

Annex 5 to the Corporate Account Agreement: Product Sheet - Corporate Account

This document contains information or refers to other documents, in particular the General Business Terms and Technical Information, both available at www.citfin.cz. It specifies the terms and conditions and method for fulfilment of the Corporate Account Agreement, whose subject matter is the maintenance of a corporate account ("Account") for the Client and the provision of payment services using the Account.

This document contains information that Citfin is obliged to make known to the Client when providing payment services under the Payment Systems Act and the Credit Unions Act. Citfin will provide the Client, upon request, with the information specified in the Payment Systems Act in a paper document.

Unless otherwise specified, consult the GBT for the definition of capitalized terms.

Citfin Details	Citfin, spořitelní družstvo , Bucharova 1423/6b, 158 00 Prague 13, ID: 25783301, incorporated in the Commercial Register maintained by the Prague City Court, Section B, Insert 4607 ("Citfin"). Citfin is authorised to provide payment services to its members, called Clients, as authorised in its credit union licence.
Method of communication	Information is provided in the manner and within the time limits set out in the GBT.
and provision of information	Important contacts:
	Sales Department
	Provides information on Citfin services, contracts and changes in contracts
	Phone: + 420 234 092 011
	Email: obchod@citfin.cz
	<u>Dealing Department</u>
	Concludes Foreign Exchange Trades, quotes current exchange rates, and consults on envisaged developments on the foreign exchange market
	Phone: + 420 234 092 020
	Email: dealing@citfin.cz
	Payment Settlement Department
	Executing outgoing and incoming payments
	Phone: + 420 234 092 322
	Email: platby@citfin.cz
	<u>Call Centre</u>
	Submitting payment orders through Phonebanking, technical support for Internet banking, Citfin API and Client API services
	Phone: + 420 234 092 333
	Email: info@citfin.cz
	Green Line: +420 800 311 010
	Reception desk: +420 234 092 000
	Citfin website: www.citfin.cz
	Citfin databox: gkbn79t
	Calls related to the provision of payment services are recorded and the recordings are retained for the period required by law, and in particular Section 31 of the Payment Systems Act and Section 16 of the Anti-Money Laundering Act.
	Clients also use the Bankservis internet banking to communicate with Citfin, which serves as a Durable Data Medium.
	The Corporate Account Agreement is drafted in the Czech language. Communication is also carried out in the Czech language.
Information on supervision	Citfin is regulated by the Czech National Bank, Na Příkopě 28, 110 00 Praha 1, as the supervisory authority.
Conflict of interest	Information on conflicts of interest and their prevention is provided in the GBT.



