



INVESTMENT QUESTIONNAIRE

(hereinafter referred to as the „Questionnaire“)

PPF banka a.s.

having its registered office at Praha 6, Evropská 2690/17, post code: 160 41 Company identification No.: 47116129, registered in the Commercial Register kept by the Municipal Court in Prague, Section B, Insert 1834

(hereinafter referred to as the “Dealer”)

1. General information

- 1.1 The Dealer submits this Questionnaire to the Client in accordance with the Act on Undertaking on Capital Market¹, with executing regulations to this Act and other relevant laws and regulations.
- 1.2 The Client completes this Questionnaire VOLUNTARILY. The Dealer invokes information provided by the Client in accordance with requirements of legislation for assessment of proportionality, or appropriateness of services provided by the Dealer in terms of needs, knowledge, experience, relation to risks and financial standing of the Client as well as aims which are supposed to be achieved through the requested service. Obtaining information from the Client presumes a provision of Investment Services to the Client expertly and in his/her best interests.
- 1.3 If the Client refuses to answer questions in the Questionnaire or if he answers some of the questions untruly, incompletely or inaccurately, he exposes himself to risk that the Dealer does not assess real needs of the Client exactly and chooses an Investment Instrument, Investment Service or a method of its provision which is not appropriate for him/her or provides Investment Consultancy which is not optimal for the Client. In case that the Client refuses to answer or states information untruly, incompletely or inaccurately, the Dealer can refuse to recommend an Investment Service, a transaction or an Investment Instrument or to carry out requested Investment Service.

¹ Act No. 256/2004 Coll., on Undertaking on Capital Market, as amended (hereinafter referred to as the „Act on Undertaking on Capital Market“).

2. Identification

2.1. General data

Dealer's Employee who submits a Questionnaire	
Date of Questionnaire completion	

2.2 Client

Name / Company Name	
birth certificate No. (date of birth) / Company identification No.	
Residence / Registered office	
Contact person:	
- Telephone:	
- Fax:	
- E-mail:	

Part A: Experience and knowledge of the Client

1. What kinds of Investment Instruments do you know, i.e. can you describe and explain their attributes and risks connected with them?

- Money Market Instruments (particularly treasury bills, bills of exchange, T-Bills)
- Bonds and similar debt securities
- Structured Products (Investment Certificates, i.e. guaranteed certificates, index certificates, airbag, bonus certificates and other non-leverage certificates)
- Collective Investment Funds (unit trusts, investment funds)
- Shares and similar property securities including ETFs (=Exchange Traded Funds)
- Currency and Interest Derivatives (particularly forward, swap, currency options or their combination)
- Others, please specify:.....-
- None

2. What kinds of Investment services / transactions do you know, i.e. can you describe and explain their nature and risks connected with them?

- Purchase / sale of Investment Instruments
- Assets management including Investment Instruments
- Safekeeping of Investment Instruments
- Administration of Investment Instruments
- REPO operations
- Investment Instrument Loans
- Others, please specify:.....-
- None

3. What kinds of Investment Instruments have you concluded transaction with and in what frequency in average in last 5 years?

Frequency Investment Instrument	One-time	Rarely (up to 3 transactions per year)	Often (up to 10 transactions per year)	Very often (more than 10 transactions per year)	Trading volume in CZK	Total length of experience in years
Money market instruments <ul style="list-style-type: none"> • Treasury bills • Bills of exchange • T-Bills 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Up to 1m <input type="checkbox"/> Up to 10m <input type="checkbox"/> More <input type="checkbox"/>	
Bonds and similar debt securities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Up to 100ths <input type="checkbox"/> Up to 1m <input type="checkbox"/> More <input type="checkbox"/>	
Structured products <ul style="list-style-type: none"> • Investment Certificates, i.e. guaranteed certificates, index certificates, airbag , bonus certificates) • Other non-leverage certificates 	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	Up to 100ths <input type="checkbox"/> Up to 500ths <input type="checkbox"/> More <input type="checkbox"/>	
Collective Investment Funds <ul style="list-style-type: none"> • Unit trusts, • Investment funds 	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	Up to 100ths <input type="checkbox"/> Up to 500ths <input type="checkbox"/> More <input type="checkbox"/>	
Shares and similar property securities including ETF	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Up to 100ths <input type="checkbox"/> Up to 500ths <input type="checkbox"/> More <input type="checkbox"/>	
Currency derivatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Up to 1m <input type="checkbox"/> Up to 5m <input type="checkbox"/> More <input type="checkbox"/>	
Interest derivatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Up to 100ths <input type="checkbox"/> Up to 500ths <input type="checkbox"/> More <input type="checkbox"/>	
Others (specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Up to 100ths <input type="checkbox"/> Up to 500ths <input type="checkbox"/> More <input type="checkbox"/>	
Others (specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Up to 100ths <input type="checkbox"/> Up to 500ths <input type="checkbox"/> More <input type="checkbox"/>	
None	<input type="checkbox"/>					

4. Do you carry/Have you ever carried on activities related to Investment Instruments Transactions within your profession or did you graduate in the field which was focused on the area of the financial markets?

