

Raiffeisen Bank International's RELOAD Card wins Publi-News Trophee

- **RBI's RELOAD Card honoured as Europe's most innovative Prepaid Card in the category design**
- **Customers may design their individual RELOAD Card**

Raiffeisen Bank International AG (RBI) was awarded the prize "Best Prepaid Card 2010 in Europe" in the category design. The award was handed over at the "2010 Publi-News Trophees for Innovative Cards" event in Paris. Cards issued in France, Europe and internationally were awarded at the event, which took place already for the fifth time. All in all, the jury evaluated 480 cards.

"We are happy to receive the award for Europe's most innovative prepaid card. In addition to the many advantages like secure Internet-payments, worldwide cash withdrawal and the possibility of recharging the card, our clients can design their own cards", Andreas Loicht, Head of Card Issuing Support and Sales at RBI, explained. "Our customers can also choose their individual PIN Code as well as the payment option. This is another proof of RBI's innovative approach."

The RELOAD Card has complemented RBI's product range in Austria and the German speaking region since the beginning of 2010. "We have built up know-how in the field of payment cards for a long time and have already issued about 2.1 million credit cards and 12.1 million ATM (debit) cards in the CEE region and Austria", Günther Gall, head of RBI's Transaction Services division added.

RBI's emphasis on customer focus and innovation is also validated by the fact that the idea for the Raiffeisen Bio-Card was recently awarded at the Raiffeisen Climate Protection Challenge. In the future, RBI's credit cards and subsequently also prepaid cards and debit cards could be made of decomposable materials such as polymers made from potato and maize starch.

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Raiffeisen Bank International AG (RBI) regards both Austria, where it is a leading corporate and investment bank, and Central and Eastern Europe (CEE) as its home market. In CEE, RBI operates an extensive network of subsidiary banks, leasing companies and a range of other specialised financial service providers in 17 markets.

RBI is the only Austrian bank with a presence in both the world's financial centres and in Asia, the group's further geographical area of focus.

In total, more than 59,000 RBI employees service about 15 million customers through around 3,000 business outlets, the great majority of which are located in CEE.

RBI is a fully-consolidated subsidiary of Raiffeisen Zentralbank Österreich AG (RZB). RZB indirectly owns around 78.5 per cent of the common stock, the remainder is in free float. RBI's shares are listed on the Vienna Stock Exchange. RZB is the central institution of the Austrian Raiffeisen Banking Group, the country's largest banking group, and serves as the group head office of the entire RZB Group, including RBI.

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