INFORMACIJE ZAINTERESIRANIH STRANK PRED SKLENITVIJO POGODBE ZA NAKUP IIPLANGOLD® NA DALJAVO IN SVETOVANJE O NJIHOVI PRAVICI DO ODSTOPA OD POGODBE (»informacije«)

INFORMATION PROVIDED TO INTERESTED PARTIES PRIOR TO THE CONCLUSION OF AN IIPLANGOLD® PURCHASE CONTRACT BY REMOTE MEANS AND ADVICE ON THEIR RIGHT TO WITHDRAW FROM THE CONTRACT (the “Information”)

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Prodajalec je upravičen ponuditi sklenitev in skleniti pogodbo za nakup iiplanGold® (»pogodba«) v skladu z zakonom in zainteresirana stranka je zainteresirana za sklenitev pogodbe. Glede na to dejstvo prodajalec zainteresirani stranki pred morebitno sklenitvijo pogodbe posreduje naslednje informacije, da jo čim bolje in pravočasno pred dejansko sklenitvijo pogodbe obvesti o določenih bistvenih vidikih pogodbenega razmerja, na primer v skladu z razdelkom 1820 zakona št. 89/2012, civilni zakonik, kot je bil spremenjen (»civilni zakonik«). Informacije se nanašajo na vsebino pogodbenega razmerja, vključno z informacijami o možnosti odstopa od pogodbe, ko je ta sklenjena.

The Seller is entitled to offer the conclusion of, and to conclude, an iiplanGold® Purchase Contract (the “Contract”) in accordance with the law, and the interested party is interested in concluding the Contract. In view of this fact, the Seller provides the interested party with the following Information prior to the possible conclusion of the Contract in an effort to inform the interested party as best as possible and in sufficient time prior to the actual conclusion of the Contract about certain essential aspects of the contractual relationship, such being in accordance with Section 1820 of Act No 89/2012, the Civil Code, as amended (the “Civil Code”). The Information relates to the content of the contractual relationship, including information about the possibility of withdrawing from the Contract once it has been concluded.

The information is available on the websites of the Seller ibis.ibisingold.com (hereinafter referred to as "Seller’s Websites"). The Interested Party shall also receive it together with the proposal to conclude the Contract in PDF format while by following acceptance of the proposal to conclude the Contract, they confirm to be familiarized with the Information adequately and sufficiently in advance before concluding the Contract, to understand the Information and to agree with the data included and to get satisfying answers to any potential questions regarding the Information on the part of the Seller.

The information is available on the website of the Seller ibis.ibisingold.com (hereinafter referred to as the "Seller’s Website"). The Interested Party will receive it together with a proposal to conclude the Contract in PDF format, while after accepting the proposal to conclude the Contract they will also confirm they have been familiarized with the Information adequately and sufficiently in advance before concluding the Contract, that they understand the Information and that they agree with the data included and have received satisfactory answers to any potential questions regarding the Information from the Seller.

1. INFORMACIJE O NAS | INFORMATION ABOUT US

IME PODJETJA COMPANY NAME	**IBIS InGold, a.s. (»prodajalec«)** IBIS InGold, a.s. (the “Seller”)
PRAVNA OBLIKA LEGAL FORM	**delniška družba (akciová společnost)** public limited company (akciová společnost)
REGISTRACIJSKA ŠTEVILKA REGISTRATION NUMBER	**25 52 54 33**
REGISTRIRANA PISARNA REGISTERED OFFICE	**Rybná 682/14, 110 00 Praha 1 – Staré Město, Češka republika** Rybná 682/14, 110 00 Praha 1 – Staré Město, Czech Republic

USTANOVITEV INCORPORATION	**Poslovni register, ki ga vodi mestno sodišče v Pragi, registrski vnos B 18920** Commercial Register maintained by the Municipal Court in Prague, register entry B 18920
OSNOVNA DEJAVNOST CORE BUSINESS	**proizvodnja, trgovina in storitve, ki niso navedene v prilogah 1 do 3 zakona o trgovini** manufacture, trade and services not specified in Annexes 1 to 3 to the Trading Act
ORGAN ZA PRESKUŠANJE ASSAY OFFICE	**registracijska številka 12983** registration number 12983
NASLOV ZA KORESPONDENCO CORRESPONDENCE ADDRESS	**IBIS InGold, a.s., Customer Support Centre, Jiráskova 908, 676 02 Moravské Budějovice, Češka republika** IBIS InGold, a.s., Customer Support Centre, Jiráskova 908, 676 02 Moravské Budějovice, Czech Republic
KONTAKTNA E-POŠTA CONTACT EMAIL	**shop@ibisingold.com**
SPLETNA STRAN WEBSITE	**www.ibisingold.com**
LINIJA ZA STRANKE CUSTOMER SERVICE LINE	**(+420) 568 408 088 (od ponedeljka do petka 8.00–18.00)** (+420) 568 408 088 (Monday to Friday 8 a.m. – 6 p.m.)

