

Information provided to entrepreneurs prior to concluding a contract with Citfin - Finanční trhy, a.s.

1. Basic information about the company Citfin – Finanční trhy, a. s.

Citfin – Finanční trhy, a.s., with its Registered Office at Radlická 751/113e, 158 00 Prague 5, Company ID: 25079069; Registered in the Commercial Register of the Municipal Court in Prague, Section B, File 4313 (hereinafter referred to as “Citfin FT”)

1.1. Information about authorisation to provide investment and payment services

Citfin FT is subject to regulation by the Czech National Bank, as the supervisory authority, which has its Registered Office at Na Příkopě 28, 110 00 Prague 1.

Citfin FT is a business company which, based on its licence for conducting the business of a Securities Broker within the definition of Act No. 256/2004 Coll., On Capital Markets, as amended (hereinafter referred to as the Capital Market Undertakings Act), and based on a business licence as a payment institution within the definition of Act No. 370/2017 Coll., on the Payment System, as amended (hereinafter referred to as the Payment Services Act), is authorised to conduct:

- a) both spot and future cashless currency exchange trades,
- b) payment transactions / the transfer of Clients' funds in the domestic or in foreign currencies in favour of other bank accounts,
- c) payment transactions / the receipt of cash in domestic or foreign currencies from other bank accounts.

1.2. Operational information, contact details and ways of communication with Clients

Citfin FT's hours of operation are every working day between 8:00 a.m. and 5:30 p.m.

For communication with Citfin FT, the Client can use the following communication channels. The official language in which Citfin FT communicates with its Clients and in which Clients receive information from Citfin FT is the Czech language (unofficially it is also possible to communicate in English):

Company Seat/Postal Address: Citfin - Finanční trhy, a.s.
Avenir Business Park, Building E,
Radlická 751/113e,
158 00 Prague 5

Telephone, e-mail: **General contacts:**
Green line: +420 800 311 010
Reception: +420 234 092 000

Business Department – information about Citfin FT services, concluding contracts and changes in contracts

Tel: + 420 234 092 011 e-mail: obchod@citfin.cz

Dealing Department – concluding exchange trades, current exchange rate quotations, consultation on presumed developments on the foreign exchange market

Tel: + 420 234 092 020 e-mail: dealing@citfin.cz

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Payment Services Settlement Department – realising incoming and outgoing payment transactions

Tel: + 420 234 092 322 e-mail: platby@citfin.cz

Call Centre – the possibility of placing payment orders through Phonebanking, Internet banking technical support

Tel: + 420 234 092 333 e-mail: info@citfin.cz

Citfin FT website:

www.citfin.cz

Existing Clients can use the electronic banking platform Bankservis or Phonebanking as a method of communication.

2. Basic Information on Investment Services and Investment Instruments Provided

2.1. Investment Services and Investment Instruments Provided

Citfin FT is a business company which, on the basis of a licence to act as an investment firm within the meaning of Act No. 256/2004 Coll., On Capital Market Undertakings, as amended, and on the basis of a licence to operate a payment institution within the meaning of Act No. 284/2009 Coll., On Payment Systems, as amended, is authorised to a non-cash purchase or sale of foreign currency on its own account and to provide services to third parties the subject of which is the purchase or sale of a foreign currency on their own or a foreign account; and additionally to provide payment services within the scope of execution of the Payment Transactions from the Client's account to other bank accounts agreed with the Client and the execution of Payment Transactions from other bank accounts agreed with the Client to the Client's account. Citfin FT is authorised to carry-out transactions with foreign exchange as non-cash transfers of funds from accounts in the manner of spot and forward trades.

2.1.1. General characteristics of the investment instruments provided

a) Swaps

Swaps are agreements between two parties about the exchange of future payments from underlying assets, such as dividends and exchange rate changes in stock or stock indices, interest payments on bonds or loans, or changes in commodity prices.

Swaps are used either to manage risks and to speculate or, in particular, to reduce transaction costs, whereby the advantage of the access of domestic entities to more favourable interest rates on the domestic market than that of foreign entities is utilised – i.e. they offer these more favourable terms to each other.

Swaps are negotiated on both sides individually. These are therefore OTC trades.

For an illustrative example of using a currency swap, please see Appendix 1 to this Information Notice.

b) Forwards

Forwards represent a non-standardised forward contract that is binding on both parties who negotiate concerning the specific terms of trade individually. Since it is a non-standardised contract, it is traded primarily over-the-counter (i.e. OTC derivatives). Unlike futures, forward transactions involve the physical fulfillment of a negotiated transaction, ie the delivery of the underlying asset.

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It is a contract for the exchange of underlying instruments at a certain date in the future. Forward trades may be interest rate, equity, commodity and currency types. They may involve an exchange of a fixed amount of cash in one currency for an unknown (variable) amount of cash, or a debt security, a credit, a deposit or a loan (i.e. an interest or credit forward), an exchange of a fixed amount of cash in one currency for a fixed amount of cash in another currency (i.e. a currency forward), a stock instrument (i.e. a stock forward) or a commodity instrument (i.e. a commodity forward).

The forward price indicates for how much the specific underlying instrument will be purchased or sold at a certain date in the future. The forward price may be higher (i.e. a forward with a premium) or lower (i.e. a forward with a discount) than the current market price of the underlying instrument, depending on the cost of the transaction and market expectations concerning the price development of the underlying instrument.

The advantage of forward transactions is their flexibility given by the fact that the parties themselves can agree on specific terms of trade (i.e. the quantity and timing of delivery of the underlying asset). However, this individualisation also reduces the liquidity of these contracts.

For illustrative examples of using different currency forwards, please see Appendix 1 of this Information Notice.

