



# Plusplus Frankencoin Certificate

Factsheet | 28. February 2026 | ISIN: **CH1526087718**

## Investment Objective

Gain exposure to Frankencoin (ZCHF), the biggest Swiss Franc stablecoin pegged to CHF since 2023 and its protocol-native yield, all through a single, bankable security. No digital wallets. No blockchain interaction. Simply hold the Plusplus Frankencoin Tracker Certificate in your existing bank or brokerage account.

Issued by Helveteq AG under a base prospectus approved by SIX Exchange Regulation AG, this Swiss-law structured product combines the innovation of on-chain yield with the familiarity of traditional investment infrastructure. The underlying ZCHF is held in secure custody by Copper Markets (Switzerland) AG, with a pledge structured in favor of investors.

## Key Facts

### Product Details

Parameter	Details
Base Currency	CHF
ISIN	CH1526087718
Legal Status	Swiss-law structured product
Liquidity	Daily liquidity window <sup>1</sup>
Current Yield	3.75% p.a. <sup>2</sup>
Minimum Ticket	CHF 1000

## Service Providers

Role	Entity
Issuer	Helveteq AG
Custodian	Copper Markets (Switzerland) AG
Paying Agent	Credinvest Banca SA

## Product Costs

Fee Type	Current Rate <sup>3</sup>
Subscription Fee	0.40%
Redemption Fee	0.40%
Investor Fee (p.a.)	0.95%

## Who Is This Product For?

- Professional and institutional investors in Switzerland
- Seeking on-chain CHF exposure via traditional bank custody
- Understand the risks of structured products and on-chain assets
- Prefer regulated, bankable formats over direct blockchain interaction
- Can bear price fluctuations without capital protection

<sup>1</sup> Redemptions are subject to redemption gates and possible suspension under certain market or liquidity conditions.

<sup>2</sup> Frankencoin yield as of February 2026. Variable and not guaranteed.

<sup>3</sup> Maximums apply: up to 1.25% subscription/redemption. Additional fees defined by your bank or broker may apply.



## About Frankencoin

Frankencoin (ZCHF) is the largest Swiss Franc stablecoin - pegged to CHF and fully operational since 2023 (1 ZCHF = 1 CHF). Unlike traditional stablecoins backed by banks or centralized custodians, ZCHF is minted against overcollateralized crypto assets (primarily ETH and WBTC) and governed entirely on-chain.

### Risk Management & Safeguards

The protocol was designed to mirror the conservative nature of the Swiss Franc in the decentralized economy - with multiple layers of protection:

- **Overcollateralization:** All ZCHF in circulation is backed by crypto assets with a loan-to-value ratio well below 100%, buffering against collateral volatility.
- **Dynamic Liquidation:** When collateral ratios fall, positions are liquidated via public auctions to protect the system.
- **Decentralized Governance:** A community-governed DAO (Decentralized Autonomous Organization) oversees minting approvals and risk parameters.
- **Audited Smart Contracts:** The protocol has been thoroughly audited and has operated without incident since launch.

### Key Protocol Metrics

Metric	Value (28.02.2026)
Collateralization ratio	224%
Equity reserves	CHF 4M
Total value locked	CHF 49M
Total ZCHF minted	CHF 27M

Live values: <https://app.frankencoin.com/monitoring/ecosystem>

### How Frankencoin Generates Yield

ZCHF deposits accrue a variable yield - currently 3.75% p.a.<sup>1</sup> - paid from the protocol's equity pool, which is primarily funded by fees charged to participants who borrow Frankencoin against their collateral. This growth is reflected in the product's performance net of applicable fees.

### About Plusplus

Plusplus AG is a Swiss financial intermediary specializing in bridging decentralized finance (DeFi) with traditional banking. Based in Zug, the heart of the Crypto Valley, our mission is to make Swiss Franc stablecoins accessible through secure products. We deliver innovative exposure to native blockchain yields and assets without the complexities of digital wallet management.

<sup>1</sup> Yield as of February 2026. Variable and not guaranteed.



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## Company

Plusplus AG

## Address

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## Email

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## Product Portal

[helveteq.com/plusplus\\_frankencoin\\_certificate/](https://helveteq.com/plusplus_frankencoin_certificate/)

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## DISCLAIMER

**Risk Warning:** It is a tracker certificate without capital protection; investors could lose some or all of their investment. Risks include ZCHF peg stability, liquidity constraints, and blockchain technology risks (see also <https://docs.frankencoin.com/risks>). For a comprehensive description of all material risks, investors must consult the Key Information Document (KID) and the applicable Final Terms.

**Yield Notice:** The protocol-native yield on ZCHF is variable and not guaranteed. Past yield rates are not indicative of future yield performance.

**Legal Status:** This Product is a Swiss-law structured product. It is not a collective investment scheme under the Swiss Collective Investment Schemes Act (CISA) and is not supervised by FINMA. Holders lack the specific investor protections afforded under CISA.

**Issuer Information:** The Issuer (Helveteq AG) is not supervised by FINMA. In the event of Issuer insolvency, investors face Issuer credit risk. A pledge over the underlying collateral (ZCHF held by Copper Markets (Switzerland) AG) mitigates but does not eliminate this risk; losses may still occur.

**Marketing Communication:** This document is for information purposes only, is non-contractual, constitutes advertising under the Swiss Financial Services Act (FinSA), and does not replace the official documentation of the Issuer, including the Key Information Document (KID), the Final Terms, and the Base Prospectus. The Product is governed exclusively by the Final Terms and the Base Prospectus, available at [helveteq.com](https://helveteq.com), which prevail in all cases of inconsistency. Potential investors should carefully read these documents before investing.

**Not for US Persons.** This document and the product described herein are not intended for, and may not be offered or sold to, US Persons as defined under applicable US securities law.