

## Bonus Certificate

 ISIN: [AT0000A3Q4A5](#) / WKN: RC1KHT

<b>chg. 1D</b>	+0.010 (+0.07%)
<b>Sell (Bid)</b>	EUR 13.770
<b>Buy (Ask)</b>	EUR 13.840
<b>Underlying price (indicative)</b>	17.62 (+1.15%)
<b>Underlying</b>	<a href="#">Uniqa Versicherungen AG</a>
<b>Starting value</b>	EUR 13.02
<b>Barrier</b>	EUR 10.50
<b>Barrier reached</b>	no
<b>Observation barrier</b>	continuously
<b>Distance to barrier</b>	40.41%
<b>Bonus level</b>	EUR 13.90
<b>Bonus amount</b>	EUR 13.90
<b>Cap</b>	EUR 13.90
<b>Maximum amount</b>	EUR 13.90
<b>Bonus yield p.a.</b>	1.56%
<b>Bonus yield remaining term</b>	0.43%
<b>Agio</b>	-21.45%
<b>Agio p.a. in %</b>	-57.94%
<b>Maturity date</b>	Sep 23, 2026
<b>Final valuation date</b>	Sep 18, 2026
<b>Issue date</b>	Oct 14, 2025
<b>Nominal value</b>	1 unit
<b>Multiplier</b>	1
<b>Expected market trend</b>	sideways, bullish
<b>Listing</b>	Vienna, Stuttgart
<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 12, 2026, 5:30 pm

## Description

If, during the term, the underlying always quotes above the barrier, at least the bonus amount is paid out at the maturity date. The cap represents the maximum amount.

In case, during the term, the barrier is touched or undercut, the bonus mechanism is suspended. At the maturity date the certificate is redeemed analogue to the performance of the underlying. Even if the bonus mechanism is suspended, the maximum amount remains limited and investors do not participate in price increases beyond the cap.

### 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. Less than five years have passed since the launch of this certificate.

## 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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You can reach your Raiffeisen Certificates team at

Certificates Hotline: +431 71707 5454

[info@raiffeisenzertifikate.at](mailto:info@raiffeisenzertifikate.at)



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