applies to all funds held by a single client at a single financial institution. More information is available at www.citin.cz . Provided payment services: a) making/execution of Spot Trades, i.e., purchase or sale of foreign currency against domestic currency, purchase or sale of foreign currency against other foreign currency; b) opening of an Account to transfer the Client's funds in local or foreign currency to other bank accounts or to receive them therefrom; c) provision of BankServis; d) provision of Phonebanking; e) provision of Phonebanking; e) provision of the Client API Service. The Account is used for the following: a) keeping records of funds entrusted by the Client to Citfin; b) execution and keeping records of Foreign Exchange Trades; Foreign Exchange Trades The client may conclude with Citfin: a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency on behalf of a Client at a desired exchange rate. For example, when buying corten will be placed at ableow the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency on behalf of a Client at the worst exchange rate acceptable by the Client, Forexample, when buying foreign currency, the order will be placed at ableow the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency on behalf of a Client at the worst exchange rate acceptable by the Client, Forexample, when buying foreign currency, the order will be placed at ableow the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency obehalf of a Client at the worst exchange rate acceptable by the Client, Forexample, when buying foreign currency, the order will be placed at abo	Deposit insurance fund	Citfin accounts are covered by the deposit guarantee scheme specified in rules set by individual EU member states. In the Czech Republic, this is the Financial Market Guarantee System.
Provided payment services a) making/execution of Spot Trades, i.e., purchase or sale of foreign currency, against domestic currency, purchase or sale of foreign currency against adomestic currency, purchase or sale of foreign currency against adomestic currency, purchase or sale of foreign currency against adomestic currency, by opening of an Account to transfer the Client's funds in local or foreign currency; to other bank accounts or to receive them therefrom; c) provision of BankServis; d) provision of Phonebanking; e) provision of the Client API Services The Account is used for the following: a) keeping records of funds entrusted by the Client to Citfin; b) execution and keeping records of Payment Transactions; c) execution and keeping records of Foreign Exchange Trades; Foreign Exchange Trades The client may conclude with Citfin: a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency obehalf of a Client at a desired exchange rate. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency obehalf of a Client at the worst exchange rate acceptable by Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency obehalf of a Client at the worst exchange rate acceptable by Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency obehalf of a Client at the worst exchange rate acceptable by Client. For example, when buying foreign currency, the order will be placed at above the		The limit for the deposit guarantee scheme is currently set at the equivalent of EUR 100,000 and applies to all funds held by a single client at a single financial institution.
a) making/execution of Spot Trades, i.e., purchase or sale of foreign currency against domestic currency, purchase or sale of foreign currency against other foreign currency; b) opening of an Account to transfer the Client's funds in local or foreign currency to other bank accounts or to receive them therefrom; c) provision of BankServis; d) provision of Phonebanking; e) provision of the Client API Services to the Account; f) provision of the Client API Service. The Account is used for the following: a) keeping records of funds entrusted by the Client to Cliffin; b) execution and keeping records of Payment Transactions; c) execution and keeping records of Foreign Exchange Trades; Foreign Exchange Trades The client may conclude with Cliffin: a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency or behalf of a Client at a desired exchange rate. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency or behalf of a Client at the worst exchange rate acceptable by the Client. Foreign Exchange rate acceptable by the Client Exceptable acceptable acceptable acceptable acceptable acceptable acceptable acceptable accepta		More information is available at www.citfin.cz.
domestic currency, purchase or sale of foreign currency against other foreign currency; b) opening of an Account to transfer the Client's funds in local or foreign currency to other bank accounts or to receive them therefrom; c) provision of BankServis; d) provision of Phonebanking; e) provision of the Client API Services to the Account; f) provision of the Clifth API Service The Account is used for the following: a) keeping records of funds entrusted by the Client to Citfin; b) execution and keeping records of Foreign Exchange Trades; Foreign Exchange Trades The client may conclude with Citfin: a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically exceuted when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency or behalf of a Client at a desired exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency or behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency or behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • Combination of TAKE PROFIT Order and STOP LOSS Order – both types or orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Interest on funds The details for the execution of the payment services such as the form, the procedure for execution of payment information and the Procedure for the payment of the payment through either Citfin's Dealing Department and Price List both set out informa	Provided payment services	Citfin provides the following payment services:
bank accounts or to receive them therefrom; c) provision of BankServis; d) provision of Phonebanking; e) provision of the Client API Services to the Account; f) provision of the Cliftin API Service. The Account is used for the following: a) keeping records of funds entrusted by the Client to Citfin; b) execution and keeping records of Payment Transactions; c) execution and keeping records of Foreign Exchange Trades; Foreign Exchange Trades The client may conclude with Citfin: a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency of behalf of a Client at the desired exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency of behalf of a Client at the worst exchange rate acceptable by the Client. Fexample, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency of behalf of a Client at the worst exchange rate acceptable by the Client. Fexample, when buying foreign currency, the order will be placed at above the current market exchange rate. • Combination of TAKE PROFIT Order and STOP LOSS Order – both types of orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Service-related costs and fees Information on fees for services is provided in the Corporate Account Agreement and Price List execution of payment services Information on payment means and iliability for the execution of payment in the Account. Time limits for the execution of the payment transaction and the procedur for resolving them, as well as information on the terms and conditions of		, , , , , , , , , , , , , , , , , , , ,
d) provision of Phonebanking; e) provision of the Client API Services to the Account; f) provision of the Client API Service. The Account is used for the following: a) keeping records of funds entrusted by the Client to Citfin; b) execution and keeping records of Payment Transactions; c) execution and keeping records of Foreign Exchange Trades; Foreign Exchange Trades The client may conclude with Citfin: a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency or behalf of a Client at a desired exchange rate. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency or behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be		
e) provision of the Client API Services to the Account; f) provision of the Citfin API Service. The Account is used for the following: a) keeping records of funds entrusted by the Client to Citfin; b) execution and keeping records of Payment Transactions; c) execution and keeping records of Foreign Exchange Trades; Foreign Exchange Trades The client may conclude with Citfin: a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency of behalf of a Client at a desired exchange rate. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency of behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • Combination of TAKE PROFIT Order and STOP LOSS Order – both types of orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Information of the payment order and the moment of its entry/submission are set out in the Technical Information. Information or payment in the Account. Time limits for the execution of payment in the Account Agreement and Price List both set out information on funds in the Account. The Corporate Account Agreement and Price List both set out information on funds in the Account. The Corporate Account Agreement and Price List both set out information on funds in the Account. The Information on payment in the OBT and Technical Information on the terms and conditions of corrective settlemer are set out in the OBT and Technical Info		c) provision of BankServis;
f) provision of the Citfin API Service. The Account is used for the following: a) keeping records of funds entrusted by the Client to Citfin; b) execution and keeping records of Payment Transactions; c) execution and keeping records of Payment Transactions; c) execution and keeping records of Foreign Exchange Trades; Foreign Exchange Trades The client may conclude with Citfin: a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency of behalf of a Client at a desired exchange rate. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency of behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • Combination of TAKE PROFIT Order and STOP LOSS Order – both types orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Information on payment for the execution of the payment Order and the moment of its entry/submission are set out in the Technical Information. The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. The Information on payment in the Services of a payment means/instrument, the terms and conditions of liability for Unauthorised and Information on the issuance of a payment means/instrument, the terms and conditions of orrective settlemen are set out in the GBT and Technical Information on the terms and conditions of corrective settlemen are set out in the GBT and T		d) provision of Phonebanking;
The Account is used for the following: a) keeping records of funds entrusted by the Client to Citfin; b) execution and keeping records of Payment Transactions; c) execution and keeping records of Foreign Exchange Trades; Foreign Exchange Trades The client may conclude with Citfin: a) Spot transaction/trade — buying and selling foreign currency to be settled within two business days. b) Order — Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER — an order to automatically purchase/sell currency of behalf of a Client at a desired exchange rate. • STOP LOSS ORDER — an order to automatically purchase/sell currency of behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER — an order to automatically purchase/sell currency of behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency to behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • STOP LOSS ORDER — an order to automatically purchase/sell currency of exchange rate.		e) provision of the Client API Services to the Account;
a) keeping records of funds entrusted by the Client to Citfin; b) execution and keeping records of Payment Transactions; c) execution and keeping records of Foreign Exchange Trades; Foreign Exchange Trades The client may conclude with Citfin: a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency of behalf of a Client at a desired exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency of behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency of behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency of a Client at the worst exchange rate acceptable by the Client		f) provision of the Citfin API Service.
