

## Information on financial instruments and associated risks

Under MiFID rules you have been categorised as a Professional Client for the purposes of all services which Patria Finance, a.s. may provide to you in relation to all investment products, including the following products:

- transferable securities;
- money market instruments;
- units in collective investment undertakings;
- options, futures, swaps, forward rate agreements and any other derivative's contracts relating to:
  - commodities, whether cash and/or physical settled and whether or not traded on a regulated market and/or MTF;
  - climatic variables, freight rates, commission allowances or inflation rates or other official economic statistics;
- derivative instruments for the transfer of credit risk;
- financial contracts for differences;
- other derivative contracts.

In deciding to deal with Patria Finance, a.s. in such products generally, and in any particular case, you will have already assessed the risks involved in those products and in any related services and strategies which, in any particular case may (as relevant) include any of, or a combination of any of, the following:

- credit risk;
- market risk (including without limitation economic and political risks);
- liquidity risk;
- interest rate risk;
- FX risk;
- business, operational and insolvency risk;
- the risks of OTC, as opposed to on-exchange, trading, in terms of issues like the clearing house 'guarantee', transparency of prices and ability to close out positions;
- contingent liability risk;
- regulatory and legal risk;
- settlement risk;
- fraud risk.

You should bear in mind that the risks inherent in a product may be increased by gearing, leverage or borrowing, by short selling and by certain other investment strategies. Composite instruments or holding a combination of instruments may in some cases increase the risks involved.

You should also bear in mind that holding financial instruments through clearing systems, depositaries and custodians may give rise to additional risks compared to holding the instrument directly.

The above risks may be greater when dealing in emerging markets and other lesser developed or regulated jurisdictions.

In relation to any particular product or service there may be particular risks which are drawn to your attention in the relevant terms sheet, offering memorandum or prospectus.

You may not rely on the above as investment advice based on your personal circumstances, nor as a recommendation to enter into any of the services or invest in any of the products listed above. Where you are unclear as to the meaning of any of the above disclosures or warnings, we would strongly recommend that you seek independent legal or financial advice.