



INVESTMENT QUESTIONNAIRE - LEGAL ENTITY

Client

Company name	
Company ID	
CIF	

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.

The Bank will also ask the Client about preferences in the area of sustainability, i.e. whether he wishes to invest sustainably. Before answering this kind of questions, the Client should understand the following concepts. Investing sustainably means investing in one or more of the following financial instruments:

1 Environmentally sustainable investment pursuant to the Taxonomy*

Investment in one or several economic activities that qualify as environmentally sustainable, i.e. contributes substantially to one or more of the environmental objectives - a) climate change mitigation, b) climate change adaptation, c) sustainable use and protection of water and marine resources, d) transition to a circular economy, e) pollution prevention and control, f) protection and restoration of biodiversity and ecosystems.

* Regulation (EU) 2020/852 of the European parliament and of the Council

2 Sustainable investment pursuant to the SFDR**

An investment in an economic activity that contributes to an environmental objective or that contributes to a social objective, provided that such investments do not significantly harm any of those objectives and that the investee companies follow good governance practices, in particular with respect to sound management structures, employee relations, remuneration of staff and tax compliance.

** Regulation (EU) 2019/2088 of the European parliament and of the Council

3 Investment that takes into account the main adverse impacts on sustainability factors such as environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters. By investing in this financial instrument, adverse impacts are to be eliminated, or at least mitigated, reduced or positively solved.

The main adverse impacts can be observed in:

- climatic or environmental area (emissions of greenhouse gases, negative impact on biodiversity, emissions into water, hazardous waste, etc.) and
- in the social field, in the field of employment matters, matters of respect for human rights and matters of the fight against corruption and bribery (violation of the principles of the UN and OECD global pact, unadjusted gender pay gap, exposure to controversial weapons, etc.)

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 any education or qualification in relation to trading financial instruments?

- a. No.
- b. Yes, university degree with focus, apart from other, on financial markets and financial instruments.
- 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.).

2	Does your current or previous occupation have a relation to trading financial instruments?	
	a. No.	
	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.	
	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.).	
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.	
	b. I usually trade at my own discretion.	
	c. I use investment advisory.	
	d. I delegate decision making to others (portfolio management).	
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.	
	b. Lower return on investment is always linked to higher level of risk.	
	c. High expected return on investment is usually linked to comparably high level of risk.	
	d. I don't know.	
5	What impact can the insolvency or bankruptcy of the company that issued the investment instruments have on the invested funds by the investor?	
	a. The investor can lose up to all of his funds invested in the investment instruments of the company that issued them.	
	b. Insolvency or bankruptcy of the company never has any impact on the funds invested by the investor in the investment instruments of the company that issued them, i.e. the investor is always fully protected against this risk.	
	c. The investor has the obligation to pay other creditors fixed and variable payments from his own, instead of the company that issued the investment instruments.	
	d. I don't know.	

Knowledge and experience

Which of the following financial instruments do you have experience with?

6	FX forwards, FX swaps
6.1	Do you have knowledge and/or experience with these financial instruments?
	Yes <input type="checkbox"/>
	No <input type="checkbox"/>
6.2	What is the level of your knowledge in relation to these financial instruments?
	a. I know them very well. <input type="checkbox"/>
	b. I know them. <input type="checkbox"/>
	c. I don't know them. <input type="checkbox"/>
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. <input type="checkbox"/>
	b. A buyer has the right not to exercise an FX forward and to carry out conversion at the current market exchange rate. <input type="checkbox"/>
	c. FX forward serves to secure interest rates. <input type="checkbox"/>
	d. I don't know. <input type="checkbox"/>
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. <input type="checkbox"/>
	b. It is possible to use an FX forward for securing the foreign exchange rate. <input type="checkbox"/>
	c. FX forward is not a part of FX swap. <input type="checkbox"/>
	d. I don't know. <input type="checkbox"/>
6.4	How long have you been investing into these financial instruments?
	a. I have not invested so far. <input type="checkbox"/>
	b. Less than one year. <input type="checkbox"/>
	c. More than one year and less than three years. <input type="checkbox"/>
	d. More than three years. <input type="checkbox"/>
6.5	How often do you invest into these financial instruments?
	a. I don't invest into these financial instruments. <input type="checkbox"/>
	b. Once a year or exceptionally. <input type="checkbox"/>
	c. Once in three months. <input type="checkbox"/>
	d. Once a month. <input type="checkbox"/>
	e. More than once a month. <input type="checkbox"/>
6.6	How much did you invest into these financial instruments in the last year?
	a. I did not invest in the last year. <input type="checkbox"/>
	b. Up to CZK 300,000. <input type="checkbox"/>
	c. More than CZK 300,000. <input type="checkbox"/>