2.1.2. The Citfin Company offers the following types of futures transactions for its Clients:

- a) **A Standard Currency Forward** – as a financial derivative, by means of which it is possible to ensure the applicability of the current exchange rate for a specific date in the future.
- b) **A Currency Forward with a window** – represents the purchase or sale of a foreign currency at an agreed fixed rate, with the proviso that the settlement of the exchange transaction is carried out within an interval of several days. Upon the conclusion of the forward transaction the Client is able to choose an interval for the settlement of between 2 and 60 days. The Client can open a Currency Forward with a window for a period of up to 1 year.
- c) **Currency Par Forward** – represents a series of currency forwards of the same currency pair with a single exchange rate and different settlement dates. The Client can arrange this forward transaction for a specific settlement date within a period of up to 1 year.
- d) **Currency Par Forward with a window** – represents a series of currency forwards of the same currency pair with a single exchange rate and different settlement dates, whereby for each forward transaction to be concluded the Client is able to choose an interval for the settlement in the manner of a window with a duration of between 2 and 60 days. This type of forward transaction can be arranged for a period of up to 1 year.
- e) **Currency Forward10** – the purchase or sale of a foreign currency at an agreed fixed rate, with the proviso that the settlement of the forward transaction shall take place within 10 days and on an agreed date. We provide this financial derivative without the need for the Client to make a deposit.
- f) **Currency Swap** – the purchase or sale of one currency for another currency with its subsequent sale or repurchase after a fixed time-period at a pre-agreed exchange rate. A Currency Swap is used to relieve a temporary lack of liquidity in one currency when simultaneously there is an excess of liquidity in another currency.
- g) **Currency Swap10** – the purchase or sale of one currency for another currency with its subsequent sale or repurchase after a pre-agreed period of up to 10 days. Currency Swap10 is used to relieve a temporary lack of liquidity in one currency when simultaneously there is an excess of liquidity in another currency.

For forwards a minimum transaction limit is set in the amount of EUR 10,000 or USD 10,000. For futures in other currencies a limit is set that corresponds to the current equivalent of USD 10,000.

2.2. Risks that are associated with investment instruments and with investment services

Transactions with investment instruments are associated with risks that may affect the profitability or the loss of every investment. Investing in investment instruments is not suitable for everyone, and in regard to each investment there is the possibility that the investor will not obtain the expected return or will lose part or even the entire amount that s/he invested, even if s/he invested in secure products. Some investment instruments also carry the risk of incurring additional financial liabilities. In general, the higher the risk, the greater the potential profit, but also the loss. As a rule, the risk decreases with the duration of the investment, known as an Investment Horizon. However, no Investment Horizon guarantees risk reduction to zero. Revenues from investment instruments achieved in the past period are not a guarantee of future earnings. The overall investment risk can be reduced by investing in different types of investment instruments. Trading with investment instruments using the leverage effect is associated with a significantly higher risk. Special risks may also be associated with the tax consequences of transactions in investment instruments. You are responsible for meeting the investment tax obligations. We recommend that you never purchase such investment instruments the conditions and risks of which, including the extent of potential loss, you do not fully understand.

The usual risks associated with investing in investment instruments are as follows:

- a) **credit risk (issuer's risk or counterparty's risk)** – the risk that the counterparty will not pay its debt (will be unable to pay); in the extreme case there is a risk of losing the entire investment;
- b) **settlement risk** - the risk that the negotiated transaction will not be settled properly (e.g. purchase price will not be paid or securities will not be delivered);
- c) **market risk** – the risk of loss in adverse market conditions, in particular interest rates (interest rate risk), stock prices (equity risk), commodity prices (commodity risk), exchange rates (exchange rate or currency risk); market risks also include:
 - liquidity risk - there is a risk of loss if the investment instrument cannot be sold or purchased at the selected moment or if it is possible to realise the transaction only at a disadvantageous price; and
 - volatility risk - the risk of short or long-term price fluctuations (poor timing of the investment can lead to significant losses);
- d) **operational risk** - the risk of loss in the case of human errors, frauds or gaps in information systems;
- e) **legal risk** – the risk of loss in the case of legally non-enforceable contractual terms;
- f) **nomenclature risk** - different terms are interpreted differently in different financial markets and sometimes you can get an inaccurate idea of the true nature of the investment instrument;
- g) **inflation risk** - affects the real yield of the investment instruments you hold; high inflation can cause you to actually get a lower return or even loss;
- h) **global risk** – the risk of a change in the price of investment instruments as part of the global downturn in the economies and financial markets;
- i) **sector risk** – the risk of a change in the price of investment instruments in the event of downturn in a specific sector;
- j) **political risk** – means the risk of price changes or the transferability of investment instruments when a political situation changes;
- k) **risk of derivatives** - their value depends on the price of the underlying asset; some derivative investment instruments use a leverage effect, i.e. their value depends on the growth or decrease of the underlying asset price in accordance with the agreed ratio, therefore a small change in the price of the underlying asset may cause a significant decrease in the value of the investment instrument or even a loss of the entire investment.

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Risks associated with Citfin FT futures

The trade-related risk is mainly associated with the development of the current exchange rate to the detriment of the Client (the market exchange rate is more favourable to the Client than the forward exchange rate), resulting in a loss, even in excess of the value of the deposit made by the Client.

Risks associated with swaps

Swap transactions involve the exchange of assets (in the case of foreign exchange swaps, currency swaps over a certain period of time, the price remains at 100%, however), rights or obligations (in the case of interest rate swaps, the exchange of a fixed rate for variable and vice versa). There is a risk that the exchanged asset can be sold or purchased at a (much better) price at its maturity or that the interest earned or paid will be lower/higher than you expected.

Risks associated with forwards

In case of forward transactions (e.g. forward rate agreements), you commit to purchase or sell a certain amount of the underlying commodity or financial instrument at a given time, or within a given period, at a fixed price, or to fix the interest rate for a certain period of time. The risk is that you could be able to acquire or sell a commodity or financial instrument (such as foreign currencies) at a much more favourable price than the price specified in the agreement you have concluded after the expiration of the deadline. The potential loss is unlimited.

2.3. Measures to protect the Client's assets

At any moment in time Citfin FT distinguishes asset held for one Client from assets held for other Clients and from its own assets, and also keeps records of the third-person account where individual Client assets are held.

The deposit of funds on a separate account is systematically and unambiguously recorded through a unique identification code. The same Client identification code is also used for the accounting system, due to the uniform access and optimisation of control procedures and mechanisms. Receivables are recorded at the moment the trade is negotiated on off balance sheet accounts, while at the time when the trade is settled they are recorded on balance sheet and profit and loss accounts.

Citfin FT has established effective rules and organisational measures that minimise the risk of loss or depreciation of the Client's assets or rights associated with such assets as a result of misuse of the Client's assets, fraud, bad management or lack of evidence or negligence.

