

INVESTMENT QUESTIONNAIRE
(hereinafter referred to as ‘**Questionnaire**’)

PPF banka a.s.

having its registered office at Praha 6, Evropská 2690/17, 160 41, registered number:
47116129, incorporated in the Commercial Register kept by the Municipal Court in
Prague, Section B, Entry 1834
(hereinafter referred to as ‘**Trader**’)

1. GENERAL INFORMATION

- 1.1 The Trader presents this questionnaire to the Customer in accordance with the Capital Market Act¹, the implementing regulations for that Act, and other apposite legal rules.
- 1.2 The Customer fills in this questionnaire VOLUNTARILY. The information provided by the Customer shall be used by the Trader in accordance with the legislative requirements in order to evaluate the appropriateness or suitability of the services provided by the Trader from the perspective of the Customer’s needs, knowledge, experience, relationship to risk and financial status, and from the aspect of the targets to be reached by the service requested. The receipt of information from the Customer is a prerequisite if investment services are to be provided to the Customer in a qualified manner and in the Customer’s best interests.
- 1.3 If the Customer refuses to answer questions in the questionnaire, or provides false, incomplete or imprecise answers, he is exposed to the risk that the Trader will not evaluate the Customer’s actual needs entirely accurately and will select for the Customer an investment instrument, investment services or method for the provision thereof that is inappropriate for the Customer, or will provide investment advice that is not the most appropriate for the Customer. Should the Customer refuse to answer questions, or should the Customer provide information that is false, incomplete or imprecise, the Trader may refuse to recommend an investment service, transaction or investment instrument or may refuse to provide the requested investment service.

¹ Act No 256/2004 on business on the capital market, as amended (hereinafter referred to as ‘**Capital Market Act**’)

2. IDENTIFICATION

2.1 General information

(a)	Trader's employee presenting the questionnaire	
(b)	date of completion of the questionnaire	

2.2 Customer

(a)	name	
(b)	personal ID number (date of birth) / registered number	
(c)	address / registered office	
	- town:	
	- postcode:	
(d)	contact person:	
	- telephone:	
	- fax:	
	- e-mail:	

3. CUSTOMER'S PLANS

3.1 Liquidity

(a)	<p>The money I am now investing I intend to earmark for investment for a period of probably:</p> <p><input type="checkbox"/> up to 3 months</p> <p><input type="checkbox"/> up to 1 year</p> <p><input type="checkbox"/> 1 to 3 years</p> <p><input type="checkbox"/> longer than 3 years</p>
(b)	<p>How important is it to be able to encash an investment quickly?</p> <p><input type="checkbox"/> it is not important, I am keeping the money invested for the whole of the agreed period. I am aware that otherwise prompt encashment would incur additional costs</p> <p><input type="checkbox"/> yes, it is likely that I will be forced into such a possibility and therefore I do not want prompt encashment to result in financial loss</p> <p><input type="checkbox"/> yes, a situation may occur where I will need the money, but I realize that prompt encashment could entail additional costs</p>

3.2 Risk and expected yield

(a)	<p>When you invest, do you give precedence to the size of the yield or to security?</p> <p><input type="checkbox"/> I don't need to make a return on my investment immediately, but I want to invest in assets with a guaranteed return</p> <p><input type="checkbox"/> I am investing because I want to achieve a higher yield, but I know that adverse market developments could reduce the value of my investments</p> <p><input type="checkbox"/> I expect above-average yields and I realize that my funds will be invested in assets where there are no guarantees of a return</p>
(b)	<p>What annual yield, expressed as a percentage of your investment, do you consider feasible given the current conditions prevailing on the financial markets?</p> <p><input type="checkbox"/> up to 2% p.a.</p> <p><input type="checkbox"/> 2-4% p.a.</p> <p><input type="checkbox"/> 4-7% p.a.</p> <p><input type="checkbox"/> 7-15% p.a.</p> <p><input type="checkbox"/> more than 15% p.a.</p>
(c)	<p>The Customer is making the investment:</p> <p><input type="checkbox"/> to place surplus funds somewhere</p> <p><input type="checkbox"/> as a means of regular and stable yield</p> <p><input type="checkbox"/> to achieve higher yields with the guarantee of a minimum return</p> <p><input type="checkbox"/> to achieve an above-average yield on the investment in conditions where there is a risk of loss</p> <p><input type="checkbox"/> to achieve a fast, high yield, even at the risk of high losses</p>

4. THE CUSTOMER'S KNOWLEDGE AND EXPERIENCE OF INVESTING IN INVESTMENT INSTRUMENTS

4.1 Length and depth of investment experience

(a)	<p>Number of years and depth of experience of securities trading, in particular trading in equities, bonds, units and other investment securities:</p> <p><input type="checkbox"/> basic, up to 1 year</p> <p><input type="checkbox"/> reasonable, 1-3 years</p> <p><input type="checkbox"/> expert, longer than 3 years</p>
(b)	<p>Number of years and depth of experience of money-market instrument trading, including trading on the foreign-exchange market (FOREX):</p> <p><input type="checkbox"/> basic, up to 1 year</p> <p><input type="checkbox"/> reasonable, 1-3 years</p> <p><input type="checkbox"/> expert, longer than 3 years</p>
(c)	<p>Number of years and depth of experience of trading in options, futures, swaps, other derivatives, instruments facilitating the transfer of credit risk and other derivative investment instruments:</p> <p><input type="checkbox"/> basic, up to 1 year</p> <p><input type="checkbox"/> reasonable, 1-3 years</p> <p><input type="checkbox"/> expert, longer than 3 years</p>