7	FX options, FX option strategies
7.1	Do you have knowledge and/or experience with these financial instruments?
	Yes <input type="checkbox"/>
	No <input type="checkbox"/>
7.2	What is the level of your knowledge in relation to these financial instruments?
	a. I know them very well. <input type="checkbox"/>
	b. I know them. <input type="checkbox"/>
	c. I don't know them. <input type="checkbox"/>
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). <input type="checkbox"/>
	b. A seller of an option has an unlimited potential of gain and at the same time, a limited loss. <input type="checkbox"/>
	c. If an option is exercised, the seller of the option has an obligation to execute the transaction under agreed conditions. <input type="checkbox"/>
	d. I don't know. <input type="checkbox"/>

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?**

Yes ☐

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. Interest rate swap belongs to debt securities. ☐
- b. Interest rate options may be used to protect against the increase and decrease of an interest rate. ☐
- c. An interest rate swap is most often concluded for a period of just a few days. ☐
- 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?**

Yes ☐

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?**

Yes

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 because of market fluctuations.
- 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?**

Yes

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. Investments in government bonds are always risk-free, i.e. they don't even bear 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?**

Yes

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 (dividend).
- 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 (structured bonds/certificates with 100% guarantee)**13.1 Do you have knowledge and/or experience with these financial instruments?**

Yes

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. The structured financial instrument or certificate with a 100% guarantee can never be sold before its stated maturity. ☐
- c. The structured financial instrument or certificate with a 100% guarantee combines the protection of the invested amount (investment in a conservative bond) in conjunction with participation in the development of the price of the underlying asset (for example, a stock index). ☐
- d. I don't know. ☐

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

- a. The yield of the guaranteed investment does not depend at all on the development of the underlying asset. ☐
- b. Guaranteed investments will protect the originally invested funds in the event of a decline in the value of the underlying asset. ☐
- c. Guaranteed investments regularly pay investors a 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 (structured bonds/certificates without 100% guarantee)**14.1 Do you have knowledge and/or experience with these financial instruments?**

Yes ☐

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 investment instruments are financial assets without a predetermined maturity. ☐
- c. Structured investment instruments always return investors the volume of the originally invested amount, regardless of the 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 investment instruments are traded only on public exchanges. ☐
- b. Structured investment instruments bring investors a regularly paid dividend. ☐
- 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?**

Yes ☐

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 never not sell his shares to another shareholder. ☐
- c. The advantage of ETF compared to equity funds is that they steadily and longterm 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

Financial situation taking into account the loss-bearing capacity

16 What kind of loss are you able to bear without this loss putting you in serious financial difficulties?

- a. I am not able to bear any loss.

b. I am able to bear a loss of 20% of the invested amount.

c. I am able to bear a loss of 50% of the invested amount.

d. I am able to bear maximum of the entire invested amount.
-

Risk tolerance and expected return

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.
-

Investment objectives

18 What are your investment goals? List 1-4 answers according to your preference.

- 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 specific goals (hedging, etc.).
-

Investment horizon

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 1 year.

b. I expect to use most of the invested funds within 3 years.

c. I expect to use most of the invested funds within 3 to 5 years.

d. I expect to use most of the invested funds in more than 5 years.
-

Sustainability preferences

20 Is it important for you to consider sustainability factors in your investment decisions?

- a. Yes, it is, I prefer only sustainable investments.

b. It is not, my investments (may or) may not take sustainability factors into account.
-