To ensure the maximum protection of Clients' assets Citfin FT implements the following measures:

- a) regular checking of the accounts,
- b) reconciliation (confirmation of compliance) on the basis of a document provided by a third party,
- c) reconciliation on the basis of an assessment of Client's instructions with the internal records of the investment instruments and funds of each individual Client.

Citfin FT's strategy is to deposit Client funds exclusively with banks and savings and credit associations established in a Member State of the European Union. The selection of Citfin banks and savings and credit associations is decided by the senior management and it always goes hand in hand with professional care so as not to jeopardise the relevant property rights of Clients.

Citfin FT's individual accounts participate in the deposit insurance scheme in accordance with the rules set by individual EU countries.

Citfin FT is authorised to use the Client's investment instrument for dealing on its own account or for trades on behalf of another Client only with the prior express consent of the Client; The consent of an unprofessional Client must be provided in writing. In the event that Client's investment instruments are

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used for such transactions, Citfin FT will promptly inform the Client of its obligations under applicable laws.

Advances from forwards

Advances as they are defined in Chapter: Futures are deposited on the account(s) that are reserved for depositing and recording advances settled by the Clients who use forward transactions. The list of accounts intended for depositing and recording of advances constitutes a part of separate Appendix No. 5 to the Framework Agreement. The Client deposits the funds into the Citfin FT's Separate Bank Account (in accordance with the Exchange Transaction Confirmation) and Citfin FT subsequently securely transfers the funds deposited by the Client to one of the accounts used to make advance payments from the forward trades without undue delay. All advances received from Citfin FT's Clients are deposited in this account(s) for the depositing and recording of advances and they represent a receivable from a special mode deposit pursuant to Section 41f of the Banking Act. Identification of individual Clients' advances are secured using a unique Client identifier. Client advances are included in the Client statement.

2.4. Information about Client categorisation

Clients who are not categorised as professional Clients may apply for inclusion amongst professional Clients, provided that they comply with the statutory conditions. In such a case, however, their protection as regards the categorisation amongst non-professional Clients will be limited.

2.5. Assessment of the adequacy

Citfin FT always seeks from the Client the necessary information about his/her investment expertise, investment experience, financial background and investment objectives through the questionnaire, and on the basis of this information it evaluates whether the investment services provided to the Client by Citfin FT are appropriate to the information provided by the Client.

2.6. Exclusion of investment advice

The investment services provided by Citfin FT do not comprise an investment advisory service within the meaning of Section 4 (2) e) of the Capital Market Undertakings Act.

2.7. Rules for executing the Clients' instructions

2.7.1. General principles for executing instructions

When executing the Clients' instructions Citfin FT always takes into account:

- a) the nature and characteristics of the investment instrument being traded,
- b) the nature of the Client, specifically his/her classification into one of the specified categories,
- c) the nature of the Client's instruction

The factors that influence the manner in which the instructions are executed depend on the investment instrument provided or on the investment service provided, while in accordance with their importance these factors are as follows:

- a) the price that can be achieved at the place of transfer,
- b) the total amount of fees charged to the Client,
- c) the speed at which the instruction can be executed,
- d) the probability of execution of the instruction,
- e) the volume of trade required,
- f) settlement conditions,
- g) type of the instruction,
- h) any other factor that is relevant to the execution of the Client's instruction.

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Citfin FT, based on consideration of the importance of these factors that influence the execution of the Client's instruction, has set, as the principle, an individual approach to both professional and non-professional Clients for the execution of each individual instruction.

Should Citfin FT execute the Client's instruction who is not a professional Client, execution of this instruction under the best conditions shall be determined in terms of the total performance, which consists of the price of the investment instrument and the costs associated with execution of the instruction, including all the Client's expenses directly related to the execution of the instruction.

In the event that there is a specific arrangement between the Client and Citfin FT in regard to the manner in which the instruction is executed, including the conditions for the execution of the instruction, this arrangement has priority over the Rules for the Execution of the Instruction.

Basically, the Client's instructions are executed in the order in which they were received unless it is inconsistent with the Client's specific instruction or the characteristic of the Client's instruction or prevailing market conditions make such a process impossible or impractical or the Client's interest requires a different approach.

Should significant inconveniences arise in the course of the processing of the instruction and the Client is not a professional client, Citfin FT shall immediately inform the Client about these difficulties.

If, in accordance with the Framework Agreement or with the General Business Terms and Conditions, a Client that is not a professional client may incur extraordinary liabilities from the trades on the Client's account, in particular for leveraged trading, Citfin FT informs the Client of losses that exceeded the agreed limit, without undue delay, but no later than by the end.

- a) of the trading day in which the limit was exceeded; or
- b) the next business day if the limit was exceeded on a non-trading day.

Citfin FT is required to inform the Client at least once a calendar year about the status of the funds and investment instruments that represent the Client's assets. This information must include:

- a) the identification of the investment instrument or the designation of the funds,
- b) the amount and price of the investment instruments or the status of the funds,
- c) the extent to which the Client's assets are used for trades involving the financing of investment instruments,
- d) the proportion of any income earned by the Client in connection with the use of the asset or its part in transactions that involve the financing of investment instruments and the basis to which the proceeds are related.

2.7.2. The manner of finding the exchange rate and the settlement of the Clients' instructions

Finding the best possible exchange rate for forwards and swaps is carried out in the following manner: Citfin FT will, based on the Client's request, check the current exchange rate of the requested currency at the Reuters information source or at other information sources and, in accordance with the current exchange rate, will offer the Client the specific conditions of the trade which Citfin FT can conclude with him/her at the moment.

2.8. Concluding a forward trade

A forward trade can only be arranged by phone and it is concluded at the exact moment that the Parties agree on all the following conditions of the deal. Such an agreement will be considered as the Client's instruction to execute a forward transaction under the agreed terms:

- a) the identification of the currency that is required by the Client that is defined using the ISO code which is the subject of the business requested by the Client, i.e. that Citfin FT should purchase on behalf of the Client;

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- b) the identification of the currency which is the subject of the exchange using the ISO code which Citfin FT should purchase from the Client;
- c) the amount of currency that has been purchased on behalf of the Client or the amount of currency that has been purchased directly by the Client,
- d) exchange rate (based on the current spot exchange rate at the time of concluding the forward trade adjusted by the pp points that express the difference between the interest on the sold and purchased currency for the period for which the forward trade is concluded and the Citfin FT's margin that does not exceed three per cent of the current exchange rate);
- e) the type of the trade (forward);
- f) the trade settlement date, i.e. the date on which the exchange of funds in the negotiated currencies between the Client and Citfin FT is to take place, or the period in which the exchange of funds in the negotiated currencies between the Client and Citfin FT is to take place;
- g) the manner of settlement.

