

Services accessibility for people with health impairments

This document describes the accessibility of our services, i.e. the services of Patria Finance, a.s. ("Patria"), to you, our existing and potential clients, in terms of Section 14 of Act No. 424/2023 Sb., on Accessibility Requirements for Certain Products and Services (the "Act"). Please note that this Act only applies to selected services. In relation to Patria, it applies to the financial services listed below and to e-trading (i.e. entering into contracts by electronic means).

First of all, we will provide a general description of the individual services concerned and the explanations necessary to understand how they work. This is a very general description; a detailed and binding description of the services is provided in contracts, in our terms and conditions, any pre-contractual information and other documents directly related to each service.

In the next section of this document, we will describe how the services provided meet the accessibility requirements. If you prefer an audio version of this document, please call our phone assistance on (+420) 221 424 240. Should you have any suggestions for improving the accessibility of our services, please contact our phone assistance on (+420) 221 424 240.

This document was drawn up as of 28 June 2025. This statement was prepared using the self-assessment method performed by Patria.

1. GENERAL DESCRIPTION OF SERVICES AND EXPLANATIONS NECESSARY TO UNDERSTAND HOW THE SERVICES WORK

1.1. Provision of investment services at Patria Finance, a.s.

Patria Finance, a.s., as a member of the ČSOB Group, is a securities broker/dealer that enables individual investors to trade on the individual stock exchanges.

Investing on a stock exchange means that a particular investor buys a "piece" of a company (e.g., ČEZ, Apple, etc.), believing that the value of this "piece" (share) will increase over time. If the value of the share increases, the investor can subsequently sell the share at a higher price. Please note, however, that the share price may, naturally, also drop.

Most of the investment services at Patria require that you first enter into a Master Investment Services Agreement and complete an Investment Questionnaire.

Once you have opened the Master Investment Services Agreement, Patria may provide you with services such as:

- The possibility to place orders to buy or sell investment instruments which Patria has on offer (generally securities such as shares, bonds, ETFs - exchange-traded funds);
- Management and custody of the purchased investment instruments held on an Asset Account which Patria will maintain for you;
- Investment advice - e.g., whether buying or selling investment instruments is suitable for you or not,
- Currency conversions in connection with the provision of investment services.

In order to provide these services to you, we need to obtain certain information from you filled out in the "Investment Questionnaire". This includes information such as your knowledge of and experience in investing, your investment objectives, your financial resources, and your risk attitude. Using this information, we will create an investment profile for you, on the basis of which we can offer suitable investments to you. We may also request mandatory information from you required under the Act on Selected Measures against Legitimisation of Proceeds of Crime and Financing of Terrorism ("AML Act").

You can invest in individual securities by transferring money from your designated bank account to a Brokerage Account at Patria Finance and then placing an order to purchase the security. We will then try to execute the order. If the order is executed, and therefore the purchase is agreed, the settlement of the transaction takes place a few days later. As part of the transaction settlement, the specific securities will be credited to your Asset Account, and the consideration for the purchase of the securities and any fees payable will then be debited from your Brokerage Account. You can buy investment instruments on a one-off or a regular basis (in particular by placing regular orders). You can also sell investment instruments, but only by placing a one-off order. Settlement of the transactions will take place in the following days.

You can invest via our WebTrader application, our Patria Finance mobile application and by phone.

In addition to the Master Investment Services Agreement, you can enter into additional product agreements that allow you to use specific services such as regular ETF investing, margin trading, short-selling, or forward transactions.

Please remember that investments are inherently risky and may not be suitable for everyone. Their value may fluctuate, and return on your investment is not guaranteed.

1.2. Other investment services provided:

a) Long-term investment product

It is also possible to arrange a Long-Term Investment Product ("LTIP") with Patria, which is a tax-advantaged retirement product that consists of a separate asset portfolio opened for you to hold your purchases, i.e., both cash and investment instruments, which enjoy a tax relief.

b) Margin trading

The basic principle of trading securities using a loan or credit is that the client finances part of their investment with money borrowed from Patria, where the purchased shares serve as a collateral. When the securities are sold, the client repays the credit including interest and keeps the proceeds.

c) Short-selling

Short-selling means that by speculating on a decline in the price of an investment instrument (shares), called shorting or short position, an investor can achieve appreciation when the value of the traded shares declines.