2. PRAVNI SISTEM, KI UREJA PRAVNA RAZMERJA STRANK, VELJAVNO PRAVO IN JEZIK, V KATEREM SE LAHKO SKLENE POGODBA | LEGAL SYSTEM GOVERNING THE PARTIES' LEGAL RELATIONSHIP, APPLICABLE LAW, AND LANGUAGE IN WHICH THE CONTRACT MAY BE CONCLUDED

Pravna razmerja, ki izhajajo iz pogodbe in so povezana z njo, vključno z vprašanji veljavnosti in posledicami neveljavnosti, ureja češko pravo. Zato se po sporazumu strank uporablja češko pravo. Za spore v zvezi s pogodbo so stvarno in krajevno pristojna sodišča Češke republike. Prodajalec obravnava češko zakonodajo kot osnovo za vzpostavitev razmerja z zainteresirano stranko pred sklenitvijo pogodbe. Pogodba se lahko sklene v jezikih, ki so na voljo na spletni strani prodajalca. Informacije vam bodo posredovane v teh jezikih in prodajalec bo z vami pisno komuniciral v teh jezikih. Če je pogodba dvojezična, se stranki strinjata, da v primeru kakršnih koli neskladij med različnimi jezikovnimi različicami pogodbe prevlada angleška različica pogodbe. Potrošnikova pravica do alternativnega reševanja sporov je opisana v 31. točki teh informacij.

Legal relations arising from and related to the Contract, including matters of validity and consequences of invalidity, are governed by Czech law. Therefore, by agreement of the Parties, the applicable law is Czech law. The courts of the Czech Republic have subject-matter and territorial jurisdiction over disputes relating to the Contract. The Seller views the legislation of the Czech Republic as a basis for the establishment of relationships with the interested party prior to the conclusion of the Contract. The Contract may be concluded in the languages available on the Seller's Website. Information will be provided to you in these languages and the Seller will communicate with you in writing in these languages. If the Contract is bilingual, the Parties agree that, in the event of any inconsistency between the different language versions of the Contract, the English version of the Contract will prevail. The consumer's right to alternative dispute resolution is described in point 31 of this Information.

3. KAJ JE NALOŽBENO ZLATO | INVESTMENT GOLD – WHAT IT IS

Naložbeno zlato je posebna oblika zlata, ki se uporablja kot naložbeni instrument, podoben na primer vrednostnim papirjem. Lahko se ponudi v obliki zlatih palic ali zlatih kovancev z visoko čistostjo (do 999,9) in določeno težo. Ti se ne kupujejo samo za zbirateljske namene, ampak tudi kot naložba. Naložbeno zlato je varen način shranjevanja finančnega kapitala.

Investment gold is a specific form of gold that is used as an investment instrument similar, for example, to securities. It may be offered in the form of gold bars or coins with high fineness (up to 999.9) and a defined weight. These are purchased not only for collecting purposes, but also as an investment. Investment gold is a safe way of storing financial capital.

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4. NALOŽBENO ZLATO IN DDV | INVESTMENT GOLD AND VAT

V vseh državah Evropske unije je naložbeno zlato po direktivi EU oproščeno plačila DDV. Druge države upoštevajo pravila svojega davčnega zakonika za uvoz naložbenega zlata.

In all European Union countries, investment gold is exempt from VAT under an EU directive. Other countries follow the rules of their tax code for imports of investment gold.

5. KAJ JE ČISTOST? | FINENESS – WHAT IT IS

Čistost je vrednost, izražena kot številka, ki označuje masni delež plemenite kovine v predmetu ali zlitini. Čistost je izražena tradicionalno v karatih ali s sodobnejšo metodo v »delih na tisoč«. Karati temeljijo na definiciji, da ima čisto zlato z vsebnostjo 1.000 g/kg čistost 24 karatov. En karat ustreza 1/24 teže, tako da ima kovina v čisti obliki 24 karatov. Metoda »deli na tisoč« je podobna - številka (običajno trimestna) označuje čistost zlitine v delih na tisoč čiste kovine. Čista kovina je označena kot 999,0 ali več.