2.9. Additional information related to the provision of investment services

2.9.1. Measures to avoid conflicts of interest

Within a financial institution that offers different types of financial services, conflicts of interest may arise in many situations. Citfin FT is guided by the principle that any conflict of interest needs to be addressed. Both the conflicts of interests of our Citfin company or of our employees with the interest of our clients, as well as the conflicts of interest of our clients with each other.

In order to prevent conflicts of interest as far as possible, we have introduced rules for managing conflicts of interest and a multilevel organisational structure with a corresponding division of responsibilities.

3. Basic information about the payment services provided

Following the concluding of the Framework Contract the Citfin FT Company automatically opens for the Client a Payment Account that is held by the Citfin FT Company on behalf of the Client (hereinafter referred to as the "CPA"), which is utilised for the implementation of payment transactions and exchange trades and for maintaining a record of the funds entrusted by the Client to the Citfin FT Company. The CPA is administered individually for each Client with respect to his/her requirements in any of the following currencies: CZK, EUR, AUD, CAD, CHF, DKK, HUF, GBP, JPY, NOK, PLN, RON, RUB, SEK, USD, CNY. The "CPA" can be used specifically for:

- a) the implementation of outgoing domestic and foreign payment transactions, both from the Client's bank account and on behalf of a third party (outgoing payment transactions to the Client's business partner),
- b) the implementation of incoming domestic and foreign payment transactions, both from the Client's bank account and to the CPA (incoming payment transactions from the Client's business partner),
- c) buying or selling funds in a currency that Citfin FT offers
- d) lodging an initial and additional deposit(s) in the event that the Client makes use of the futures product,
- e) recording all payment transactions / Client's exchange trades conducted by the Citfin FT Company in accordance with the Framework Agreement and the General Business Terms and Conditions.

3.1. Outgoing payment transactions - Execution of a payment transaction / the transfer of funds from the “Client’s Payment Account” in the domestic or a foreign currency in favour of other bank accounts (belonging to the Client’s business partner)

The implementation of an outgoing payment transaction from the CPA can directly follow on from an exchange trade or be the reason for such a trade, or it may follow on indirectly from an exchange trade, when funds from the CPA are used for the execution of a payment transaction that, as a result of the exchange-rate represents a balance of funds on the CPA.

At the request of the Client, Citfin FT will implement an outgoing payment transaction / transfer of funds from the CPA to the account of a third party in the domestic or a foreign currency in the same country or abroad, subject to the following conditions:

- a) that the payment order signed by the Client (or the authorised person) is sent to Citfin FT through Bankservis or Phonebanking ;
- b) that there is a sufficient sum of money on the CPA to settle the outgoing payment transaction(s).
- c) that the cut off times for sending the payment order and for the coverage of funds on the CPA are observed, at the latest at the valid (maturity) date of the trade that is defined on the Confirmation of the Exchange Trade and on the Payment Order.

3.1.1. The domestic payment order must always include the following information:

- a) the beneficiary’s account number and the identification code of the specific bank,
- b) the amount of the transfer, listed numerically, including any decimal places,
- c) the indication of the requisite currency conversion (the ISO currency code in accordance with the code of the CNB),
- d) the purpose of the payment (as information for the beneficiary),
- e) the date on which the payment transaction should be carried out,
- f) the speed of the payment transaction:
 - **Normal** – if the Client has indicated the speed of payment as NORMAL in the payment order and s/he has sufficient funds in the CPA to settle the payment transaction and the payment order is delivered to the Company before 4:30 p.m., the payment transaction will be carried out at the NORMAL speed of payment on the same day,, unless it has been agreed otherwise. The funds will be delivered to the beneficiary’s bank at the latest prior to the conclusion of the next working day,
 - **Urgent** – provided that the Client has indicated the speed of payment as URGENT in the payment order, s/he has sufficient funds in the CPA to settle the payment transaction and the payment order is delivered to the Citfin FT Company, at the latest, prior to the cut off time that is defined on www.citfin.cz for sending the payment transaction, the funds are delivered to the beneficiary’s bank on the same working day,
- g) the signature of the Client (the authorised person).

3.1.2. An international payment order must always include the following information:

- a) the name or the name and address of the Registered Office or of the residence of the payer,
- b) the name or the name and address of the Registered Office or of the residence of the beneficiary, including the designation of the state,
- c) the beneficiary’s bank,

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- d) the beneficiary's account number. For transfers directed to the EEA it is requisite to provide the beneficiary's account number in the IBAN format (The list of countries, where Citfin FT requires an account number in the IBAN format structure, is available on www.citfin.cz),
- e) the exact name and full address of the beneficiary's financial institution, the BIC (SWIFT address) or the national routing code of the beneficiary's financial institution (for transfers directed to the EEA it is requisite to provide the BIC of the beneficiary's transferring financial institution),
- f) the amount of the sum transferred written numerically and including decimal places,
- g) an indication of the currency of the transfer (the ISO currency code, in accordance with the CNB code),
- h) the purpose of the payment (information for the beneficiary)
- i) the date on which the payment transactions should be carried out,
- j) the method of charging:
 - **BEN** (the beneficiary pays all the bank charges and fees for the sending of the payment);
 - **OUR** (the payer pays all the costs for the transfer of funds);
 - **SHA** (the payer pays the fees for sending the payment and the beneficiary pays the fees for the crediting of the funds to his/her account),
- k) the speed of the payment transaction:
 - **Normal** – provided that the Client enters “NORMAL” on the payment order as the speed of payment, has sufficient funds for the settlement of the payment transaction on the CPA and delivers the payment order to Citfin FT before 4:30 p.m., the payment transaction will be carried out on the same day with the speed of payment as “NORMAL”, unless agreed otherwise. The funds are delivered to the bank of the beneficiary within 4 working days. Payment orders in EUR entered by 1:00 pm on working days with a due date identical with the current calendar date will be credited to the beneficiary's bank account by the next working day.
 - **Urgent** – provided that the Client has indicated the speed of payment as URGENT in the payment order, s/he has sufficient funds in the CPA to settle the payment transaction and the payment order is delivered to the Citfin FT Company, at the latest, prior to the cut off time that is defined on www.citfin.cz for sending the payment transaction, the funds are delivered to the beneficiary's bank at the latest by the following working day.
- l) for payments in RUB, expanded payment parameters must be listed, which are available, on the Citfin FT's website (www.citfin.cz),
- m) for payments in USD currency, it is advisable to include the extended parameters of the payment, which are available on the Citfin FT's website (www.citfin.cz),
- n) the signature of the Client (the authorised person).

