

CUSTOMERS CATEGORIZATION – AMOUNT OF SIGNIFICANT VALUE

In accordance with the MiFID requirements, the Bank categorized its clients by assigning them to one of three categories:

- **Retail Customers** – Customers who are not Professional Customers and are entitled to the highest level of protection.
- **Professional Clients** – Clients with knowledge and experience that allow them to make investment decisions and proper assessment of the risk associated with investing in a given financial instrument.
- **Eligible Counterparties** – entities that are specified in the Act from July 29, 2005 on trading in financial instruments. Professional Clients or large entrepreneurs who, at their request, have been classified as Professional Clients or clients from another EU / EEA Member State who have the status of eligible counterparty on the basis of the law applicable to them.

Change of the category assigned by the Bank

Reclassification Retail Client → Professional Client

At the Client's request, the Bank may consider Retail Client to be Professional Client, not being Eligible Counterparty. To this effect, the Client must fill in a respective request form and meet at least two of the following three criteria:

- the Client has concluded transactions at a value which is considered as significant value, on a respective market, on average at least 10 transactions per quarter within the last four quarters.
- the value of the Client's portfolio of financial instruments including funds being a portion of that portfolio, amounts to at least EUR 500,000 or its equivalent in PLN.
- the Client works or worked in the financial sector at least one year at a position which requires the professional knowledge of transactions in financial instruments or brokerage services which would be provided by the Bank to the Client on the basis of a respective agreement being entered into.

A transaction with a significant value on the relevant market is a transaction with a minimum face value of 389 016 EUR.

The equivalent amounts referred to in euro are determined using the average euro exchange rate announced by the National The Bank of Poland, in force on the day preceding the date of the Customer's instruction to change the category.

The above information is applicable from November 25, 2024.