Fineness is a value, expressed as a number, indicating the proportion, by mass, of precious metal contained in an object or alloy. Fineness is expressed either traditionally in terms of carats or by the more modern “parts-per-thousand” method. Carats are based on the definition that pure gold with a content of 1,000 g/kg has fineness of 24 carats. One carat corresponds to 1/24 of the weight, so the metal in its pure form is 24 carats. The parts-per-thousand method is similar – the number (usually three digits) denotes the fineness of an alloy by parts per thousand of pure metal. Pure metal is denoted as 999.0 or higher.

6. KAJ JE NALOŽBENA PALICA? | INVESTMENT BAR – WHAT IT IS

Naložbena palica je oblika fizične naložbene kovine. Tako obdelana naložbena kovina ima odtisnjeno serijsko številko ter težo, čistost, vrsto kovine in proizvajalca. Ti podatki so navedeni tudi na certifikatu o pristnosti, ki je priložen palici.

An investment bar is a form of physical investment metal. Investment metal processed in this manner is stamped with a serial number and the weight, fineness, type of metal, and manufacturer. This information is also listed on the certificate of authenticity that comes with the bar.

7. KAJ JE NALOŽBENI KOVANEC? | INVESTMENT COIN – WHAT IT IS

Naložbeni kovanec je vrsta naložbene kovine v fizični obliki. Na tako obdelano kovino so vtisnjene nominalna vrednost, teža, čistost, vrsta kovine, leto kovanja in proizvajalec. Ko vam kovanec dostavimo, me je priložen certifikat o pristnosti.

An investment coin is a type of investment metal in physical form. Investment metal processed in this manner is stamped with the nominal value, weight, fineness, type of metal, year of mintage, and manufacturer. When a coin is delivered to you, it is accompanied by a certificate of authenticity.

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8. KAJ JE KOMPLET NALOŽBENIH PALIC ALI KOVANCEV? | SET OF INVESTMENT BARS OR COINS – WHAT IT IS

Komplet je zbirka jasno določenega števila palic ali kovancev, ki jih prodajalec dobavi samo kot celoto. Posameznih palic ali kovancev v kompletu ni mogoče dobaviti ločeno.

A set is a collection of a clearly defined number of bars or coins that the Seller supplies only as a whole. The individual bars or coins of a set cannot be supplied separately.

9. CERTIFIKAT O PRISTNOSTI | CERTIFICATE OF AUTHENTICITY

Ko vam dostavimo naložbeno palico, kovanec ali komplet, mu priložimo certifikat o pristnosti. Certifikat o pristnosti vključuje:

When an investment bar, coin or set is delivered to you, it is accompanied by a certificate of authenticity. A certificate of authenticity includes:

- število, čistost, težo, naložbeno kovino in proizvajalca palice in/ali kompleta palic;
  the number, fineness, weight, investment metal, and manufacturer, for a bar and/or set of bars;
- nominalno vrednost, težo, čistost, vrsto kovine in proizvajalca kovanca in/ali kompleta kovancev.
  the nominal value, weight, fineness, type of metal, and manufacturer, for a coin and/or set of coins.

Ti podatki so enaki tistim, ki so odtisnjeni na palici ali kovancu. Certifikat o pristnosti je lahko priložen originalni varnostni embalaži ali dobavljen ločeno. Obliko certifikata o pristnosti določi proizvajalec ali dobavitelj palice, kovanca ali kompleta.

These details are identical to those stamped on the bar or coin. A certificate of authenticity may be included in the original security packaging or supplied separately. The form taken by the certificate of authenticity is determined by the manufacturer or supplier of the bar, coin, or set.

Prodajalec jamči, da ste prvi imetnik naložbenih palic, kovancev in/ali kompletov, ki jih kupujete.

The Seller guarantees that you are the first holder of the investment bars, coins, and/or sets you are purchasing.