3.1.3. Deadlines for settlement of domestic and foreign payment transactions

The deadlines provided in the tables indicate the cut off time by which the Client must deliver the payment order to Citfin FT so that the payment is made the same day. Another condition for executing a payment transaction is sufficient coverage by funds on the Client's payment account maintained by Citfin FT.

3.1.4. Payment orders with a NORMAL speed of payment

If the Client fills in a payment order for a NORMAL speed of payments and meets the conditions for this payment transaction (the payment order is delivered prior to the cut off time and there is sufficient

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coverage of funds in the Client's Payment Account maintained by Citfin FT), the funds shall be delivered to the beneficiary's bank:

- in the case of domestic payments** = the payment transaction will be carried out on the same day, with the speed of payment as "NORMAL", unless agreed otherwise. The funds are delivered to the payee's bank, at the latest, before the end of the next working day.
- in the case of foreign payments** = ., the payment transaction will be carried out on the same day with the speed of payment as "NORMAL", unless agreed otherwise. The funds are delivered to the bank of the beneficiary within 4 working days.
- Payment orders in EUR currency entered by 1 a.m. on a working day and with a maturity date consistent with the current calendar date will be credited to the recipient's bank account by the next working day.

THE NORMAL SPEED OF PAYMENT	
The cut off time for the acceptance of the payment order and crediting of funds to the CPA for the purpose of the settlement of the payment transactions	
Currency	Time
all the currencies offered by Citfin FT	4:30 p.m.

3.1.5. Payment orders with an URGENT speed of payment

If the Client fills in a payment order for a URGENT speed of payments and meets the conditions for this payment transaction (the payment order is delivered prior to the cut off time and there is sufficient coverage of funds in the Client's Payment Account maintained by Citfin FT), the funds shall be delivered to the beneficiary's bank:

- in the case of a domestic payment** = the funds will be delivered on the same working day,
- in the case of a foreign payment** = the funds will be delivered by the next working day.

THE URGENT SPEED OF PAYMENT	
The cut off time for the acceptance of the payment order and crediting of funds to the CPA for the purpose of the settlement of the payment transactions	
Currency	Cut off time
CZK within the CR	12:30
CZK outside the CR	11:30 a.m.
EUR within the EEA*	3:00 p.m.
EUR outside the EEA*	1:30 p.m.
USD	1:30 p.m.
GBP	8:30 a.m.
CHF	8:30 a.m.
NOK	8:30 a.m.
SEK	N/A
JPY	N/A
PLN	8:30 a.m.
CAD	N/A
HUF	8:30 a.m.
DKK	N/A
AUD	N/A
RUB	N/A
RON	N/A

* EEA stands for the European Economic Area, which includes all the European Union Member States together with Norway, Iceland, Switzerland and Liechtenstein.

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3.1.6. Electronic banking - Bankservis/Phonebanking

The communication between the Client and Citfin FT will take place through the electronic banking Bankservis feature, an additional option of which is the utilisation of the Phonebanking service. The Bankservis application is available on the website www.bankservis.cz.

The Client may use Bankservis, for example, for:

- a) submitting payment orders,
- b) accessing information concerning the balance on his/her CPA,
- c) obtaining Confirmation of an Exchange Trade via this application,
- d) an overview of payment transactions on the CPA,
- e) obtaining information about the forward transactions that are currently open.

Safety when using electronic communication during utilisation of the Bankservis application between Citfin FT and the Client is ensured by means of electronic signature technology, for the use of which shall apply, mutatis mutandis, the Provisions of Act No. 227/2000 Coll. On Electronic Signature. The electronic signature is implemented by a code in the SMS message that is generated on the basis of the data sent being signed with a special algorithm that permits verification of the Client's identity. The authentication device in this case is the registered mobile phone specified in the Framework Contract. The Client is held responsible for any misuse of the authentication device by another person. The Bankservis application is additionally secured through the certificate provided by the "Globalsign" Company and issued for www.bankservis.cz that encrypts the communication between the Client and the Citfin FT Company.

Essential for the utilisation of Bankservis on the part of the Client / authorised person is meeting the following conditions: access to a computer that is connected to the Internet and to a registered mobile phone activated in the network of a mobile telephone service provider in the Czech Republic for receiving authentication SMSs.

In the event that the Client has established the utilisation of Bankservis, using the Phonebanking service, s/he may provide all the particulars of the payment order to the company by communicating the relevant data to the staff of Citfin FT at telephone number +420 234 092 033.

3.1.7. The settlement of agreed outgoing payment transactions

Prior to the execution of a payment transaction from the CPA the Citfin FT Company will provide the Client at his/her request with information concerning the maximum time limit for the transaction and the amount of the consideration payable by the Client for the execution of payment transactions, and if this consideration consists of multiple items, additionally a breakdown of these items. The amount of the consideration for outgoing payment transaction is referred to in the relevant Framework Contract and in the Confirmation of the Exchange Trade that the Client receives after concluding the exchange trade. The Citfin FT Company is required to credit the funds to the account of the beneficiary within the time-period stipulated by Act No. 256/2004 Coll., On the Capital Market, as amended, but no later than within the T + 4 time limit.

Following the execution of a payment transaction, the Citfin FT Company sends to the Client, via the Bankservis application, or by e-mail, a "Confirmation of Payment Transaction executed" notice, that serves as a proof that the payment transaction has been settled.

3.1.8. The acceptance of the payment order

The time of the acceptance of the payment order is the time at which Citfin FT receives the payment order directly from the Client or based on the Client's instructions.

