 2028 (inclusive)	Greater than 350.00 and less than 381.00
Maturity date	22 June 2028 (exclusive) to 22 June 2029 (inclusive)	Greater than 350.00 and less than 382.00

Coupon rate: The coupon rate for a **coupon period** will depend on the number of business days in the relevant **range accrual period** on which the **reference level** is within its **accrual range**. The coupon rate will be calculated as (1) 10.00% multiplied by (2) the range accrual fraction.

Range accrual fraction: The range accrual fraction will be calculated as (A) the number of business days during the relevant **range accrual period** on which the **reference level** is within its **accrual range**, divided by (B) the actual number of business days in the relevant period.

Termination on the maturity date: 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 **underlying**, 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.

When purchasing this product during its lifetime, the purchase price may include proportionate accrued coupon.

Underlying	The BFIX EUR-HUF Frankfurt 2:00 pm Spot Rate (Bloomberg: HFEU L130 Curncy; RIC: EURHUF=) foreign exchange rate expressed as the number of HUF per EUR 1	**Initial reference level**	HUF 361
Underlying market	Foreign exchange rates	**Protection amount**	HUF 10,000
Product notional amount	HUF 10,000	**Reference level**	The BFIX EUR-HUF Frankfurt 2:00 pm Spot Rate foreign exchange rate expressed as the number of HUF per EUR 1 at 01:00 pm London local time as per the **reference source**
Issue price	100.00% of the **product notional amount**	**Reference source**	Bloomberg, with reference to the HFEU L130 Curncy screen page
Product currency	Hungarian Forint (HUF)	**Initial valuation date**	24 June 2026
Underlying currency	HUF	**Maturity date / term**	26 June 2029
Issue date	26 June 2026	**Coupon period**	Each period from, and including, a **coupon payment date** (or the **issue date**, in the case of the initial coupon period) to, but excluding,

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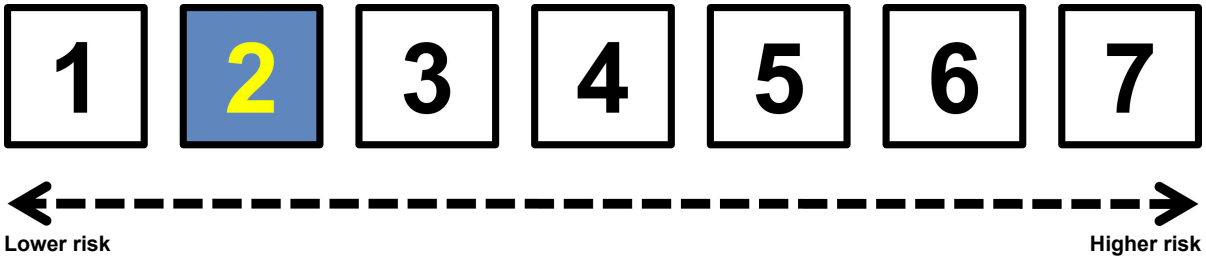
	the next **coupon payment date** (or the **maturity date**, in the case of the final coupon period)

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 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 26 June 2029. 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 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a 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 or interest you may be paid under the 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

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:		**3 years**	
Example investment:		HUF 1,000,000	
Scenarios		***If you exit after 1 year***	***If you exit after 3 years (Recommended holding period)***
Minimum	**HUF 1,000,000. The return is only guaranteed if you hold the product to maturity. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	HUF 881,519	HUF 1,000,000
	Average return each year	-11.79%	0.00%
Unfavourable	**What you might get back after costs**	HUF 913,805	HUF 1,014,815
	Average return each year	-8.57%	0.49%
Moderate	**What you might get back after costs**	HUF 975,725	HUF 1,088,889
	Average return each year	-2.41%	2.88%
Favourable	**What you might get back after costs**	HUF 1,032,996	HUF 1,187,749
	Average return each year	3.28%	5.90%

The favourable, moderate, unfavourable and stress scenarios represent possible outcomes that have been calculated based on simulations using the past performance of the **underlying** and that over a period of up to 5 years. 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 possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- HUF 1,000,000 is invested

	If you exit after 1 year	*If you exit after 3 years*
Total costs	HUF 40,000	HUF 40,000
Annual cost impact*	4.14%	1.41% each year

*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 4.29% before costs and 2.88% 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	4.00% of the amount you pay when entering this investment. These costs are already included in the price you pay.	HUF 40,000
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: 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 June 2029 (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.

Exchange listing	Not applicable	**Price quotation**	Percentage
Smallest tradable unit	HUF 10,000.00		

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.