10. KAJ JE IIPLANGOLD® | IIPLANGOLD® – WHAT IT IS

iiplanGold® je ime pametnega naložbenega načrta, ki vam omogoča nakup naložbenih plemenitih kovin v obliki 1.000 g litih palic (»predmet nakupa«) s postopnim nakupom teže predmeta nakupa. Ponuja vam tudi možnost stalnih dvigov (v obliki naložbenega zlata in gotovine) ali prenosa kupljenih gramov na pogodbo iiplanRentier®, pogodbo iiplanMax®, drugo pogodbo iiplanGold® ali, v prihodnosti, na drugo pogodbo, registrirano pri prodajalcu. Prodajalec beleži težo naložbene kovine, ki ste jo kupili, na tako imenovani hrambni račun (v nadaljevanju »hrambni račun«). Pogodba je sklenjena za nedoločen čas.

iiplanGold® is the name given to a smart investment plan that allows you to purchase investment precious metals in the form of a 1,000 g cast bar (the “Subject of Purchase”) by buying the weight of the Subject of Purchase incrementally. It also offers you the option of making continuous withdrawals (in the form of investment gold and cash) or transferring the grams you have purchased to an iiplanRentier® contract, an iiplanMax® contract, another iiplanGold® contract or, in the future, to another contract registered with the Seller. The Seller records the weight of the investment metal you have purchased in what is called a Weight Accumulation Account (the “Weight Accumulation Account”). The contract is concluded for an indefinite term.

Načrt iiplanGold® vam ponuja fizično naložbeno zlato po najnižji ceni. Poleg privlačne cene kupujete čisto zlato, ki prihaja iz prestižne rafinerije PAMP v Švici in ga je mogoče preveriti z VERISCAN™. VERISCAN™ je edinstvena tehnologija rafinerije PAMP, ki omogoča zelo enostavno preverjanje pristnosti palic ali kovancev, ne da bi jih poškodovali.

iiplanGold® offers you physical investment gold at the lowest price. Besides the appealing price, you are buying pure gold that comes from the prestigious PAMP refinery in Switzerland and is verifiable via VERISCAN™. VERISCAN™ is a unique

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technology from the PAMP refinery that makes it very easy to verify the authenticity of bars or coins without damaging them.

Redni nakupi zmanjšujejo negativne učinke nestanovitnosti cen. Tveganje je minimalno, zlasti če vlagate redno, tudi več desetletij. To je predvsem posledica tako imenovanega »učinka povprečenja cen«. Zneski, ki jih redno vlagate, so lahko podobni, vendar nihanje cen naložbenih plemenitih kovin pomeni, da kupujete vsakič po drugi ceni.

Making regular purchases reduces the negative effects of price volatility. The risk is minimised particularly if you invest regularly, even over several decades. This is mainly due to the what is called the "price averaging effect". The amounts you invest on a regular basis may be similar, but fluctuations in the prices of investment precious metals mean that you are buying at a different price each time.

Sami se odločite, kako pogosto želite kupovati to obliko naložbene kovine in za koliko let. Sklenete lahko neomejeno število pogodb. Medtem ko je pogodba v veljavi, imate možnost pošiljanja nenačrtovanih plačil za pospešitev nakupa vaše izbrane plemenite kovine ali predmeta nakupa. Prav tako imate možnost spremeniti višino redne naložbe ali prekiniti plačila, svojo pogodbo pa lahko prenesete na drugo osebo. To vam daje popolno svobodo pri vlaganju.

You decide how often you want to buy this form of investment metal and for how many years. You can enter into an unlimited number of Contracts. While the Contract is in effect, you have the option to send unscheduled payments to accelerate the purchase of your selected precious metal, or Subject of Purchase. You also have the option to change the amount of your regular investment or to interrupt payments, and you can transfer your Contract to another person. This gives you complete freedom in how you invest.

11. KAJ JE RAČUN? | ACCOUNT – WHAT IT IS

Vsa plačila in delni nakupi naložbenega zlata so zabeleženi na hrambnem računu. Stanje vašega hrambnega računa je navedeno v gramih na šest decimalnih mest natančno. V vašem računu stranke vam bo prodajalec zagotovil natančno trenutno vrednost vašega hrambnega računa za izplačila v zlatu, gotovinska izplačila ali prenos gramov. Poleg trenutne vrednosti ima vaš račun tudi »razpoložljivo vrednost«, ki upošteva nagrado za spodbujanje prodaje naložbenega zlata.

