

## Bonus Certificate

 ISIN: [ATSPARPLAN16](#) / WKN: RCOU0K

<b>chg. 1D</b>	+0.080 (+0.49%)
<b>Sell (Bid)</b>	EUR 16.440
<b>Buy (Ask)</b>	EUR 16.540
<b>Underlying price</b> (indicative)	6,118.80 (+1.30%)
<b>Underlying</b>	<a href="#">EURO STOXX 50®</a>
<b>Starting value</b>	EUR 4,943.38
<b>Barrier</b>	EUR 2,966.03
<b>Barrier reached</b>	no
<b>Observation barrier</b>	continuously
<b>Distance to barrier</b>	51.53%
<b>Bonus level</b>	EUR 6,549.98
<b>Bonus amount</b>	EUR 0.00
<b>Maximum amount</b>	-
<b>Fixed interest rate annually</b>	-
<b>Max. yield p.a.</b>	-
<b>Accrued interest</b>	Dirty (included in the price)
<b>Maturity date</b>	open- end
<b>Final valuation date</b>	-
<b>Issue date</b>	Sep 03, 2019
<b>Multiplier</b>	0.00289
<b>Expected market trend</b>	sideways, bullish
<b>Listing</b>	Vienna
<b>Product currency</b>	EUR
<b>Underlying currency</b>	EUR
<b>Settlement method</b>	Cash settlement
<b>Taxation</b>	Capital Gains Tax

Last update: Jun 04, 2026, 5:30 pm

## Description

The Europa Unlimited Bonus Certificate enables long-term asset accumulation through monthly savings in a reinvested bonus certificate. The following applies during each cycle: If the EURO STOXX 50® index always quotes above the barrier of 60% of the starting value, a positive return is achieved. In the event of a barrier violation, investors are exposed 1:1 to market risk, i.e. In this case, the saved capital may be lost.

Bonus amount less issuer fee in the first cycle: EUR 12.00

**1st cycle:** Sept 2, 2019 - Sep 5, 2024

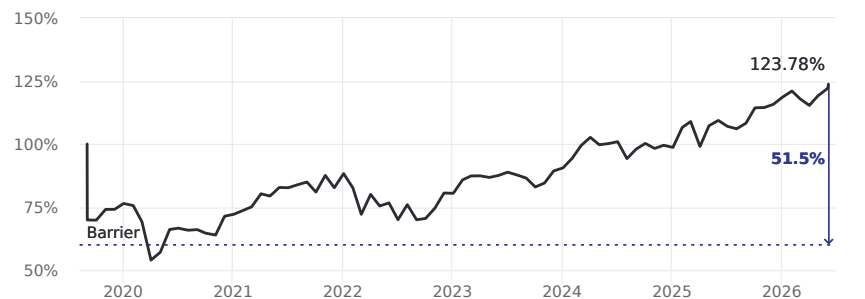
**New investment phase:** Sep 6, 2024 - Sept 19, 2024

**2nd cycle:** Sep 9, 2024 - Sep 5, 2029

## Price certificate (% of the starting value)



## Price underlying (% of the starting value)


[Learn more about these charts](#)

Past performance is no reliable indicator of future results.

## Disclaimer

### Issuer Risk:

As a bearer bond, a certificate is not subject to Austria's deposit protection. If, in the event of insolvency, the issuer is unable to meet its obligations from the certificate, or is only able to meet them in part, certificate holders may lose a substantial part of the capital invested, or even a total loss. This risk is often also referred to as "issuer risk" or "creditworthiness risk".

### Possibility of Bail-in:

The Federal Act on the Recovery and Resolution of Banks ("BaSAG") applies. The BaSAG regulates the possibility of the regulatory resolution of banks that have run into difficulties. Holders of certificates may be affected by such a regulatory measure with their claims to payment(s) (the so-called "bail-in"), and this may result in the loss of a substantial part of the invested capital or even a total loss for all types of certificates.

## Bonus Certificates

### What you should consider before the purchase:

- **Market risk:** The price of the Bonus Certificate is dependent on the underlying's performance. An unfavourable performance of the underlying may result in price fluctuations of the certificate during the term. This may result in a partial or even total loss of the invested capital.
- **Barrier event:** If the barrier of the Bonus Certificate is touched or undercut during the term, the protection mechanism is suspended. In this case, the investor is exposed to the market risk on a one-to-one basis and a substantial capital loss is possible. The redemption at the end of the term is then usually one-to-one with the underlying performance.
- **Price performance:** During the term, the certificate's price is not only dependent on the underlying's performance but on various influencing factors such as the underlying's volatility, interest rates, issuer's solvency or remaining term. Selling the Bonus Certificate prior to maturity may result in a partial or even total loss of the invested capital.
- **Yield limitation:** Depending on the product structure, a Bonus Certificate may have a maximum payout amount (e.g. cap/ maximum amount or fixed interest amount).
- **Currency risk:** If the underlying quotes in a currency that is different and the product does not provide for currency hedging, changes in the exchange rate during the term of the Bonus Certificate will also affect the value of the certificate. This can additionally increase the loss from the Bonus Certificate due to the market risk.
- **Payouts of the underlying:** Dividends and comparable claims from the ownership of the underlying are taken into account in the certificate's structure and are not paid out.

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