b) execution and keeping records of Payment Transactions; c) execution and keeping records of Foreign Exchange Trades; Foreign Exchange Trades The client may conclude with Citfin: a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency of behalf of a Client at a desired exchange rate. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency of behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • Combination of TAKE PROFIT Order and STOP LOSS Order – both types of orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Service-related costs and fees Requirements for the execution of payment services is provided in the Corporate Account Agreement and Price List entering/submitting the Payment Order and the moment of its entry/submission are set out in the Execution of payment services Interest on funds The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. See below. See below. See below. Information on payment means/instrument, the terms and conditions of liability for Unauthorised and Information on the issuance of a payment means/instrument, the terms and conditions of corrective settlement for resolving them, as well as information on the terms and conditions of corrective settlement are set out in the GET and Technical Information on the terms and conditions of correct		The Account is used for the following:
c) execution and keeping records of Foreign Exchange Trades; Foreign Exchange Trades The client may conclude with Citfin: a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency of behalf of a Client at a desired exchange rate. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency of behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • Combination of TAKE PROFIT Order and STOP LOSS Order – both types of orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Service-related costs and fees Requirements for the execution of payment services is provided in the Corporate Account Agreement and Price List entering/submitting the Payment Order and the moment of its entry/submission are set out in the Technical Information. The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. Time limits for the execution of payment services and liability for Unauthorised and Information on the issuance of a payment means/instrument, the terms and conditions of liability for loss from an Unauthorised or Incorrectly Executed Payment Transaction and the procedure for resolving them, as well as information on the terms and conditions of corrective settlement are account in the GET and Technical Information on the terms and conditions of corrective settlement are set out in the GET and Technical		a) keeping records of funds entrusted by the Client to Citfin;
Foreign Exchange Trades The client may conclude with Citfin: a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency of behalf of a Client at a desired exchange rate. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency of behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • Combination of TAKE PROFIT Order and STOP LOSS Order – both types of orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Information on fees for services is provided in the Corporate Account Agreement and Price List fees Requirements for the execution of the payment services such as the form, the procedure for entering/submitting the Payment Order and the moment of its entry/submission are set out in the Technical Information. Interest on funds The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. Time limits for the execution of payment services Information on payment means/instrument, the terms and conditions of liability for Unauthorised and liability for Unauthorised and Unauthorised or Incorrectly Executed Payment Transaction and the procedure for resolving them, as well as information on the terms and conditions of corrective settlement are set out in		b) execution and keeping records of Payment Transactions;
The client may conclude with Citfin: a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency or behalf of a Client at a desired exchange rate. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency or behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • Combination of TAKE PROFIT Order and STOP LOSS Order – both types or orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Service-related costs and fees Requirements for the execution of payment services is provided in the Corporate Account Agreement and Price List fees Requirements for the execution of the payment services such as the form, the procedure fees the execution of payment services and the moment of its entry/submission are set out in the Technical Information. Interest on funds The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. Time limits for the execution of payment services Information on payment means/instrument, the terms and conditions of liability for Unauthorised and liability for Unauthorised and Information on the terms and conditions of corrective settlement are set out in the GBT and Technical Information.		c) execution and keeping records of Foreign Exchange Trades;
a) Spot transaction/trade – buying and selling foreign currency to be settled within two business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency or behalf of a Client at a desired exchange rate. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency or behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • Combination of TAKE PROFIT Order and STOP LOSS Order – both types or orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Service-related costs and fees Requirements for the execution of the payment services such as the form, the procedure for entering/submitting the Payment Order and the moment of its entry/submission are set out in the Technical Information. Interest on funds The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. Time limits for the execution of payment services and liability for Unauthorised and liability for		Foreign Exchange Trades
