

INVESTMENT QUESTIONNAIRE - LEGAL ENTITY

Client:

Company name	
Company ID	
CIIF	

Client's address

Street name and number	
City	
Postcode	
Country	

(hereinafter "the Client")

UniCredit Bank Czech Republic and Slovakia, a.s., with registered seat in Prague 4 - Michle, Želetavská 1525/1, Postcode: 140 92, Company ID: 649 48 242, registered in the Commercial Register maintained by the Municipal Court in Prague, Section B, Insert no. 3608 (hereinafter "the Bank") is obliged under the provision of the Act no. 256/2004 Coll., on capital market undertakings, as amended (hereinafter "the Act"), in particular Article 15h and 15i of the Act, to obtain necessary information on professional knowledge and experience of the Client in the area of investment (or Client's financial background and investment objectives). In doing so, the Bank shall base itself on this Investment Questionnaire. Information required by the Bank from the Client in this Investment Questionnaire is needed so that the Bank can provide investment services while acting in the best qualified, honest and fair manner and in the Client's best interest. The Bank will further use information obtained from the Investment Questionnaire for the purpose of evaluating compatibility of instruments with the needs, characteristics and objectives of the Client.

Questions of the Investment Questionnaire

The Bank requests hereby, in connection with the above stated reasons, complete, accurate and true answers on following questions. If the Client does not quite understand some question or he is not sure about its meaning or formulation, he asks the Bank for explanation before he answers the question, whereas the Bank shall provide him all necessary explanation.

For a Client, who is a legal entity, please, fill in the Investment Questionnaire according to knowledge and experience of the person who is authorised to give instructions to buy or sell Financial instruments. In case there are more such persons within the legal entity, the Investment Questionnaire shall be filled in by the person with the lowest level of knowledge and experience in the area of investment.

APPROPRIATENESS

Knowledge and experience - General questions

1	Do you have an education or qualification in relation to trading Financial instruments?	
	a. No.	<input type="checkbox"/>
	b. Yes, university degree with focus, apart from other, on financial markets and Financial instruments.	<input type="checkbox"/>
	c. Yes, I have passed professional examination or I have attended professional course focused on Financial instruments (broker exam, professional education for registration of an investment broker, tied agent etc.)	<input type="checkbox"/>
2	Does your current or previous occupation have a relation to trading Financial instruments?	
	a. No.	<input type="checkbox"/>
	b. Partially – I work or I used to work for more than one year in financial sector, but I do not occupy a position directly connected to trading Financial instruments.	<input type="checkbox"/>
	c. Yes, I occupy, or I used to occupy for more than one year a position directly connected to trading Financial instruments (e.g. broker, portfolio manager, investment consultant etc.).	<input type="checkbox"/>
3	What is the nature of trade and services regarding Financial instruments that you are experienced with?	
	a. I don't have experience with any investment service.	<input type="checkbox"/>
	b. I usually trade at my own discretion.	<input type="checkbox"/>
	c. I use investment consultancy.	<input type="checkbox"/>
	d. I delegate decision making to others (portfolio management).	<input type="checkbox"/>
4	Return on each asset is connected with certain level of risk. Mark true statement base on your knowledge.	
	a. Return on investment is completely independent from the level of risk.	<input type="checkbox"/>
	b. Lower return on investment is always linked to higher level of risk.	<input type="checkbox"/>
	c. High expected return on investment is usually linked to comparably high level of risk.	<input type="checkbox"/>
	d. I don't know.	<input type="checkbox"/>
5	What kind of impact does insolvency or bankruptcy of the issuer have on invested financial funds of an investor?	
	a. The investor may lose up to all financial funds invested into the Financial instruments of the issuer.	<input type="checkbox"/>
	b. Insolvency has never any impact on financial funds invested by the investor to the Financial instruments of the issuer.	<input type="checkbox"/>
	c. The investor has an obligation to pay fixed and variable payments instead of the issuer.	<input type="checkbox"/>
	d. I don't know.	<input type="checkbox"/>



Experience

Which of following instruments do you have experience with?

6 FX forwards, FX swaps

6.1 Do you have knowledge and/or experience with these Financial instruments?

- a) Yes
- b) No

6.2 What is the level of your knowledge in relation to these Financial instruments?

- a. I know them very well.
- b. I know them.
- c. I don't know them.

6.3 If you know these Financial instruments, please, select correct answer out of following statements.

- a) A buyer and a seller of an FX forward have an obligation to carry out the conversion at the maturity date at previously agreed exchange rate.
- b) A buyer has the right not to exercise an FX forward and to carry out conversion at the current market exchange rate.
- c) FX forward serves to secure interest rates.
- d) I don't know.