If the Client that initiated the payment transaction and Citfin FT agreed that the payment transaction should start at a specific moment in time when certain conditions are met, or at the end of a certain

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period (hereinafter referred to as "deferred payment of the payment order") regarded as the time of the acceptance is the time thereby designated.

Should the time for the receipt of a payment order fall during a period outside the operating hours of Citfin FT, it is applicable that the payment order is accepted at the commencement of the subsequent operating hours of Citfin FT.

Payment orders that Citfin FT receives at a time right at the very end of the operating hours (after the cut off time) of which the Client has been made aware, shall be deemed as received as of the commencement of the following working day.

3.1.9. Irrevocability of the payment order

The Client may not revoke the payment order in the event that the time of the maturity of the payment order has already expired (i.e. the payment date that is defined on the payment order or on the Confirmation of the Exchange Trade).

The Client may request an appeal of payment orders, even if the maturity of the payment order has already occurred, but they must keep in mind that the request may not be granted. The Client may be charged for the revocation of a payment order after its maturity according to the Citfin FT's Rate Schedule.

In the event that Citfin notifies the Client about irregularities in the payment order (e.g. wrong SWIFT, IBAN, etc..), the Client can fix the payment instructions, until 4.30 pm the next working day from the date of notice. The notification is performed by phone or by a message in the Bankservis application and within it the Citfin FT Company notifies the Client about the consequences of the possible failure of the payment order's correction. If the payment order is not changed by the Client, the Citfin FT Company:

- a) shall not execute the Payment Order on the grounds that it is an impracticable payment (wrong IBAN, SWIFT Code) and shall inform the Client in any form or,
- b) processes / executes the Payment Order according to the original data contained in it, if it is a feasible payment. However, the Client acknowledges that in such a case, Citfin FT assumes no responsibility for any damage that may be caused the Client due to the execution of the wrong payment order.

3.1.10. Rejection of the payment order

Pursuant to § 105, Paragraph 1 of Act 284/2009 Coll. On Payments, Citfin FT may refuse to execute a payment order only if the terms and conditions for its acceptance are not met or if so provided for by another applicable law. Citfin FT may refuse to execute the payment order should the Client fail to comply with the conditions for the acceptance of the payment order that are listed in the General Business Terms and Conditions, e.g.:

- a) if the Client has not transferred funds for the settlement of payment transactions to the "Separate Bank Account" of Citfin FT, held with a bank or a savings association.
- b) if the Client either did not indicate, or stated incorrectly, the mandatory requisites for outgoing or incoming payment transactions that are listed in the General Business Terms and Conditions.
- c) in the event that a payment transaction is contrary to the laws of the Czech Republic or to the State laws or the trade policy of the bank that is an intermediary in the transfer. This provision applies in particular to payments sent and received, when either the beneficiary or the sender is a person with an address in a High Risk Country and/or when the bank of the sender or the beneficiary is an institution owned by an entities or entities domiciled in such countries. A list of the current High Risk Countries is on the www.citfin.cz website.

In the event that Citfin FT refuses to undertake a payment transaction for a Client, it immediately informs him/her of this fact and provides a reason for rejecting the payment transaction. In the event

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that the reason for the refusal is the potential violation of Act No. 253/2008 Coll., On some measures against money laundering and terrorist financing, as amended, in such circumstances Citfin FT proceeds in accordance with this Act and with the internal regulations.

3.2. Incoming payment transactions – receipt of funds on behalf of the Client in both domestic and foreign currencies from other bank accounts

At the request of the Client, Citfin FT executes payment transactions / receives funds from incoming payment transactions to the CPA in the manner that, in accordance with the Client's written notice of its arrival, it accepts the specified incoming payment in favour of the CPA and subsequently disposes of the funds received in accordance with the Client's instructions.

Prior to executing a payment transaction from the CPA the Citfin will provide the Client, at his/her request, with information concerning the maximum time limit for the transaction and the consideration payable by the Client for the execution of this payment transaction and, if the consideration relates to multiple items, also a breakdown of these items. The Citfin FT Company is required to credit the funds to the CPA within the time stipulated by Act No. 256/2004 Coll., On the Capital Market, as amended, i.e. by the end of the business day following the day on which the funds were credited in favour of the Client to the account of the provider of the beneficiary.

3.2.1. A brief description of the process of implementation of an incoming payment transaction

- a) **Information for the subscriber** – after sending an invoice, the Client informs the subscriber concerning the realisation of the incoming payment transaction through Citfin FT, including the bank instructions that constitute a part of these General Business Terms and Conditions
- b) **Payment advice regarding incoming payment transaction** - after sending an invoice to the subscriber the Client informs Citfin FT concerning the details of an expected payment using the e-mail address platby@citfin.cz. The form for providing notice of an incoming payment transaction is available on the Citfin FT Company's website.
- c) **Implementation of the incoming payment transaction** – on the day of the receipt of the payment from the subscriber at the CPA Citfin FT promptly notifies the Client concerning this fact and in the event of the Client's interest it also offers the exchange rate at which Citfin can purchase the foreign currency at that exact time.

Should it not be possible to make a proper identification of an incoming payment transaction credited to an independent account of Citfin FT, the Citfin FT Company proceeds with due diligence in regard to additional identification of the incoming payment transaction. If it is successful, it will invite the Client to make a written statement concerning the unambiguous identification of the incoming payment, at least as regards the payer and the reason for the acceptance of the payment transaction and the amount anticipated. It is up to the assessment of the Citfin FT Company as to whether the Client, by his/her statement, clearly identified the relevant incoming payment transaction.

In the event that neither the Citfin FT Company, nor the Client in his/her statement, identifies the incoming payment transaction, the Citfin FT Company will wait for 15 calendar days from the crediting of the payment transaction to an independent account and, subsequent to this period will examine this incoming payment transaction through banks and invite the payer to identify the accepted payment transaction. If the Citfin FT Company fails to identify the incoming payment transaction within 45 days after it has been credited to its independent account it returns the funds to the account of the payer.

The detailed conditions and fees for incoming and outgoing payment transactions are governed by the specific Framework Contract, the General Business Terms and Conditions and the Price List of Citfin – Finanční trhy, a.s. These documents are available at www.citfin.cz.

