

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

Citfin – Finanční trhy, a.s. (hereinafter referred to as Citfin), 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.

Opening hours of Citfin: each work day from 8:00 a.m. to 5:30 p.m.

For communication with Citfin the Client may use the following communication channels:

THE REGISTERED OFFICE ADDRESS / POSTAL ADDRESS:

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

TELEPHONE, E-MAIL:

General contact information:

Green Line from Czech rep.: 800 311 010
Reception: +420 234 092 000
E-mail: info@citfin.cz

Sales Department – Information regarding the services provided by Citfin; the conclusion of contracts and amendments to contracts

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

Dealing Department – the conclusion of exchange transactions; listings of current exchange rates; consultations concerning anticipated developments in the foreign exchange market

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

Department for the settlement of payments – the realisation of outgoing and incoming payment transactions

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

Call Centre – offering the possibility for entering payment orders via Phonebanking; technical support for online banking

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

CITFIN WEBSITE:

www.citfin.cz

Current Clients may use the means of communication that are available for electronic banking, i.e. Bankservis, or Phonebanking.

Services provided

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

Citfin 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, and based on a business licence as a payment institution within the definition of **Act No. 284/2009 Coll.**, on the **Payment System**, as **amended**, is authorised to conduct:

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

The implementation of exchange trades

The Client may conclude the following types of exchange trades with Citfin:

- **Spot trades** – the purchase and sale of foreign currency with settlement due within 2 working days,
- **An Order** – is understood as the effecting an exchange trade as a spot trade that is automatically executed when the pre-agreed value of the exchange rate has been reached
 - A TAKE PROFIT ORDER – is an instruction to automatically buy / sell currency at the rate required by the Client. In the case of a purchase of a foreign currency, for example, this means if the Order rate is below that of the current market rate.
 - A STOP LOSS ORDER – is an instruction to automatically buy / sell currency at the Client's lowest acceptable rate. In the case of a purchase of a foreign currency, for example, this means if the Order rate is above that of the current market rate.
 - A combined TAKE PROFIT ORDER and STOP LOSS ORDER – i.e. it is possible to employ a combination of both types of Orders.
- **Futures trades** – the purchase and sale of foreign currency with settlement due between 3 days and one year from the purchase date.

The manner of concluding exchange trades:

- Each exchange trade is concluded on the basis of an oral agreement between the Client and Citfin in the course of a telephone communication during which both parties (the Client and Citfin) agree upon all the conditions of the exchange trade.
- Immediately following the conclusion of the exchange trade Citfin dispatches to the Client, via the Bankservis online banking service or by e-mail or fax, a Confirmation of the Exchange Trade that the Client, in the case of forward trades and spot overlimit transactions (transactions in excess of CZK 5 million, or its equivalent in another currency) signs and sends back to Citfin via the Bankservis application or by mail or fax.
- For closing the transaction, the Client must send to a separate account, not later than on the maturity date of the exchange trade, sufficient funds of the currency sold by the Client to cover the exchange trade.
- The transaction is settled on the same day that is specified on the Confirmation of the Exchange Trade.
- In order to ensure security, the Client or the authorised person is, prior to the conclusion of an exchange trade, authenticated by means of an authentication SMS that is sent to the Client on the registration number of the mobile phone or via the token code generated by the token device.

A spot exchange trade or a forward trade (with the exception of an Order) is considered as being concluded at the exact time that the Client and Citfin agree by telephone on the conditions of the trade from amongst those referred to below:

- the type and the amount of currency that is to be the subject of the exchange, i.e. that Citfin will purchase from the Client (hereinafter referred to as "The volume of the exchange"),
- the type and amount of currency that Citfin is to buy for the Client,
- the exchange rate,
- the type of trade (spot, futures),
- the settlement date, i.e. the date on which the exchange of funds is to take place in the currencies agreed between the Client and Citfin,
- the manner of settlement.

The Client may implement exchange trades in any of the following currencies: CZK, EUR, AUD, CAD, CHF, DKK, HUF, GBP, JPY, NOK, PLN, RON, RUB, SEK, USD.

Citfin offers the following types of futures transactions for its Clients:

- **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.
- **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.
- **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.
- **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.
- **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.
- **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.
- **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.