6.4 If you know these Financial instruments, please, select correct answer out of following statements.

- a) FX swap represents an exchange of two FX options.
- b) It is possible to use an FX forward for hedging of the foreign exchange rate.
- c) FX forward is not a part of FX swap.
- d) I don't know.

6.5 How long have you been investing into these Financial instruments?

- a. I have not invested so far.
- b. Less than one year.
- c. More than one year and less than three years.
- d. More than three years.

6.6 How often do you invest into these Financial instruments?

- a. I don't invest into these Financial instruments.
- b. Once a year or exceptionally.
- c. Once in three months.
- d. Once a month.
- e. More than once a month.

6.7 How much did you invest into these Financial instruments in the last year?

- a. I did not invest in the last year.
- b. Up to CZK 300,000.
- c. More than CZK 300,000.

7 FX options, FX option strategies

7.1 Do you have knowledge and/or experience with these Financial instruments?

- a) Yes
- b) No

7.2 What is the level of your knowledge in relation to these Financial instruments?

- a. I know them very well.
- b. I know them.
- c. I don't know them.

7.3 If you know these Financial instruments, please, select correct answer out of following statements.

- a) A buyer of an option has the right to choose the trade direction (buying or selling).
- b) A seller of an option has an unlimited potential of gain and at the same time, a limited loss.
- c) If an option is exercised, the seller of the option has an obligation to execute the transaction under agreed conditions.
- d) I don't know.

7.4 If you know these Financial instruments, please, select correct answer out of following statements.

- a) A buyer and a seller of an FX option have an obligation to execute the conversion at the maturity date at previously agreed exchange rate.
- b) An option must be always exercised.
- c) A buyer of an option has the right to exercise the option.
- d) I don't know.

7.5 How long have you been investing into these Financial instruments?

- a. I have not invested so far.
- b. Less than one year.
- c. More than one year and less than three years.
- d. More than three years.

7.6 How often do you invest into these Financial instruments?

- a. I don't invest into these Financial instruments.
- b. Once a year or exceptionally.
- c. Once in three months.
- d. Once a month.
- e. More than once a month.

7.7 How much did you invest into these Financial instruments in the last year?

- a. I did not invest in the last year.
- b. Up to CZK 300,000.
- c. More than CZK 300,000.

8 Interest-rate derivative, Cross currency swaps

8.1 Do you have knowledge and/or experience with these Financial instruments?

- a) Yes
- b) No

8.2 What is the level of your knowledge in relation to these Financial instruments?

- a. I know them very well.
- b. I know them.
- c. I don't know them.

8.3 If you know these Financial instruments, please, select correct answer out of following statements.

- a) A seller of an interest rate option pays an option premium to a buyer.
- b) A buyer of an interest rate swap protects himself against the increase of an interest rate.
- c) Cross currency swap usually contains 3 and more currencies.
- d) I don't know.

8.4 If you know these Financial instruments, please, select correct answer out of following statements.

- a) A seller of an interest rate option has the right to exercise the option.
- b) Interest rate options may be used to protect against the increase and decrease of an interest rate.
- c) A buyer of a cap interest rate option protects himself against the fall of an interest rate.
- d) I don't know.

8.5 How long have you been investing into these Financial instruments?

- a. I have not invested so far.
- b. Less than one year.
- c. More than one year and less than three years.
- d. More than three years.

8.6 How often do you invest into these Financial instruments?

- a. I don't invest into these Financial instruments.
- b. Once a year or exceptionally.
- c. Once in three months.
- d. Once a month.
- e. More than once a month.

8.7 How much did you invest into these Financial instruments in the last year?

- a. I did not invest in the last year.
- b. Up to CZK 300,000.
- c. More than CZK 300,000.

9 Commodity derivatives

9.1 Do you have knowledge and/or experience with these Financial instruments?

- a) Yes
- b) No

9.2 What is the level of your knowledge in relation to these Financial instruments?

- a. I know them very well.
- b. I know them.
- c. I don't know them.

9.3 If you know these Financial instruments, please, select correct answer out of following statements.

- a) A holder of a commodity put option has the right to buy agreed amount of the commodity from the counterparty for the strike price.
- b) Commodity swaps are usually cash-settled.
- c) A client determines whether he wants cash settlement or physical delivery of the commodity arrangement, however, he has to communicate his decision to the bank not later than one working day before the settlement date.
- d) I don't know.

9.4 If you know these Financial instruments, please, select correct answer out of following statements.

- a) A holder of a commodity call option has the right to buy agreed amount of the commodity from the counterparty for the strike price.
- b) A commodity forward is the right to choose for a buyer.
- c) A commodity swap may not be exercised by its buyer or seller.
- d) I don't know.

9.5 How long have you been investing into these Financial instruments?

- a. I have not invested so far.
- b. Less than one year.
- c. More than one year and less than three years.
- d. More than three years.

