

Všeobecná úverová banka, a. s.; abbreviated name: VÚB, a. s.,
registered office: Mlynské nivy 1, 829 90 Bratislava 25,
Registered in: Business Register of Municipal Court Bratislava III,
Section: Sa, file no. 341/B, company reg. no.: 31320155
BIC: SUBASKBX www.vub.sk
(hereinafter referred to as "VÚB, a. s." or the "Bank")

Scope of business: pursuant to the Act on Banks
Supervisory authority: National Bank of Slovakia
I. Karvaša 1, 813 25 Bratislava
Bank licence granted by NBS Decision
No. UBD-1744/1996 of 26 September 1996

Groups of financial instruments and products corresponding to investor types

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The information contained in this document is prepared so that make it comprehensible to average non-professional (retail) clients. Under no circumstances does it constitute a marketing announcement, investment advice, investment research, financial analysis, investment recommendations or other forms of general recommendation. All rights reserved.

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Introduction

The purpose of this document is to provide the client with information about the groups of financial instruments and products, which correspond to individual investor types pursuant to established procedures of VÚB, a.s. valid for “appropriateness” business model pursuant to Art. 73g of the Securities Act.¹

Investor type can also be defined as investment strategy, investment profile or risk profile. It is determined based on the evaluation of answers that the client provided in the investment questionnaire used for appropriateness model. To every investor type corresponds specific groups of financial instruments and products and it is marked in the overview found below. The overviews mentioned here do not apply to private banking clients and clients under investment service investment advisory (InvestPlan).

More detailed information on the creation of an investment strategy, investment questionnaires and evaluating the appropriateness/suitability of financial instruments and products can be found in the document called ‘Sprievodca investora’ (Investor’s Guide), that is available at our points of sale or online at www.vub.sk in the ‘Mission and Values’ section about ‘Investor Protection’.

This document only mentions groups of financial instruments and products that correspond to at least one type of investor. Clients can always contact VÚB a.s., points of sale with their requests and questions, even if they are interested in financial instruments and products, that are not explicitly mentioned in this document.

¹ Act No. 566/2001 Coll. on Securities and Investment Services and on changes and amendments to some acts, as amended („Securities Act“)

Overview No. 1 to the retail investment questionnaire used for “appropriateness” model

Description	Profile
INVESTMENT PROFILE A	<ul style="list-style-type: none"> Your level of knowledge and experience in the areas of investing corresponds to mutual funds investing primarily into current accounts and term deposits. The client can be offered the following group of special products that are currently distributed by VÚB bank: ‘Eurizon SK - Rezervný fond (REF)’
INVESTMENT PROFILE B	<ul style="list-style-type: none"> Your level of knowledge and experience in the areas of investing corresponds to structured deposits, mutual funds investing primarily into current accounts, term deposits. Further, your knowledge and experience is sufficient for common investment products – securities with minimal/low complexity, such as bonds², shares or mutual funds investing into similar investment products. The client can be offered products from the previous group as well as all the following products: ‘Prémiový vklad/Premium deposit, securities with minimal/low complexity, mainly: ‘Eurizon SK - Konzervatívne portfólio (KOP), Active bond fund (ABF), Dynamické portfólio (DOP), Stredoeurópske Aktívne Portfólio(SEP), Flexibilný konzervatívny fond (FLK), ESG Zodpovedné Portfólio (ZPF), Active Magnifica (AMG), MIX 15 (M15), MIX 30 (M30), Eurizon Manager Selection Fund - MS10, MS20, MS40, MS70 (E10, E20, E40, E70), Eurizon Fund - Bond High Yield (EBH), Bond Inflation Linked (EBI), Bond Corporate Smart ESG (EBS), Bond Emerging Markets “RD” (EBE), Absolute Green Bond (AGB), Epsilon Fund - Euro Bond (EEB)’
INVESTMENT PROFILE C	<ul style="list-style-type: none"> Your level of knowledge and experience in the areas of investing corresponds to structured deposits, mutual funds investing primarily into basic accounts, term deposits. Further, your knowledge and experience is sufficient for common investment products – securities with minimal/low complexity, such as bonds³, shares or mutual funds investing into similar investment products and mutual funds with specific investment strategies like covered and regional investment equity funds. The client can be offered products from the previous two groups as well as the following products: ‘Eurizon SK -Vyvážený rastový fond (VRF), Akciové portfólio (APO), Svetové portfólio (STO), Eurizon Fund - World Smart Volatility (EEW), Equity Emerging Markets Smart Volatility (EEM), Azioni Strategia Flessibile (ASF), Sustainable Global Equity (ESG), Equity China A (EEC), Equity USA (EEU), , Equity Innovation (EEI), Equity Planet (EPL), Equity People (EPE)’
INVESTMENT PROFILE D	<ul style="list-style-type: none"> Your level of knowledge and experience in the areas of investing corresponds to structured deposits, mutual funds investing primarily into current accounts, term deposits. Further, your knowledge and experience is sufficient for common investment products – securities with minimal/low complexity, such as bonds^{4*}, shares or mutual funds investing into similar investment products and mutual funds with specific investment strategies like covered and regional investment equity funds as well as more complex investment products that are related to lesser-known financial market indicators. Currently, the client can be offered products only from the previous three groups. Note: All investment products offered for Retail non-professional client under appropriateness business model by the bank are currently appropriate for this group.

² Except for Corporate Bonds with high-risk profile as defined in the Opinion of the Capital Market Supervision Department of the National Bank of Slovakia of 28 April 2021 (supervisory benchmark) on corporate bonds distribution.

³ Except for Corporate Bonds with high-risk profile as defined in the Opinion of the Capital Market Supervision Department of the National Bank of Slovakia of 28 April 2021 (supervisory benchmark) on corporate bonds distribution.

⁴ Except for Corporate Bonds with high-risk profile as defined in the Opinion of the Capital Market Supervision Department of the National Bank of Slovakia of 28 April 2021 (supervisory benchmark) on corporate bonds distribution

Overview No. 2 to the investment questionnaire of the Sales department

		Conservative investor	Progressive investor	Dynamic investor
Interest rate operations	Interest rate derivatives of basic reinsurance ⁵		x	x
	Selected interest rate derivatives of basic reinsurance ⁵		x	x
	Interest rate derivatives of conditional reinsurance ⁶		x	x
Currency operations	Currency spot (prompt) operations	x	x	x
	Currency derivatives of basic reinsurance ⁵		x	x
	Selected currency derivatives of conditional reinsurance ⁶		x	x
	Currency derivatives of conditional reinsurance ⁶		x	x
Structured products	Specially structured deposits without conversion		x	x
	Specially structured deposits with possible conversion		x	x
Commodity operations	Commodity derivatives		x	x

⁵ Basic derivatives usually used for the purpose of reinsurance

⁶ More complex derivatives used for the purpose of specific reinsurance