An exchange trade "Order" is considered as being effective at the moment that the parties agree by telephone in regard to all the following conditions of the trade:

- the type and the amount of the currency to be exchanged, i.e. that Citfin will purchase from the Client (hereinafter referred to as the "Exchange Volume"),
- the type and the amount of currency that Citfin will purchase on behalf of the Client,
- the type of trade (spot),
- the exchange rate at which the Order should be implemented (the requisite exchange rate as defined by the Client),
- the validity of the Order (the length of the period during which, in the event the exchange rate corresponding to the agreed rate being reached, the exchange transaction will be implemented); the maximum length of validity of the Order is for 12 months from the time when it was arranged.

Citfin 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'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 futures 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.

The minimum size of the Order for the transaction is set at EUR 20,000 or USD 20,000. 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 Citfin at the beginning of the contractual relationship, in accordance with Act No. 256/2004 Coll., On Capital Markets, as amended.

The terms for concluding futures and spot transactions are governed by the Framework Contract and the General Business Terms and Conditions. A specific example of concluding every type of futures transaction can be found in the promotional document "Futures" from Citfin.

Basic information about the payment services provided

Following the concluding of the Framework Contract Citfin automatically opens for the Client a Payment Account that is held by Citfin on behalf of the Client (hereinafter referred to as the "Client's Payment Account" or 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 Citfin. 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. The "CPA" can be used specifically for:

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

Outgoing payment transactions - the transfer of funds from the "CPA" 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 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:

- that the payment order signed by the Client (or the authorised person) is sent to Citfin FT through Bankservis or Phonebanking or a payment order is made indirectly by a provider of the indirect payment order service, who has been authorized by the Client within the API Citfin Service. Such indirect payment order must be authorized by the Client..
- that there is a sufficient sum of money on the CPA to settle the outgoing payment transaction(s).
- 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.

The domestic payment order must always include the following information:

- the beneficiary's account number and the identification code of the specific bank,
- the amount of the transfer, listed numerically, including any decimal places,
- the indication of the requisite currency conversion (the ISO currency code in accordance with the code of the CNB),
- the purpose of the payment (as information for the beneficiary),
- the date on which the payment transaction should be carried out,
- 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 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,

- the signature of the Client (the authorised person).

An international payment order must always include the following information:

- the name or the name and address of the Registered Office or of the residence of the payer,
- the name or the name and address of the Registered Office or of the residence of the beneficiary, including the designation of the state,
- the beneficiary's bank,
- the beneficiary's account numberBeneficiary. 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 the company Citfin requires an account number in the IBAN format structure, is available on www.citfin.cz),
- 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),
- the amount of the sum transferred written numerically and including decimal places,
- an indication of the currency of the transfer (the ISO currency code, in accordance with the CNB code),
- the purpose of the payment (information for the beneficiary)
- the date on which the payment transactions should be carried out,

- 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),
- 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 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 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.
- for payments in RUB, expanded payment parameters must be listed, which are available, on the company's website Citfin (www.citfin.cz),
- for payments in USD currency, it is advisable to include the extended parameters of the payment, which are available on the company's website (www.citfin.cz),
- the signature of the Client (the authorised person).

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 coverage of funds in the Client's Payment Account maintained by Citfin), 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	4:30 p.m.

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), 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.

If the Client enters URGENT as the speed of payment on the payment order, s/he is charged an additional fee for this payment in accordance with the of Citfin - Finanční trhy, a.s. price list, which is published on the www.citfin.cz website.

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.

Electronic banking - Bankservis/Phonebanking

The communication between the Client and Citfin 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:
- submitting payment orders,
- accessing information concerning the balance on his/her CPA,
- obtaining Confirmation of an Exchange Trade via this application,
- an overview of payment transactions on the CPA,
- obtain information about the forward transactions that are currently open.

Safety when using electronic communication during utilisation of the Bankservis application between Citfin 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. 297/2016 Coll. on trust transactions for electronic services. 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 "VeriSign, Inc." Company and issued for www.bankservis.cz that encrypts the communication between the Client and Citfin.

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 at telephone number +420 234 092 333.

Citfin API

Citfin API allows access to the Client's CPA in Citfin FT through an automated online interface enabling a data channel designed to link the Citfin FT system with Third-Party operated applications.