3.3. Executing spot exchange trades

The Client can conclude a following type of foreign exchange trading business with Citfin FT:

- a) **Spot trade** - purchase and sale of currency with a settlement within 2 business days.
- b) **Order** - means the negotiation of an exchange transaction as a spot trade, which is automatically realised upon reaching a pre-agreed exchange rate value.
 - TAKE PROFIT ORDER – an instruction to automatically purchase/sell the currency at the Client's required rate. For example, in the event of purchasing the foreign currency, the Order is placed below the current market rate.
 - STOP LOSS ORDER – an instruction to automatically purchase/sell the currency at the Client's least acceptable rate. For example, in the event of purchasing the foreign currency, the Order is above the current market rate.
 - The combination of TAKE PROFIT ORDER and STOP LOSS ORDER – it is possible to take advantage of the combination of both types of Orders.

3.3.1. The method of concluding exchange trades:

- a) Every exchange trade is concluded on the basis of a verbal agreement between the Client and Citfin FT within the framework of telephone communication, when both parties (the Client and Citfin FT) negotiate all conditions of the exchange business.
- b) Immediately after the negotiation of an exchange trade, Citfin FT sends the Client a Confirmation of the exchange trade through the Bankservice Internet banking service or via e-mail, which the Client signs and sends back to Citfin FT through the Bankservis application or via e-mail. For spot exchange transactions the Client signs and sends the Confirmation of the exchange trade back to Citfin FT only in the event of above limit transactions (i.e. transactions above CZK 5,000,000, or the equivalent in another currency), through the Bankservis application or via e-mail.
- c) For settling the transaction, the Client must send sufficient funds in the sold currency on the Separate Account on the day of maturity, for covering the exchange trade.
- d) The deal is settled on the same day as it is stated in the Exchange Trade Confirmation.
- e) In the interest of increasing safety, the Client or an authorised person is verified by means of an authentication text message, before concluding the exchange business. The Client is sent the text message on the registered number of their mobile phone, or through a token code generated by their Token device.

The spot exchange transaction (with the exception of Order) is concluded at the moment when the Client and the Citfin FT Company negotiate, by telephone, all the below mentioned conditions of business:

- a) the type and the amount of the currency, which is the subject of the exchange business, i.e. which the Citfin FT Company shall buy from the Client (hereinafter referred to as the "Exchange Volume"),
- b) the type and the amount of the currency, which the Citfin FT Company should buy for the Client,
- c) exchange rate,
- d) type of trade (spot, forward),
- e) the day of settling the trade, i.e. the day on which the exchange of funds should occur in the negotiated currencies between the Client and the Citfin FT Company,
- f) the manner of settling.

The Client can carry out spot exchange trades in the following currencies: CZK, EUR, AUD, CAD, CHF, DKK, HUF, JPY, NOK, PLN, RON, RUB, SEK, USD, CNY.

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The “Order” exchange transaction is concluded at the moment when the parties negotiate, by telephone, all the below mentioned conditions of business:

- a) the type and the amount of the currency, which is the subject of the exchange business, i.e. which the Citfin FT Company shall buy from the Client (hereinafter referred to as the “Exchange Volume”),
- b) the type and the amount of the currency, which the Citfin FT Company should buy for the Client,
- c) type of trade (spot),
- d) the exchange rate at which the Order is to be executed (a client-defined demand rate),
- e) the validity of the Order (the period in which, upon reaching the exchange rate equal to the agreed exchange rate, the exchange is realised); the validity of the Order is up to 12 months from the date of its negotiation.

The Citfin Company is only obliged to carry out an exchange transaction provided that the exchange rate that Citfin, with respect to its in-house rules and the situation on the market, can offer and realise the exchange transaction at a rate that is equal to the rate agreed.

Subsequent to the implementation of the Order, and no later than on the following business day, the Client will be sent an e-mail informing him/her that the Order has been implemented. Following the implementation of the Order Citfin FT's staff will contact, by telephone, the Client with whom the following conditions for trade settlement need to be agreed:

- a deposit to Citfin's Independent Account,
- the settlement date,
- the instructions for the settlement of the exchange transaction.

Limits:

There is no minimum limit for transactions conducted as spot exchange trades.

For Orders a minimum transaction limit is set in the amount of EUR 10,000 or USD 10,000. At the Client's request the permissible volumes and the feasibility of the implementation of an Order in currencies other than EUR or USD will be provided.

The maximum transaction limit both for spot trades and for futures is defined by the amount of the limit that has been determined for the Client by the Citfin FT Company at the beginning of the contractual relationship, in accordance with Act No. 256/2004 Coll., On Capital Markets, as amended.

The conditions for the conclusion of Spot Trades and Orders are governed by the Framework Agreement and by the General Business Terms and Conditions.

4. The additional obligation of the Citfin Company to inform the Client

- a) The Framework Agreement between the Client and Citfin is concluded for an indefinite time period.
- b) Information concerning withdrawal from the Framework Agreement and the relevant notice periods is set forth in the General Business Terms and Conditions, constituting section 10.10 of the GBT.
- c) The Client should be aware that additional costs, including taxes that are not charged to Citfin FT or are not charged to the Client, may be incurred in connection with the investment service.
- d) Information about changes to the GBT is always published by Citfin on its website and the Client is notified concerning their existence, even if these are not changes that are required on the basis of new legislation, no later than 2 months prior to the date of the changes taking effect or of a new version of the GBT.
- e) Compulsory disclosures can be found on the Citfin website f at www.citfin.cz.
- f) Samples of the Framework Agreement, the General Business Terms and Conditions, the Investment Questionnaire, the Price List and other information related to the utilisation of the Citfin services are listed on the website at www.citfin.cz. The Client is also entitled, on request, to obtain this information, including the content of the Framework Agreement, from the contacts provided below, either in writing or through communication by telephone.
- g) Prior to the conclusion of a Framework Contract and during the course of the contractual relationship Citfin is required to provide to the Client any information required within the shortest possible period, using the contacts below, unless a specific period for providing information is specified in the Framework Contract or in the General Business Terms and Conditions - this includes, in particular, the terms and conditions of the Framework Contract for the specific Client, information concerning newly offered services, system failure, etc.
- h) Detailed information concerning individual products and the process for trading with the Citfin Company are listed on the website www.citfin.cz. In the event of any queries or questions please contact the Sales Department at the telephone number +420 234 092 011.

