

## INVESTMENT QUESTIONNAIRE - NATURAL PERSON

Name, surname	
Date of birth	

### Client's address:

Street	
Town	
Postal code	
CIF	

(hereinafter "the Client")

Date	
Processed by	
Processor's ID	

UniCredit Bank Czech Republic and Slovakia, a.s., registered office in Želetavská 1525/1, 140 92, Prague 4-Michle, identification number (IČO): 64948242, entered in the Commercial Register maintained by the Municipal Court in Prague, Section B, file 3608 (hereinafter "**the Bank**") is obliged under the provisions of Act No. 256/2004 Coll., on capital market undertakings, as amended (hereinafter "**the Act**"), in particular the provisions of Section 15h and Section 15i of the Act, to obtain information about the Client's required professional knowledge and experience of investing (or Client's financial background and investment objectives). In doing so, the Bank shall base itself on this Investment Questionnaire. Information requested by the Bank from the Client in this Investment Questionnaire will serve the Bank to proceed in the best qualified, honest and fair manner and in the Client's best interests at providing its investment services and offering financial instruments. The Bank further uses the information obtained by the Investment Questionnaire to assess the compatibility of the instrument with the Client's needs, characteristics and objectives.

### Investment Questionnaire questions

Referring to the above explained reasons, the Bank hereby asks the Client to provide her/his full, exact and true answers to the following questions. If the Client does not fully understand any question or if she/he is not certain as to its sense or formulation, the Bank will provide her/him with all the necessary explanations.

## APPROPRIATENESS

### Education

#### 1.1 What is your highest level of education attained?

- a. Bachelor's or Master's degree from economics / law / technical education with focusing on finance
- b. Bachelor's or Master's degree from economics / mathematics / technical education / law without focusing on finance
- c. Degree from other areas / secondary school with leaving certificate
- d. Secondary school without leaving certificate/Elementary school
- e. None of above mentioned


### Profession

#### 1.2 In which of the below areas did you/do you work?

- a. Economics / Finance / Law, with focusing on finance
- b. Economics / Finance / Law, without focusing on finance
- c. Self-employed / independent member of special professional register or small entrepreneur
- d. Other


### Level of knowledge / awareness of development of financial market

#### 1.3 Do you follow financial market development?

- a. I do, at least once per week
- b. I do, at least once per month
- c. Never


### Knowledge

#### 2.1 A yield rate of any asset always involves a certain degree of risk. Based on your knowledge, please, mark the true statement.

- a. Return of investment is absolutely independent on risk level
- b. Low return is always linked with high risk
- c. Potentially high expected return is usually linked with equally high risk
- d. I do not know


#### 2.2 Financial investment diversification is used to reduce the investment portfolio risk. Which of the below option, in your opinion, will provide for a more effective diversification?

- a. Investment in shares of 10 companies from different branches
- b. Investment in shares of 10 companies from the same branch
- c. Investment in 2 shares, branch does not matter
- d. I do not know


**2.3 An investment denominated in foreign exchange involves additional exchange rate risk resulting from the exchange rate movements between the domestic (CZK) and foreign currency. Which of the below options, in your opinion, involves an exchange rate risk?**

- |  |                          |
|--|--------------------------|
| a. Investments in government issued bonds denominated in USD | <input type="checkbox"/> |
| b. Bonds issued in USA denominated in CZK                    | <input type="checkbox"/> |
| c. Investments in shares of Czech company denominated in CZK | <input type="checkbox"/> |
| d. I do not know   | <input type="checkbox"/> |

**Experience**

**3.1 Which of the below listed instruments do you have experience of?**

**3.1.1 Money market funds, Bonds, Bond funds**

- |                               |                          | YES  | NO                       |
|-------------------------------|--------------------------|--|--------------------------|
| Total number of transactions: |                          | <input type="checkbox"/>   | <input type="checkbox"/> |
| a. Less than 5                | <input type="checkbox"/> | Have more than 3 years elapsed since your first transaction?           | <input type="checkbox"/> |
| b. More than 5                | <input type="checkbox"/> | Has the total of your executed transactions been more than CZK 50,000? | <input type="checkbox"/> |
| c. More than 10               | <input type="checkbox"/> |  |                          |
| d. I use regular investments  | <input type="checkbox"/> |  |                          |