d) Foreign exchange services

If you wish to invest in different currencies, we will allow you to convert funds in your Brokerage Account from one currency to another. You can also use the automatic currency conversion service.

e) Regular investments in ETFs

If you wish to invest smaller amounts in ETFs (exchange-traded funds), you can enter into an additional relevant Product Agreement. You will use your money to buy a proportionate part of the ETF (called fraction). However, ETFs are not bought and sold via Patria daily, but only on so-called valuation days.

f) Forward transactions

You can also enter into forward transactions with us. This is also an investment instrument, but not a security. We only negotiate FX (currency) forward transactions.

g) Indigo (asset management)

Regardless of any other services agreed with us, you can always use the Indigo service.

The Indigo service consists of automated advice and investment. You can invest automatically on a weekly, monthly or even quarterly basis. Your only concern is having enough money on your account. We will take care of the rest.

However, this service may not be fully accessible given that the existing Indigo application will not be updated in accordance with Section 28(7) of Act No. 424/2023 Sb., on Accessibility Requirements for Certain Products and Services.

Explanations for selected important terms:

- The investment instruments that Patria enables you to buy are, for example, shares, bonds or units of investment funds or ETFs.
- ETF stands for an exchange-traded fund. It is an investment fund that is publicly traded on an exchange. The composition of an ETF usually replicates various specialized stock or bond indices.
- Order means your instruction, i.e. an instruction to buy or sell an investment instrument using your Brokerage Account.
- Regular investments mean your order that we will be executing over a period of time in pre-defined intervals and with the investment instruments of your choice.
- Brokerage Account means the account on which your investment instruments or records of your investment instruments and records of funds that we maintain for you on bank accounts will be maintained.

1.3. E-trading

E-trading means services provided remotely via websites or mobile devices, by electronic means and at the individual request of the consumer with the aim of signing the Master Agreement.

E-trading is not just a way of entering into a contract, and it is not a separate financial service. The accessibility of financial services is described above.

E-trading, i.e., entering into a contract by electronic means exceeding the scope of financial services, is available for the following services:

- Patria.cz Portal – reporting on capital markets,
- Real Time Data – enables you to have up-to-date information on the developments in the value of investment instruments.

2. ACCESSIBILITY COMPLIANCE STATEMENT

2.1. Electronic channels

Currently, with the technical standards that would specify the requirements of the Act in the future yet to be issued, Patria believes that its website complies with the obligations imposed by the Act.

In addition to the obligations arising from the Act, the website is fully compliant with WCAG 2.1, with the exceptions specified below.

The following websites and applications are described below

Patria.cz
Patria.finance.cz
WebTrader 1.0
WebTrader 2.0
Indigo.cz
AlphaTrader.cz
MobileTrader (IOS)
MobileTrader (Android)

2.1.1. WebTrader 2.0

Inaccessible content according to WCAG 2.2

Element	Level	Description	Section/Part
2.1.1	A	Some navigation features are not keyboard-focusable.	navigation, search engine, dashboard, portfolio, trading, money and transfers
2.4.4	A	The back button should be a link with an aria-label that describes the destination page.	navigation, search engine, dashboard
2.4.1	A	There is no link to skip to the main content.	navigation, search engine
2.4.3	A	The logo wrapper/container causes the tabulator to stop.	navigation, search engine, sidebar, trading
2.4.3/2.1.2	A	The focus escapes the dialogues; it is not trapped.	navigation, search engine
2.4.2	A	Page <title> does not reflect the actual content.	navigation, search engine
2.4.5	AA	A single navigation method only.	navigation, search engine
1.3.1	A	The submenu below the trading does not use the correct list structure.	navigation, search engine, dashboard, sidebar, portfolio, trading
1.3.1/1.3.5	A/AA	Horizontal navigation is not wrapped in <header>.	navigation, search engine

