

INFORMATION REGARDING CATEGORISATION

UniCredit Bank Czech Republic and Slovakia, a.s., with its official address in Prague 4 – Michle, Želetavská 1525/10, postcode 140 92, Id. No.: 64948242, registered in the Commercial register kept by the Municipal court in Prague, section B, file 3608, performing the banking activities at the territory of the Slovak republic through its organisation unit (the branch of the foreign bank) with its official address in Bratislava designed as:

UniCredit Bank Czech Republic and Slovakia, a.s., the branch of the foreign bank
Šancová 1/A, 8133 33 Bratislava Id. No.: 47 251 336 registered in the Commercial register kept by the Regional court in Bratislava I, section Po, file No.: 2310/B
(hereinafter only as the “Bank”)

being the provider of investment services pursuant to the Act No. 566/2001 Coll. on securities and investment services and changes and amendments of some acts as amended (hereinafter only as the “Act”) is obliged, in terms of relevant legislation (namely of the Delegated regulation of the Commission (EU) 2017/565), to classify its clients in relevant categories and to inform the clients on such classification.

The legislation defines following categories of clients:

- nonprofessional client (retail client)
- professional client
- eligible counterparty

The eligible counterparty is the category of clients with lowest level of protection with regard to the reception and referring of the client’s instruction, the performance of the instruction and doing business at own account. The professional client shall receive the minimum necessary level of protection from the Bank. The nonprofessional client shall receive from the Bank the maximum protection in the detailed scope given by the Act.

The basic differences in treatment of nonprofessional clients when compared to the professional client namely consist in:

- i. larger scope of obligatory passed information and provided instructions;
- ii. increased requirements for definition of client’s rights and Bank’s obligations in relevant contracts related to the provision of investment services, including the sufficient previous informing on the content of such contract;
- iii. detailed verification of suitability or appropriateness of financial instruments, or services for the specific client (investment profile) without the option of automatic expectance of some answers.

The specific list of individual obligations of the Bank towards the nonprofessional clients and professional clients is defined in § 73b to § 73m and § 73o to § 73t of the Act.

The classification of client in relevant category influences the scope of related protection and not immediately the scope of services, i.e. financial instruments, provided and offered by the Bank.

Subject to the Bank’s approval and provided that some criteria are fulfilled, including quantitative financial limits, it is possible to ask for the transfer from the category of nonprofessional client to the category of professional clients. This transfer is simultaneously

linked to the loss of some level of protection and treatment (see above) and namely in case of foreign system that is similar to the Guarantee fund of traders with securities this can also cause the loss of title to paid remedy.

The client can also ask for the transfer from the category with lower level of protection into the category with higher level of protection. Also in this case the Bank is not obliged to satisfy such request (besides the case when the client who was originally in the category of nonprofessional clients asks for the transfer).

The specific conditions for the transfer can be obtained directly in the Bank. The Bank reserves the right not to apply the option of partial transfers between categories, i.e. with regard to individual financial instrument or investment service where the client could have more categories.

In case the client requires the higher level of protection for a specific investment services, or the financial instrument, including the detailed explanation of financial instruments risks or the information on specificities of the investment service etc. the client is entitled to require it from the Bank without the necessity to solve the necessary transfer.

In addition, the Bank is entitled to decide, at its sole discretion, on the transfer of the client from the category with lower level of protection to the category with higher level of protection, namely from the category of professional clients into the category of nonprofessional clients provided there are reasons to do so pursuant to the Act.

V Bratislava on 3rd January 2018