

# Long-Term Investment Product Agreement

## **Patria Finance, a.s.**

with its registered office at Výmolova 353/3, Prague 5, 150 27, Czech Republic  
ID No.: 26455064

registered with the Commercial Register administered by the Municipal Court in Prague,  
Section B, File No. 7215  
(hereinafter "**Patria**")

a

## **Name and surname:**

permanent address

Street and number:

City and ZIP/postal code:

birth number:

(hereinafter the "**Customer**")

(Patria and the Customer hereinafter individually as the "**Party**" or jointly as the "**Parties**")

## **1. SUBJECT OF THE LONG-TERM INVESTMENT PRODUCT AGREEMENT**

- 1.1 **Basic definition.** Pursuant to this agreement, Patria shall provide the Customer with a so-called long-term investment product within the meaning of the regulation (hereinafter the "**LTIP**" and the "**Agreement**"). The Agreement is negotiated in connection with the master investment services agreement (hereinafter the "**Master Agreement**") and the terms and conditions of the Master Agreement shall apply accordingly.
- 1.2 **Nature of the LTIP.** The LTIP is neither an account nor a brokerage account. The LTIP may include particular accounts and certain transactions and assets. The LTIP may be subject to tax support as one of the so-called "retirement products". The details of the tax support for the LTIP are set out in the relevant regulation.
- 1.3 **LTIP Terms and Conditions.** The LTIP terms and conditions (hereinafter the "**LTIP Terms and Conditions**"), which are provided to the Customer upon conclusion of the Agreement, are part of this Agreement. The fact that certain information is set out in the LTIP Terms and Conditions allows Patria to change them from time to time to meet current regulation and the needs of customers and of Patria as the provider of this service.
- 1.4 **Assets within the LTIP.** The regulation sets out the maximum range of types of assets and transactions that can be kept within the LTIP. The LTIP Terms and Conditions may narrow this range of assets. The specific assets and transactions that Patria may hold or negotiate for or with the Customer under the LTIP are set out in the LTIP Terms and Conditions. The LTIP Terms and Conditions also set out the manner in which assets can be added to the LTIP (including possible restrictions).

- 1.5 **Records of the assets within the LTIP.** Patria will set up a special Brokerage Account for the Customer, where the assets within the LTIP will be recorded.
- 1.6 **Connection of the LTIP to the Master Agreement.** The Agreement supplements the Master Agreement and the terms and conditions of the Master Agreement only to the extent necessary for the provision of the LTIP. In the event of a conflict between the Master Agreement and the Agreement, the wording of the Agreement shall prevail for the purpose of the operation of the LTIP. The consequences of the termination of the Master Agreement for the LTIP shall be governed by the LTIP Terms and Conditions.
- 1.7 **Fees.** The fees for the LTIP and the products and services provided within the LTIP are set out in the List of Fees.

## 2. SPECIFIC RULES FOR THE LONG-TERM INVESTMENT PRODUCT

- 2.1 **Restrictions of disposition with the assets kept within the LTIP.** As the LTIP is a so-called "retirement product" and may be subject to benefits (in particular tax benefits), Patria notifies the Customer that the regulation imposes certain restrictions on the disposal of assets kept within the LTIP in order to prevent the withdrawal of funds or Investment Instruments contrary to the purpose of the tax support. Patria, as the provider of the LTIP, may not carry out any order by the Customer, as the owner of such LTIP, which would result in the repayment of the tax support of the LTIP, unless Patria informs the Customer in advance of the consequences of such action and the Customer declares in writing to Patria that he/she is aware of these consequences. A more detailed description of this process is set out in the LTIP Terms and Conditions.
- 2.2 **Preservation of assets in the LTIP.** If benefits are provided from the Investment Instrument (e.g. on sale or payment of dividends), these benefits will continue to be part of the assets within the LTIP. The transfer of assets from the LTIP will result in the termination of the LTIP. Further terms and conditions are set out in the LTIP Terms and Conditions.
- 2.3 **Transfer of LTIP from/to another provider.** The transfer of LTIP from or to another provider may be subject to certain restrictions. Further details are set out in the LTIP Terms and Conditions.
- 2.4 **Employer contributions.** The Customer's employer may contribute to the LTIP. Further details and any restrictions are set out in the LTIP Terms and Conditions.

## 3. DURATION AND CHANGE OF THE AGREEMENT

- 3.1 **Duration of the Agreement.** The Agreement is concluded for an indefinite period of time. The LTIP Terms and Conditions specify when the Agreement may terminate.
- 3.2 **Change of the Agreement.** The Agreement may be amended by mutual agreement of the Parties. The Customer may report changes to certain factual data by notification in the cases and in the manner set out in the LTIP Terms and Conditions.
- 3.3 **Patria's change of the LTIP Terms and Conditions.** Patria may amend the LTIP Terms and Conditions if there is a reasonable need to do so, particularly if conditions in the financial markets change, customer needs change, or changes in regulation,

technology or organisational processes occur. Patria will make the amended version available on the Website or electronically and also at branches at least 1 month before the changes take effect, unless a different time period is specified in the LTIP Terms and Conditions in certain cases. Patria shall notify the Customer of such change electronically or by written notice by correspondence and also on the Website ([www.finance.patria.cz](http://www.finance.patria.cz)). If the Customer does not reject the proposed change within this period, the new wording shall become binding to both Parties. If the Customer does not agree with the change, he/she may terminate the Agreement in writing before the proposed effective date of the change, with a notice period of 1 month starting from the delivery of the Customer's notice to Patria. The rights and obligations under the terminated Agreement shall be governed by the existing wording of the LTIP Terms and Conditions until the expiry of the notice period.

- 3.4 **Termination.** The Agreement may be terminated as specified in the LTIP Terms and Conditions, even unilaterally without providing reasons.
- 3.5 **LTIP Terms and Conditions.** In addition to the situations referred to in the Agreement, the LTIP Terms and Conditions regulate other specifics and parameters of the LTIP.
- 3.6 **Statement.** The Customer declares that the Agreement and related contractual documentation and other mandatory information have been provided to the Customer sufficiently in advance of the conclusion of this Agreement (whether electronically or in paper form), that the Customer has read, understands, and agrees to their contents.

In Prague on \_\_\_\_\_ In \_\_\_\_\_ on \_\_\_\_\_

\_\_\_\_\_  
On behalf Patria Finance, a.s.  
under a power of attorney

\_\_\_\_\_  
Customer's signature