3.1.2	AA	The selection of language is too complex.	navigation, search engine
1.1.1	A	Decorative navigation icons are not hidden from assistive technology.	navigation, search engine, dashboard, sidebar, trading
4.1.2/2.4.3	A	Pop-up menus lack aria-descriptions, focus trapping and ARIA labeling.	navigation, search engine
1.3.1/4.1.2	A	Menu actions should include ARIA attributes for dialogues.	navigation, search engine, dashboard, sidebar
4.1.2	A	The account settings button needs a descriptive aria-label with the user's initials and purpose.	navigation, search engine, dashboard, sidebar, trading, money and transfers
4.1.2/4.1.3	A/AA	The copy button needs an accessible title and a live area for feedback.	navigation, search engine
2.4.6	AA	Visually hidden text is missing to make it clear what the refresh button does.	navigation, search engine, trading
1.4.13	AA	The title tool bubble is not available on small screens where clipping occurs.	navigation, search engine
2.1.1/4.1.2	A	Help is not accessible via the keyboard, it cannot be closed using the ESC key.	dashboard, sidebar
3.3.1/4.1.2	A	Price input must use aria-required, aria-invalid and aria-describedby for error messages.	sidebar
4.1.3	AA	The error message related to notification method selection should be exposed to screen readers via an alert.	sidebar, trading, money and transfers
1.3.1/3.3.2	A	The optional note field needs a programmatically assigned tag.	sidebar
3.3.1/4.1.3	A/AA	Display the error and assign it to a field.	sidebar
2.4.7	AA	Some visible focus indicators for the price range slider buttons are missing.	trading
3.3.2	A	Some visually hidden labels for the name/ISIN search field are missing.	trading

We are still working on a remedy for these deficiencies.

2.1.2. Mobile Trader

Inaccessible content according to WCAG 2.2

Element	Level	Description	Section/Part (Android)	Section/Part (IOS)
1.1.1	A	Any non-textual content presented to the user has a textual alternative that serves the same purpose.	overview, security detail	overview, security detail
1.3.1	A	The information, structure and relations conveyed by the presentation may be programmatically determined or are available in the text.	contacts, authorization code, settings, regular investments	contacts, authorization code, settings, regular investments
1.4.3	AA	The visual presentation of a text and text images has a contrast ratio of at least 4.5:1	This may occur across the application.	This may occur across the application.
1.4.5	AA	Where visual presentation can be achieved by the technologies used, text rather than text images is used to convey information, except in the following cases: text images can be visually adapted to the user's requirements; the specific presentation of the text is essential to the information conveyed.	overview	overview

2.4.11	AA	Ensure that the element is at least partially visible when keyboard focus is obtained.	news	news
2.4.7	AA	Each keyboard-controlled user interface has a mode of operation in which the keyboard focus indicator is visible.	login screen, overview, chart, transactions, bottom menu, action detail, investment types, management, settings	chart, overview, bottom menu, investment types
2.5.8	AA	Ensure that interactive elements have a minimum target size.	dip, login, investment types, overview, settings, favorites, notifications, news	dip, investment types, overview, settings, news
3.2.1	A	When a UI component gains focus, it does not initiate a context change.	transactions, settings, investment types, overview, portfolio	transactions
3.2.6	A	Ensure that consistent help is available on all pages.	partially provided	partially provided
3.3.8	AA	Ensure that verification processes are accessible and easy to use.	authorization text message	authorization text message

We are working on a remedy for these deficiencies.

2.1.3. Other websites and applications

Patria.cz	To be replaced by a new version	Partially accessible
Patria.finance.cz	Application not updated; will be	Partially accessible

	replaced by a new version	
WebTrader 1.0 (old)	Already replaced (WebTrader 2.0)	Partially accessible
Indigo	Application not updated; will be replaced by new version	Partially available

These services may not be fully accessible due to the fact that the existing application will not be updated in accordance with Section 28(7) of Act No. 424/2023 Sb. on Accessibility Requirements for Certain Products and Services. These services will be discontinued in the coming period and fully replaced by new services and accessible applications that the client will be able to use.

2.1.4. Referenced content

Patria websites use links that can be viewed or downloaded to a computer. The website generally posts PDF files that can be opened in freely available applications such as Adobe Reader or other alternative PDF viewers.

Free PDF file viewer: PDF format

2.1.5. Hardware and software requirements

Patria website can be viewed on a desktop computer, laptop or mobile device with an internet connection. To view the website on a computer, one of the most commonly used web browsers, the latest version, is ideal - Internet Explorer, MS Edge, Mozilla Firefox, Google Chrome, Safari. For browsing on mobile devices, Google Chrome and Safari are recommended.