Citfin API enables the Client to authorize a Third Party to or the following third-party services:

- a) Indirect Payment Order Service,
- b) Account Information Service and
- c) Account Balance Request Service

Closer information and conditions of using the Citfin API services are given in the General Business Terms of Citfin FT and the API Manual available on www.citfin.cz.

The settlement of agreed outgoing payment transactions

Prior to the execution of a payment transaction from the CPA Citfin 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.

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

The acceptance of the payment order

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

The time of receipt of indirect payment order is the time when Citfin FT receives the Client-authorized payment order from the provider of the Indirect Payment Order Service through Citfin API:

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

Payment orders that Citfin 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.

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 Rate Schedule.

Indirect payment order cannot be revoked after Citfin FT sends information on its receipt to the provider of the Indirect Payment Order Service.

Rejection of the payment order

Pursuant to § 105, Paragraph 1 of Act 284/2009 Coll. On Payments, Citfin 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 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.:

- if the Client has not transferred funds for the settlement of payment transactions to the "Separate Bank Account" of Citfin, held with a bank or a savings association.
- if the mandatory requisites for outgoing or incoming payment transactions that are listed in the General Business Terms and Conditions have not been given or given incorrectly.
- 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 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 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 proceeds in accordance with this Act and with the internal regulations.

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 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. Citfin 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.

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

- **Information for the subscriber** – after sending an invoice, the Client informs the subscriber concerning the realisation of the incoming payment transaction through Citfin, including the bank instructions that constitute a part of these General Business Terms and Conditions
- **Payment advice regarding incoming payment transaction** - after sending an invoice to the subscriber the Client informs Citfin 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 Citfin's website.
- **Implementation of the incoming payment transaction** – on the day of the receipt of the payment from the subscriber at the CPA Citfin 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, Citfin 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 Citfin as to whether the Client, by his/her statement, clearly identified the relevant incoming payment transaction.

In the event that neither Citfin, nor the Client in his/her statement, identifies the incoming payment transaction, Citfin 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 Citfin 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. Templates of these documents are available at www.citfin.cz.

The obligation of Citfin to inform the Client

- The Framework Contract between the Client and Citfin is concluded for an indefinite time period.
- Information concerning withdrawal from the Framework Contract and the relevant notice periods is set forth in the General Business Terms and Conditions, constituting section 8.8 of the GBTC.
- Information about changes to the GBTC 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 GBTC.
- Compulsory disclosures can be found on the Citfin website at www.citfin.cz.
- Samples of the Framework Contract, 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 Contract, from the contacts provided below, either in writing or through communication by telephone.
- 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.

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 phone number +420 234 092 011.

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

ING Bank N.V., organizační složka
 Českomoravská 2420/15, 190 00 Praha 9
 BIC/SWIFT kód: INGBCZPPXXX

Měna	Číslo účtu / Kód banky	IBAN (zde i pro příchozí platební transakce)
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., pobočka zahraničnej banky
 Jesenského 4/C, 811 02 Bratislava
 BIC/SWIFT kód: INGBSKBXXX

Měna	Číslo účtu / Kód banky	IBAN
EUR:	90 00 02 04 83 / 7300	SK70 7300 0000 0090 0002 0483

Komerční banka, a.s.
 pobočka Praha 4, Nuselská 94, 145 06 Praha 4
 BIC/SWIFT kód: KOMBCZPPXXX

Měna	Číslo účtu / Kód banky	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 Praha 4
 BIC/SWIFT kód: GIBACZPX

Měna	Číslo účtu / Kód banky	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

MONETA Money Bank, a.s.,
 pobočka Karlovo nám. 19, 120 00 Praha 2
 IC/SWIFT kód: AGBACZPPXXX

Měna	Číslo účtu / Kód banky	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 Praha 1
 IC/SWIFT kód: FIOBCZPPXXX

Měna	Číslo účtu / Kód banky	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

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

Měna	Číslo účtu / Kód banky	IBAN (zde i pro příchozí platební transakce)
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 forwards
 They serve for depositing and recording advance payments from forwards

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

Měna	Číslo účtu / Kód banky	IBAN (zde i pro příchozí platební transakce)
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