(d)	The Customer keeps track of events on the capital markets: <input type="checkbox"/> daily <input type="checkbox"/> several times a week <input type="checkbox"/> less frequently but regularly <input type="checkbox"/> occasionally	
(e)	In relation to investments in Investment Instruments, the Customer (the Customer's responsible person) has attained the following education:	
(f)	In relation to investments in Investment Instruments, the Customer (the Customer's responsible person) has held the following occupations:	

4.2 Knowledge of key investment terms

(a)	Margin trading: <input type="checkbox"/> I don't understand it, but I will not be using it in my investment <input type="checkbox"/> a trader has explained it to me <input type="checkbox"/> I have a sufficient grasp of it
(b)	Leverage: <input type="checkbox"/> I don't understand it, but I will not be using it in my investment <input type="checkbox"/> a trader has explained it to me <input type="checkbox"/> I have a sufficient grasp of it
(c)	Short sales: <input type="checkbox"/> I don't understand it, but I will not be using it in my investment <input type="checkbox"/> a trader has explained it to me <input type="checkbox"/> I have a sufficient grasp of it
(d)	Marking to market: <input type="checkbox"/> I don't understand it, but I will not be using it in my investment <input type="checkbox"/> a trader has explained it to me <input type="checkbox"/> I have a sufficient grasp of it
(e)	Compensation from the Securities Brokers Guarantee Fund: <input type="checkbox"/> I understand the conditions of payment, I would not be entitled to compensation <input type="checkbox"/> I understand the conditions of payment, I would be entitled to compensation <input type="checkbox"/> I don't understand the conditions for the payment of compensation

5. CUSTOMER'S FINANCIAL SITUATION

5.1 Scale of investment and the Customer's financial status

To be filled in by natural persons and legal persons

The Customer's investment will have a total volume of:

- up to CZK 200,000
- CZK 200,000 – CZK 500,000
- CZK 500,000 – CZK 1,000,000
- CZK 1,000,000 – CZK 5,000,000
- more than CZK 5,000,000

To be filled in only by natural persons

(a) The Customer total annual regular income:

- up to CZK 250,000
- CZK 250,000 – CZK 1,000,000
- CZK 1,000,000 – CZK 10,000,000
- CZK 10,000,000 – CZK 100,000,000
- CZK 100,000,000 – CZK 1,000,000,000

(b) The Customer's regular income mainly comprises:

- salary
- income from business
- income from letting
- income from investment instruments
- other income

(c) Credit, loans and other liabilities account for the following share of the Customer's estate:

- up to 5%
- 5 – 10 %
- 10 – 20 %
- 10 – 50 %
- 50 – 70 %
- more than 70%

(e) The Customer's regular repayments of financial liabilities account for the following share of the Customer's regular income (%):

5.2 Effects and impacts of investment

To be filled in by natural persons and legal persons

Will resources from a loan, credit or other liabilities be used for the investment? Have such resources been used? (apart from facilities granted by the Trader)

- yes

no

To be filled in only by natural persons

(a) The Customer's planned investment accounts for the following share of the Customer's total assets (including liquid assets, investments and real estate), expressed as a percentage:

(b) If the value of the planned investment were to diminish significantly:

this would not result in major difficulties

the lost sum is not important for the Customer

it would complicate the Customer's basic standard of living considerably.

6. ADVICE

- 6.1 The Customer hereby declares that he has been informed that the information obtained from the Customer is subject to the obligation of confidentiality and other obligations under the Capital Market Act and the Personal Data Protection Act² and that such information is also subject to banking secrecy under the Banks Act³.
- 6.2 By signing this questionnaire, the Customer confirms that the information referred to herein is true and complete, that the Customer has understood the content of the questionnaire and has completed it according to his best knowledge, and that, in case of any substantial change in the information disclosed in this questionnaire, the Customer shall notify the Trader without undue delay.
- 6.3 The Customer notes that if the Customer failed to answer questions in the questionnaire, provided false answers, concealed significant information, or fails to notify the Trader of any substantial change in the information referred to in this questionnaire, the Customer is exposed to the risk that the Trader will evaluate the Customer's actual needs incorrectly or imprecisely and will select for the Customer an investment instrument, investment service or method for the provision thereof that is inappropriate for the Customer, or will provide investment advice that is not the most appropriate for the Customer.

In

Date

Customer's signature

² Act No 101/2000 on the protection of personal data and amending certain laws, as amended.

³ Act No 21/1992 on banks, as amended.