2.2. Phone line

Patria's phone line is in compliance with the Act. If you have any questions or wish to make an appointment, please contact us on (+420) 221 424 240. If you have a hearing impairment, we can communicate with you via our e-mail address: patria@patria.cz.

2.3. Physical service at Patria and ČSOB branches

The Patria branch at Výmolova 353/3, Prague 5, 150 27 is accessible for all types of disabilities listed in the Act and the branch is also barrier-free. For your maximum satisfaction, we recommend arranging an individual meeting with one of our employees who will be fully available to you.

It is also possible to open a trading account at ČSOB branches, which are also accessible for all types of disabilities listed in the Act and the majority of branches are barrier-free. If you wish to visit a ČSOB branch, you will need to contact the specific branch.

In case you need technical aids to familiarize yourself with the documents, you need to bring them with you to the branch. If you are familiarizing yourself with the documents with the help of a person you trust, it is essential to take that person with you (e.g., a family member, assistant or witnesses). In either case, we recommend that you request that the documents be delivered to you in advance so that you have more time to familiarize yourself with them.

You may bring an assistance dog to a Patria branch or to a ČSOB branch.

Please remember to bring your ID document (ID card or passport).

We employ an individual approach to any clients who suffer from health impairments.

Please see below for individual medical or other limitations and a description of how we can work with a potential client.

a) Dealing with a blind or visually impaired person

People with visual impairments may be totally blind or may have impaired vision. If the person has impaired vision, Customer Care staff will adapt the communication with the client as needed.

If the client wishes to listen to the text of the documents being presented (Client Form, Terms and Conditions, Master Agreement) via their reader, there is no need for them to have a headset as the meeting will take place in a private meeting room. The same applies if the client were to bring their assistant/witness with them to a personal meeting. The assistants/witnesses can read the documentation aloud to the client in the meeting room.

People with visual impairments may bring an assistance dog with them to the Patria office.

In the event that the client is only able to make their own handwritten mark on the documentation instead of signing it, or mark it in another way (e.g. with a simple line, etc.), it is necessary for two witnesses to attend the meeting.

b) Dealing with a color-blind person

This constitutes no limitation with respect to the negotiation of the Master Agreement and the subsequent provision of services.

c) Dealing with a deaf person, a person who has a hearing impairment

In the case of a client who is hard of hearing, Customer Care staff will raise their voices in the meeting room as necessary.

A deaf client may choose to communicate through a sign language interpreter, who will accompany the client to a personal meeting.

If necessary, selected information may be typed on a screen from which the potential client could read the information.

d) Dealing with a person without vocal abilities

A client without vocal abilities can present their instruction / (dis)agreement / request / etc. using paper + pencil, or it is possible to use the client's own digital device (e.g., a tablet) which can be used by the client for writing a text and showing it to the Customer Care staff.

A client without vocal abilities may have a sign language interpreter with them. This procedure can also be applied with respect to people who are profoundly deaf.

e) Dealing with a person with limited motor skills or strength

If the client is able to make their own hand sign or any other sign on the documentation in lieu of their signature, two witnesses are required to attend the personal meeting. Instead of signing a document, the client makes a "hand sign" on it in front of two witnesses. A "client declaration" will then be drawn up with the two witnesses.

The client can also make their "own sign" in the form of their own stamp. The stamp must sufficiently identify the client, i.e. contain at least the client's name and surname.

If a person with limited motor skills/strength is not physically able to make any sign or to use the stamp, the legal transaction must be executed in the form of a notarial deed.

f) Dealing with a person with limited reach

The Patria branch at Výmolova 353/3, Prague 5 is barrier-free and accessible from the main street Radlická.

The construction of a new entrance to the Radlická metro station is currently underway, which also includes the construction of escalators, an elevator, a barrier-free underpass under Radlická Street and access to the southern slopes of Radlice. It should be completed by the end of 2026.

Almost all branches of ČSOB that you can visit are also barrier-free.

g) Dealing with a person with limited cognitive abilities

If the client is unable to understand the Customer Care staff, the latter will adapt the cadence and manner of speech so that the client can understand everything. If the client is still unable to understand the message conveyed by the staff, we will advise the client to bring an assistant/family member etc. to the branch to help the client fully understand the Patria staff.