9.6 How often do you invest into these Financial instruments?

- a. I don't invest into these Financial instruments.
- b. Once a year or exceptionally.
- c. Once in three months.
- d. Once a month.
- e. More than once a month.

9.7 How much did you invest into these Financial instruments in the last year?

- a. I did not invest in the last year.
- b. Up to CZK 300,000.
- c. More than CZK 300,000.

10 Mutual funds

10.1 Do you have knowledge and/or experience with these Financial instruments?

- a. Yes
- b. No

10.2 What is the level of your knowledge in relation to these Financial instruments?

- a. I know them very well.
- b. I know them.
- c. I don't know them.

10.3 If you know these Financial instruments, please, select correct answer out of following statements.

- a. Money-market funds invest to instruments with high market risk and low liquidity.
- b. The value of purchased mutual funds may fall below the value of the invested amount.
- c. Bond funds are always of higher risk than equity funds.
- d. I don't know.

10.4 How long have you been investing into these Financial instruments?

- a. I have not invested so far.
- b. Less than one year.
- c. More than one year and less than three years.
- d. More than three years.

10.5 How often do you invest into these Financial instruments?

- a. I don't invest into these Financial instruments.
- b. Once a year or exceptionally.
- c. Once in three months.
- d. Once a month.
- e. More than once a month.

10.6 How much did you invest into these Financial instruments in the last year?

- a. I did not invest in the last year.
- b. Up to CZK 50,000.
- c. More than CZK 50,000.

11 Bonds**11.1 Do you have knowledge and/or experience with these Financial instruments?**

- a. Yes
- b. No

11.2 What is the level of your knowledge in relation to these Financial instruments?

- a. I know them very well.
- b. I know them.
- c. I don't know them.

11.3 If you know these Financial instruments, please, select correct answer out of following statements.

- a. Investment into government bonds is risk-free (they don't bear any credit risk).
- b. Rise in interest rates usually causes decrease in bond prices.
- c. Corporate bonds are considered risk-free alternative to term deposits.
- d. I don't know.

11.4 How long have you been investing into these Financial instruments?

- a. I have not invested so far.
- b. Less than one year.
- c. More than one year and less than three years.
- d. More than three years.

11.5 How often do you invest into these Financial instruments?

- a. I don't invest into these Financial instruments.
- b. Once a year or exceptionally.
- c. Once in three months.
- d. Once a month.
- e. More than once a month.

11.6 How much did you invest into these Financial instruments in the last year?

- a. I did not invest in the last year.
- b. Up to CZK 50,000.
- c. More than CZK 50,000.

12 Equities**12.1 Do you have knowledge and/or experience with these Financial instruments?**

- a. Yes
- b. No

12.2 What is the level of your knowledge in relation to these Financial instruments?

- a. I know them very well.
- b. I know them.
- c. I don't know them.

12.3 If you know these Financial instruments, please, select correct answer out of following statements.

- a. An equity fund is more diversified investment than an individual equity.
- b. Equities are securities that pay out fixed payments to investors.
- c. An equity holder is usually not entitled to a share in the profit of a company.
- d. I don't know.

12.4 How long have you been investing into these Financial instruments?

- a. I have not invested so far.
- b. Less than one year.
- c. More than one year and less than three years.
- d. More than three years.

12.5 How often do you invest into these Financial instruments?

- a. I don't invest into these Financial instruments.
- b. Once a year or exceptionally.
- c. Once in three months.
- d. Once a month.
- e. More than once a month.

12.6 How much did you invest into these Financial instruments in the last year?

- a. I did not invest in the last year.
- b. Up to CZK 50,000.
- c. More than CZK 50,000.

13 Structured Financial instruments with 100 % capital protection**13.1 Do you have knowledge and/or experience with these Financial instruments?**

- a. Yes
- b. No

13.2 What is the level of your knowledge in relation to these Financial instruments?

- a. I know them very well.
- b. I know them.
- c. I don't know them.

13.3 If you know these Financial instruments, please, select correct answer out of following statements.

- a. The structured Financial instrument is not subject to the issuer's credit risk (issuer default risk).
- b. Guaranteed Financial instrument can never be sold before maturity.
- c. Credit risk of the issuer (the risk of default of the issuer) is one of the risks of the structured Financial instrument.
- d. I don't know.

13.4 If you know these Financial instruments, please, select correct answer out of following statements.

- a. Return on the guaranteed structured bond is completely independent from development of the underlying asset.
- b. Guaranteed investments protect invested capital when the value of the underlying asset decreases.
- c. Guaranteed investments always pay out fixed coupon.
- d. I don't know.

13.5 How long have you been investing into these Financial instruments?

- a. I have not invested so far.
- b. Less than one year.
- c. More than one year and less than three years.
- d. More than three years.