- Yes; if Yes, please specify your profession or field of study:.....
 No

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Part B: Investment Objectives

1. What is your investment horizon (for how long do you consider invest financial funds)?

- For a period up to one year
 For a period of one to five years
 For a period longer that five years

2. How likely do you keep the investment horizon?

- I want to have invested funds available at all times
 It can happen that I will need invested funds for other purposes and thus I will fail the investment horizon originally intended
 I will not need invested funds for other purposes and I will keep the investment horizon with high probability

3. What annual yield as a percentage of your investment do you consider as realistic on current conditions in financial markets?

- Up to 2%
 2-4 %
 4-7%
 7-15%
 More than 15%

4. Do you prefer the amount of the investment yield or the security?

- I do not have to earn on my investment quickly but I want to invest in low risk assets
 I invest because I want higher yield but I realize that in case of adverse market development the value of my investments may be reduced
 I expect the above average yields and I understand that my funds will be invested in assets in which the return of assets is not guaranteed.

5. What is the purpose of your investment?

- Temporary deposit of available financial funds which have the character of monetary reserves for the beforehand known purpose (pension, tuition fees, special-purpose corporate funds etc.)
 Appreciation of available financial funds which do not have a predetermined utilization but in the future it is likely to use them at least partially otherwise than for investment
 Deposit of financial funds in such Investment Instruments that can generate above average yields and I do not intend specific utilization for them in the future

6. Choose what characterizes the intended investment the most.

- 100% return of the principal, at least minimum yield guaranteed, very low risk (no loss of invested funds)
- The expected average annual yield slightly over the revenues from standard bank deposits, low risk (possibility of small losses of invested funds)
- The expected average annual yield strongly over the revenues from standard bank deposits, medium risk (possibility of significant losses of invested funds)
- Maximizing of the expected yield with possibility of loss of all invested funds

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Part C: Client's financial situation – to complete by a natural person only

1. What portion of your assets (including real estates etc.) represents financial funds for the intended investment?

- All or most of the savings
- More than half of total assets
- Less than half of total assets
- Negligible portion of total assets

2. What impact would possible loss of 100% invested funds have on you when taking into account your incomes and liabilities (credit instalments, leasing, mortgages etc.)?

- Existential problems
- Significant reduction in living standards
- Slight reduction in living standards
- No change in living standards

3. What are the sources of your income?

- Salary
- Business Income
- Rental Income
- Capital Income (dividends, interests etc.)
- Others (for example social benefits etc.)

4. Please specify the amount of your regular monthly income

- Up to CZK 30.000
- CZK 30.000 – CZK 100.000
- More than CZK 100.000

5. Please specify the approximate ratio of your regular monthly income and commitments (mortgage, loan, leasing, etc.) *

- 1 : 1
- 2 : 1
- 5 : 1
- 10 : 1

*... please choose from the stated alternatives the one which corresponds most to your actual conditions

3. Instruction

- 6.1 The Client hereby declares that he was informed that information obtained from the Client are subject to confidentiality and other obligations under the Act on Undertaking on Capital Market, under the Personal Data Protection Act² and at the same time are subject to bank secret under the Act on Banks³.
- 6.2 The Client confirms by his/her signature the truthfulness and completeness of information stated in this Questionnaire, that he understood the contents of the Questionnaire, that he completed the Questionnaire with their best knowledge and in case of any substantial change of data stated in this Questionnaire he notifies the Dealer without undue delay.
- 6.3 The Client acknowledges that if he did not answer any of the questions, he answered them untruthfully, he concealed any substantial facts or he does not notify the Dealer about a substantial change of data stated in this Questionnaire, he exposes himself to the risk that the Dealer assesses his actual needs incorrectly or inaccurately and it chooses an Investment Instrument, Investment Service or a method of its provision which is not appropriate for him/her or it provides Investment Consultancy which is not optimal for him/her.

In _____

On _____

Client's signature

² Act No. 101/200 Coll., on Protection of Personal Data and Amendment to Some Acts, as amended.

³ Act No. 21/1992 Coll., Act on Banks, as amended.