business days. b) Order – Foreign Exchange Trade that is concluded as a Spot Trade and is automatically executed when a pre-agreed exchange rate is reached. • TAKE PROFIT ORDER – an order to automatically purchase/sell currency of behalf of a Client at a desired exchange rate. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency of behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • Combination of TAKE PROFIT Order and STOP LOSS Order – both types of orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Service-related costs and fees Requirements for the execution of sees for services is provided in the Corporate Account Agreement and Price List entering/submitting the Payment Order and the moment of its entry/submission are set out in the execution of payment services Interest on funds The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. See below. See below. See below. See below. Information on payment means/instrument, the terms and conditions of liability for Unauthorised and liability for Unauthorised or Incorrectly Executed Payment Transaction and the procedure for resolving them, as well as information on the terms and conditions of corrective settlement and Technical Information on the terms and conditions of corrective settlement are set out in the GBT and Technical Information on the terms and conditions of corrective settlement and Technical Information.		The client may conclude with Citfin:
executed when a pre-agreed exchange rate is reached. TAKE PROFIT ORDER – an order to automatically purchase/sell currency of behalf of a Client at a desired exchange rate. For example, when buying foreign currency, the order will be placed at below the current market exchange rate. STOP LOSS ORDER – an order to automatically purchase/sell currency of behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. Combination of TAKE PROFIT Order and STOP LOSS Order – both types of orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Information on fees for services is provided in the Corporate Account Agreement and Price List fees Requirements for the execution of payment services The details for the execution of the payment services such as the form, the procedure for entering/submitting the Payment Order and the moment of its entry/submission are set out in the Technical Information. The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. See below. See below. See below. Information on payment means and liability for the execution of payment services Information on payment means and liability for the execution of payment services. Information on payment means and liability for the execution of payment services and liability for the execution of payment services. Information on payment means and liability for the execution of payment means and liability for the execution of payment services. Information on payment means and liability for the execution of the payment means and liability for the execution of pay		
behalf of a Client at a desired exchange rate. For example, when buying foreig currency, the order will be placed at below the current market exchange rate. • STOP LOSS ORDER – an order to automatically purchase/sell currency or behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • Combination of TAKE PROFIT Order and STOP LOSS Order – both types or orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Service-related costs and fees Requirements for the execution of fees for services is provided in the Corporate Account Agreement and Price List entering/submitting the Payment Order and the moment of its entry/submission are set out in the Technical Information. Interest on funds The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. See below. See below. See below. See below. Information on payment means and liability for the execution of payment services Information on payment means and liability for loss from an Unauthorised or Incorrectly Executed Payment Transaction and the procedur for resolving them, as well as information on the terms and conditions of corrective settlement are set out in the GBT and Technical Information.		
behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate. • Combination of TAKE PROFIT Order and STOP LOSS Order – both types or orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Service-related costs and fees Requirements for the execution of payment services is provided in the Corporate Account Agreement and Price List entering/submitting the Payment Order and the moment of its entry/submission are set out in the Technical Information. Interest on funds The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. See below. See below. See below. Information on payment means and liability for Unauthorised and Incorrecty Executed Payment Transaction and the procedur for resolving them, as well as information on the terms and conditions of corrective settlemer are set out in the GBT and Technical Information.		 TAKE PROFIT ORDER – an order to automatically purchase/sell currency on behalf of a Client at a desired exchange rate. For example, when buying foreign currency, the order will be placed at below the current market exchange rate.
orders can be used in combination with each other. A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information. Service-related costs and fees Requirements for the execution of payment services The details for the execution of the payment services such as the form, the procedure for entering/submitting the Payment Order and the moment of its entry/submission are set out in the Technical Information. Interest on funds The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. Time limits for the execution of payment services Information on payment means and liability for Unauthorised and Incorrectly Executed Payment Transaction and the procedure for resolving them, as well as information on the terms and conditions of corrective settlement are set out in the GBT and Technical Information.		 STOP LOSS ORDER – an order to automatically purchase/sell currency on behalf of a Client at the worst exchange rate acceptable by the Client. For example, when buying foreign currency, the order will be placed at above the current market exchange rate.
in accordance with the General Business Terms and Technical Information. Service-related costs and fees Requirements for the execution of payment services Information on fees for services is provided in the Corporate Account Agreement and Price List for the execution of payment services The details for the execution of the payment services such as the form, the procedure for entering/submitting the Payment Order and the moment of its entry/submission are set out in the Technical Information. The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. See below. See below. Information on payment means and liability for Unauthorised and Incorrectly Executed Payment Transaction and the procedure for resolving them, as well as information on the terms and conditions of corrective settlement are set out in the GBT and Technical Information.		 Combination of TAKE PROFIT Order and STOP LOSS Order – both types of orders can be used in combination with each other.