13.6 How often do you invest into these Financial instruments?

- a. I don't invest into these Financial instruments.
- b. Once a year or exceptionally.
- c. Once in three months.
- d. Once a month.
- e. More than once a month.

13.7 How much did you invest into these Financial instruments in the last year?

- a. I did not invest in the last year.
- b. Up to CZK 100,000.
- c. More than CZK 100,000.

14 Structured Financial instruments without 100 % capital protection

14.1 Do you have knowledge and/or experience with these Financial instruments?

- a. Yes
 b. No

14.2 What is the level of your knowledge in relation to these Financial instruments?

- a. I know them very well.
 b. I know them.
 c. I don't know them.

14.3 If you know these Financial instruments, please, select correct answer out of following statements.

- a. Maximum loss from the structured Financial instruments without leverage effect is limited by the invested capital.
 b. Structured Financial instruments are assets with undefined maturity.
 c. Structured Financial instruments pay out invested capital in any case regardless of development of the underlying asset.
 d. I don't know.

14.4 If you know these Financial instruments, please, select correct answer out of following statements.

- a. Structured Financial instruments are never traded on public markets.
 b. Structured Financial instruments yield regular dividend to investors.
 c. Guaranteed Financial instrument can be considered as less risky than a leverage certificate based on its risk profile.
 d. I don't know.

14.5 How long have you been investing into these Financial instruments?

- a. I have not invested so far.
 b. Less than one year.
 c. More than one year and less than three years.
 d. More than three years.

14.6 How often do you invest into these Financial instruments?

- a. I don't invest into these Financial instruments.
 b. Once a year or exceptionally.
 c. Once in three months.
 d. Once a month.
 e. More than once a month.

14.7 How much did you invest into these Financial instruments in the last year?

- a. I did not invest in the last year.
 b. Up to CZK 100 000.
 c. More than CZK 100 000.

15 Special alternative investment, real estate, commodity funds (excluding UCITS) and private equity

15.1 Do you have knowledge and/or experience with these Financial instruments?

- a. Yes
 b. No

15.2 What is the level of your knowledge in relation to these Financial instruments?

- a. I know them very well.
 b. I know them.
 c. I don't know them.

15.3 If you know these Financial instruments, please, select correct answer out of following statements.

- a. Investment into private equity funds is characterised by high liquidity.
 b. Number of investors and minimum amount of investment are never limited for the funds of qualified investors.
 c. Private equity funds usually invest entrusted capital into companies that are not publicly traded.
 d. I don't know.

15.4 If you know these Financial instruments, please, select correct answer out of following statements.

- a. ETF abbreviation refers to exchange-traded fund.
 b. Shareholder of a closed-end mutual fund must not sell his shares to another shareholder.
 c. The advantage of ETF compared to equity funds is that they steadily outperform the S&P500 market index.
 d. I don't know.

15.5 How long have you been investing into these Financial instruments?

- a. I have not invested so far.
 b. Less than one year.
 c. More than one year and less than three years.
 d. More than three years.

15.6 How often do you invest into these Financial instruments?

- a. I don't invest into these Financial instruments.
 b. Once a year or exceptionally.
 c. Once in three months.
 d. Once a month.
 e. More than once a month.

15.7 How much did you invest into these Financial instruments in the last year?

- a. I did not invest in the last year.
 b. Up to CZK 100 000.
 c. More than CZK 100 000.

PRODUCT GOVERNANCE

16 What is the maximum loss you are able to bear without it causing you severe financial disturbance?

- a. I am not able to bear any loss.
 b. I am able to bear maximum of 10 % loss on invested amount.
 c. I am able to bear maximum of 25 % loss on invested amount.
 d. I am able to bear maximum of 50 % loss on invested amount.
 e. I am able to bear maximum of 100 % loss on invested amount.
 f. I am able to bear maximum of 100 % loss on invested amount including requirements for additional payments.

17 What volatility of the investment value are you willing to accept in relation to the expected return on investment?

- a. Low, I am willing to accept only a low level of risk and volatility of the investment value even if the return on investment is low.
 b. Moderate, I am willing to accept balanced risk and volatility of the investment value with a possibility of higher return on investment in the long term.
 c. High, I am willing to accept substantial risk and short-term volatility in the value of the investment in return for substantial appreciation in the long term.
 d. Aggressive, I am willing to accept high risk and significant volatility in value of the investment in return for a possibility to maximise return on investment.

18 What is the objective of your investment?

- a. I invest in order to preserve the value of money.
- b. I invest with the purpose of increase in portfolio value.
- c. I invest in order to gain the highest possible appreciation.
- d. I invest with other purpose than stated here, or I have more investment objectives.

19 At what point in time do you intend to use the invested funds?

- a. I expect to use most of the invested funds within 3 years.
- b. I expect to use most of the invested funds in 3 to 5 years.
- c. I expect to use most of the invested funds in more than 5 years.