**3.1.2 Stock, Equity funds, Mixed funds**

- |                               |                          | YES  | NO                       |
|-------------------------------|--------------------------|--|--------------------------|
| Total number of transactions: |                          | <input type="checkbox"/>   | <input type="checkbox"/> |
| a. Less than 5                | <input type="checkbox"/> | Have more than 3 years elapsed since your first transaction?           | <input type="checkbox"/> |
| b. More than 5                | <input type="checkbox"/> | Has the total of your executed transactions been more than CZK 50,000? | <input type="checkbox"/> |
| c. More than 10               | <input type="checkbox"/> |  |                          |
| d. I use regular investments  | <input type="checkbox"/> |  |                          |

**3.1.3 Structured bonds, Closed-end unit trusts**

- |                               |                          | YES  | NO                       |
|-------------------------------|--------------------------|--|--------------------------|
| Total number of transactions: |                          | <input type="checkbox"/>   | <input type="checkbox"/> |
| a. Less than 5                | <input type="checkbox"/> | Have more than 3 years elapsed since your first transaction?           | <input type="checkbox"/> |
| b. More than 5                | <input type="checkbox"/> | Has the total of your executed transactions been more than CZK 50,000? | <input type="checkbox"/> |
| c. More than 10               | <input type="checkbox"/> |  |                          |
| d. I use regular investments  | <input type="checkbox"/> |  |                          |

**3.1.4 Unsecured investment certificates (Index, Express, Bonus etc.)**

- |                               |                          | YES  | NO                       |
|-------------------------------|--------------------------|--|--------------------------|
| Total number of transactions: |                          | <input type="checkbox"/>   | <input type="checkbox"/> |
| a. Less than 5                | <input type="checkbox"/> | Have more than 3 years elapsed since your first transaction?           | <input type="checkbox"/> |
| b. More than 5                | <input type="checkbox"/> | Has the total of your executed transactions been more than CZK 50,000? | <input type="checkbox"/> |
| c. More than 10               | <input type="checkbox"/> |  |                          |

**3.1.5 Treasury products (Derivatives, IRS, Swaps)**

- |                               |                          | YES  | NO                       |
|-------------------------------|--------------------------|--|--------------------------|
| Total number of transactions: |                          | <input type="checkbox"/>   | <input type="checkbox"/> |
| a. Less than 5                | <input type="checkbox"/> | Have more than 3 years elapsed since your first transaction?           | <input type="checkbox"/> |
| b. More than 5                | <input type="checkbox"/> | Has the total of your executed transactions been more than CZK 50,000? | <input type="checkbox"/> |
| c. More than 10               | <input type="checkbox"/> |  |                          |

**PRODUCT GOVERNANCE REQUIREMENTS**

**Financial situation with taking into account the ability to bear losses**

**4.1 What loss are you able to bear without having serious financial problems in case the loss really happens?**

- |  |                          |
|--|--------------------------|
| a. I am not able to bear any loss  | <input type="checkbox"/> |
| b. I am able to bear maximum 10% loss of the invested amount   | <input type="checkbox"/> |
| c. I am able to bear maximum 25% loss of the invested amount   | <input type="checkbox"/> |
| d. I am able to bear maximum 50% loss of the invested amount   | <input type="checkbox"/> |
| e. I am able to bear maximum 100% loss of the invested amount  | <input type="checkbox"/> |
| f. I am able to bear maximum 100% loss of the invested amount including requirements for additional payments | <input type="checkbox"/> |

**Risk tolerance**

**4.2 What volatility of your investment are you willing to accept?**

- |  |                          |
|--|--------------------------|
| a. I am not willing to accept even a minimum short-term decline in the value of my investment                        | <input type="checkbox"/> |
| b. I expect very low risk and low volatility of my investment  | <input type="checkbox"/> |
| c. I invest, because I want to receive a higher return and I am aware of possible higher volatility of my investment | <input type="checkbox"/> |
| d. I prefer high returns and I am willing to take a risk even at the cost of extreme volatility of investment        | <input type="checkbox"/> |

## Investment objectives

### 4.3 For what purpose do you invest?

- a. Keep money for future needs, investing to preserve the value of money
- b. Investing to receive a positive return with a reasonable level of risk
- c. Investing to receive a high return of investment with an acceptance of higher risk
- d. Speculation – possibility to receive a high return even at the cost of the loss of the invested amount


## Liquidity

### 4.4 What liquidity do you expect from your investments?

- a. Low
- b. Medium
- c. High


## Investment horizon

### 4.5 What is your time horizon that you intend to retain your investment?

- a. Cash is needed shortly (up to 1 year)
- b. Possibility to invest money for up to 3 years
- c. Possibility to invest money for more than 3 years
- d. Possibility to invest money for more than 5 years