Requirements for the execution of payment services Interest on funds The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. Time limits for the execution of payment services Information on payment means and liability for Unauthorised Incorrectly Executed The details for the execution of the payment order and the moment of its entry/submission are set out in the payment order and the moment of its entry/submission are set out in the entering/submitting the Payment Order and the moment of its entry/submission are set out in the entering/submitting the Payment Order and the moment of its entry/submission are set out in the entering/submitting the Payment Order and the moment of its entry/submission are set out in the entering/submitting the Payment Order and the moment of its entry/submission are set out in the entering/submitting the Payment Order and the moment of its entry/submission are set out in the entering/submitting the Payment Order and the moment of its entry/submission are set out in the entering/submitting the Payment Order and the moment of its entry/submission are set out in the entering/submitting the Payment Order and the moment of its entry/submission are set out in the entering submitting the Payment Order and the moment of its entry/submission are set out in the entering submitting the Payment Order and the moment of its entry/submission are set out in the entering submitting the Payment Order and the moment of its entry/submission are set out in the entering submitting the Payment Order and the moment of its entry/submission are set out in the entering submitting the Payment Order and the moment of its entry/submission are set out in the entering submitting the Payment Order and the moment of its entry/submission are set out in the entering submitted entering submitted entry/submission are set out in the entering submitted entering submitted entering submitted entering submitted entering submitted entering submitted entering		A Spot Trade is concluded through either Citfin's Dealing Department or BankServis application in accordance with the General Business Terms and Technical Information.
execution of payment services entering/submitting the Payment Order and the moment of its entry/submission are set out in the Technical Information. Interest on funds The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account. Time limits for the execution of payment services Information on payment means and liability for Unauthorised and Incorrectly Executed Payment Transaction and the procedur for resolving them, as well as information on the terms and conditions of corrective settlemental payment or the moment of its entry/submission are set out in the Technical Information on interest accruing on funds in the Account.	_	Information on fees for services is provided in the Corporate Account Agreement and Price List.
on funds in the Account. Time limits for the execution of payment services Information on payment means and liability for Unauthorised and Incorrectly Executed Payment Transaction and the procedur for resolving them, as well as information on the terms and conditions of corrective settlemer are set out in the GBT and Technical Information.	execution of payment	The details for the execution of the payment services such as the form, the procedure for entering/submitting the Payment Order and the moment of its entry/submission are set out in the Technical Information.
execution of payment services Information on payment means and liability for Unauthorised and Incorrectly Executed Payment Transaction and the procedur for resolving them, as well as information on the terms and conditions of corrective settlemer are set out in the GBT and Technical Information.	Interest on funds	The Corporate Account Agreement and Price List both set out information on interest accruing on funds in the Account.
means and liability for Unauthorised and Incorrectly Executed Payment Transaction and the procedur to Incorrectly Executed Payment Transaction and the procedur for resolving them, as well as information on the terms and conditions of corrective settlement are set out in the GBT and Technical Information.	execution of payment	See below.
	means and liability for Unauthorised and Incorrectly Executed	Information on the issuance of a payment means/instrument, the terms and conditions of liability for loss from an Unauthorised or Incorrectly Executed Payment Transaction and the procedure for resolving them, as well as information on the terms and conditions of corrective settlement are set out in the GBT and Technical Information.
Technical Information Information on technical requirements for the Client's devices is provided in Technical Information.	Technical Information	



Options for amending and terminating the Corporate Account Agreement	The Corporate Account Agreement permits Citfin to amend it and the General Business Terms. It is concluded for an indefinite term. Either the Client or Citfin is entitled to withdraw from the Corporate Account Agreement in accordance with the procedure set out therein or in the General Business Terms.
Applicable law and settlement of disputes	The Corporate Account Agreement and General Business Terms have provisions on governing law and the method for resolving disputes and they also address out-of-court settlement of disputes.

Deadlines for settlement of domestic and foreign payments

The times listed in the tables indicate the settlement deadlines and cut-off times according to the GBT and Technical Information.

NORMAL PAYMENT SPEED Cut-off time for receiving a Payment Order and crediting funds to the Account for settlement of a Payment Transaction	
Currency	Time
All currencies Citfin offers	5:00 PM

Cut-off time for rece	URGENT PAYMENT SPEED Cut-off time for receiving a Payment Order and crediting funds to the Account for settlement of a Payment Transaction	
Currency	Time	
CZK inside Czechia	1:00 PM	
CZK outside Czechia	not possible	
EUR	3:00 PM	
USD	1:00 PM	
GBP	1:00 PM	
CAD	13.00	
Other currencies	not possible	