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Independent bank accounts belonging to Citfin – Finanční trhy, a.s.

ING Bank N.V., Organisational Unit
Českomoravská 2420/15, 190 00 Prague 9
BIC/SWIFT code: INGBCZPPXXX

Currency	Account No. / Bank code	IBAN (also for incoming payment transactions)
CZK:	10 00 39 09 04 / 3500	CZ93 3500 0000 0010 0039 0904
EUR:	13 30 39 09 07 / 3500	CZ02 3500 0000 0013 3039 0907
USD:	12 20 39 09 06 / 3500	CZ97 3500 0000 0012 2039 0906
GBP:	11 20 39 09 09 / 3500	CZ69 3500 0000 0011 2039 0909
CHF:	10 50 39 09 02 / 3500	CZ72 3500 0000 0010 5039 0902
NOK:	11 90 39 09 04 / 3500	CZ02 3500 0000 0011 9039 0904
SEK:	12 10 39 09 02 / 3500	CZ26 3500 0000 0012 1039 0902
JPY:	11 60 39 09 03 / 3500	CZ74 3500 0000 0011 6039 0903
PLN:	12 60 39 09 00 / 3500	CZ05 3500 0000 0012 6039 0900
CAD:	10 40 39 09 09 / 3500	CZ92 3500 0000 0010 4039 0909
HUF:	12 50 39 09 07 / 3500	CZ25 3500 0000 0012 5039 0907
AUD:	10 20 39 09 01 / 3500	CZ47 3500 0000 0010 2039 0901
RUB:	12 80 39 09 08 / 3500	CZ50 3500 0000 0012 8039 0908
RON:	13 00 39 09 06 / 3500	CZ74 3500 0000 0013 0039 0906
DKK:	10 70 39 09 18 / 3500	CZ95 3500 0000 0010 7039 0918
CNY	11 70 39 09 07 / 3500	CZ48 3500 0000 0011 7039 0907

ING BANK N.V., branch of a foreign bank
Jesenského 4/C, 811 02 Bratislava
BIC/SWIFT code: INGBSKBXXXX

Currency	Account No. / Bank code	IBAN
EUR:	90 00 02 04 83 / 7300	SK70 7300 0000 0090 0002 0483

Tatra banka, a.s. Slovenská republika
Hodžovo nám. 3, 811 06 Bratislava
BIC/SWIFT code : TATRSKBXXXX

Currency	Account No. / Bank code	IBAN
EUR	292 288 2715 / 1100	SK90 1100 0000 0029 2288 2715
USD	282 481 7792 / 1100	SK77 1100 0000 0028 2481 7792

Komerční banka, a.s.
Branch Prague 4, Nuselská 94, 145 06 Prague 4
BIC/SWIFT code: KOMBCZPPXXX

Currency	Account No. / Bank code	IBAN
CZK:	51-148 038 0237 / 0100	CZ38 0100 0000 5114 8038 0237
EUR:	51-148 040 0277 / 0100	CZ24 0100 0000 5114 8040 0277
USD:	51-148 039 0267 / 0100	CZ52 0100 0000 5114 8039 0267
GBP:	27-903 090 0297 / 0100	CZ98 0100 0000 2790 3090 0297
CHF:	27-192 534 0247 / 0100	CZ57 0100 0000 2719 2534 0247

Česká spořitelna, a.s.
Budějovická 1912, 140 21 Prague 4
BIC/SWIFT code: GIBACZPX

Currency	Account No. / Bank code	IBAN
CZK:	81 15 23 39 / 0800	CZ23 0800 0000 0000 8115 2339
EUR:	155 723 42 63 / 0800	CZ80 0800 0000 0015 5723 4263
USD:	155 770 12 63 / 0800	CZ13 0800 0000 0015 5770 1263

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MONETA Money Bank, a.s.,
Branch Karlovo nám. 19, 120 00 Prague 2
IC/SWIFT code: AGBACZPPXXX

Currency	Account No. / Bank code	IBAN
CZK:	190 993 460 / 0600	CZ13 0600 0000 0001 9099 3460
EUR:	190 993 532 / 0600	CZ09 0600 0000 0001 9099 3532
USD:	190 993 516 / 0600	CZ53 0600 0000 0001 9099 3516

Fio banka, a.s.
V Celnici 1028/10, 117 21 Prague 1
IC/SWIFT code: FIOBCZPPXXX

Currency	Account No. / Bank code	IBAN
CZK:	29 01 00 60 46 / 2010	CZ49 2010 0000 0029 0100 6046
EUR:	21 01 00 60 48 / 2010	CZ31 2010 0000 0021 0100 6048
USD:	29 01 00 60 54 / 2010	CZ27 2010 0000 0029 0100 6054

Raiffeisenbank a.s.
Hvězdova 1716/2b, 14078 Prague 4
IC/SWIFT code: RZBCCZPPXXX

Currency	Account No. / Bank code	IBAN
CZK :	51 70 01 33 76 / 5500	CZ12 5500 0000 0051 7001 3376
GBP :	51 70 01 35 60 / 5500	CZ88 5500 0000 0051 7001 3560
EUR :	51 70 01 43 60 / 5500	CZ22 5500 0000 0051 7001 4360

Citfin, spořitelni družstvo
Radlická 751/113e, 158 00 Prague 5
BIC/SWIFT code: CITFCZPPXXX

Currency	Account No. / Bank code	IBAN (also for incoming payment transactions)
CZK:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
EUR:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
USD:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
GBP:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
CHF:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
NOK:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
SEK:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
JPY:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
PLN:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
CAD:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
HUF:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
AUD:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
RUB:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
RON:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029
DKK:	10 00 029 / 2060	CZ29 2060 0000 0000 0100 0029

Accounts for advancing from futures

They serve for depositing and recording advance payments from futures

Citfin, spořitelni družstvo
Radlická 751/113e, 158 00 Praha 5
BIC/SWIFT code: CITFCZPPXXX

Currency	Account No. / Bank code	IBAN
CZK:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
EUR:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
USD:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
GBP:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
CHF:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
NOK:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
SEK:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
JPY:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
PLN:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
CAD:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
HUF:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
AUD:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
RUB:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
RON:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417
DKK:	11 19 417 / 2060	CZ57 2060 0000 0000 0111 9417