All payments and part purchases of investment gold are recorded in a Weight Accumulation Account. The balance of your Weight Accumulation Account is reported in grams to six decimal places. In your Customer Account, the Seller will provide you with the exact Current Value of your Weight Accumulation Account for Gold Payouts, Cash Payouts, or the Transfer of Grams. In addition to the Current Value, your account also has an "available value", which takes into account the Investment Gold Sale Facilitation Fee.

12. KAJ JE VREDNOST HRAMBNEGA RAČUNA ZA GOTOVINSKA IZPLAČILA? | VALUE OF THE WEIGHT ACCUMULATION ACCOUNT FOR CASH PAYOUTS – WHAT IT IS

Trenutna vrednost hrambnega računa za gotovinska izplačila ustreza sorazmernemu delu cene odkupa kovine za zlato palico s težo 1 kg. Temelji na razmerju med grami na vašem hrambnem računu in skupno težo 1 kg zlate palice (predmet nakupa). Da bi se izognili dvomu, v tem primeru niti odkupna premija IBIS niti odkupna premija iiplanGold® nista vključeni v trenutno vrednost hrambnega računa. Razpoložljiva vrednost hrambnega računa za gotovinska izplačila upošteva nagrado za spodbujanje prodaje naložbenega zlata.

The Current Value of the Weight Accumulation Account for cash payouts corresponds to a pro rata portion of the Metal Buyback Price of a 1 kg gold bar. This is based on the ratio of the grams in your Weight Accumulation Account to the total weight of the 1 kg gold bar (the Subject of Purchase). For the avoidance of doubt, neither the IBIS Buyback Premium nor the iiplanGold® Buyback Premium is included in the Current Value of the Weight Accumulation Account in this case. The available value of the Weight Accumulation Account for cash payouts takes into account the Investment Gold Sale Facilitation Fee.

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13. KAJ JE VREDNOST HRAMBNEGA RAČUNA ZA IZPLAČILA V ZLATU? | VALUE OF THE WEIGHT ACCUMULATION ACCOUNT FOR GOLD PAYOUTS – WHAT IT IS

Trenutna vrednost vašega hrambnega računa za izplačila v naložbenih kovinah ustreza sorazmernemu delu skupne odkupne cene ali sorazmernemu delu cene odkupa kovine plus sorazmerni del odkupne premije IBIS plus sorazmerni del odkupne premije iiplanGold®, ki temelji na razmerju med grami na hrambnem računu in skupno težo 1 kg zlate palice (predmet nakupa). Razpoložljiva vrednost hrambnega računa za izplačila v naložbeni kovini upošteva nagrado za spodbujanje prodaje naložbenega zlata.

The Current Value of your Weight Accumulation Account for Payouts in investment metal corresponds to a pro rata portion of the Total Buyback Price or a pro rata portion of the Metal Buyback Price plus a pro rata portion of the IBIS Buyback Premium plus a pro rata portion of the iiplanGold® Buyback Premium, based on the ratio of the grams in the Weight Accumulation Account to the total weight of the 1 kg gold bar (the Subject of Purchase). The available value of the Weight Accumulation Account for payouts in investment metal takes into account the Investment Gold Sale Facilitation Fee.

14. KAJ JE VREDNOST HRAMBNEGA RAČUNA ZA PRENOS GRAMOV? | VALUE OF THE WEIGHT ACCUMULATION ACCOUNT FOR TRANSFERS OF GRAMS – WHAT IT IS

Grame z vašega hrambnega računa lahko prenesete na tretjo stranko ali na hrambni račun te tretje stranke. Grami se prenašajo po vrednosti, ki jo imajo na datum prenosa. Trenutna vrednost gramov, ki se prenesejo na pogodbo iiplanGold®, se izračuna glede na trenutno nakupno ceno (predmeta nakupa). Trenutna vrednost gramov, ki se prenesejo na pogodbo iiplanRentier® ali pogodbo iiplanMax®, ali v prihodnosti na drugo pogodbo, registrirano pri prodajalcu, je enaka sorazmernemu delu cene odkupa kovine plus sorazmerni del odkupne premije IBIS, vendar brez sorazmernega dela odkupne premije iiplanGold®, na podlagi razmerja gramov, ki jih je treba prenesti na skupno težo zlate palice (predmet nakupa).

Grams from your Weight Accumulation Account can be transferred to a third party or to that third party's Weight Accumulation Account. Grams are transferred at the value they have on the transfer date. The Current Value of the grams to be transferred to an iiplanGold® contract is calculated according to the Current Purchase Price (of the Subject of Purchase). The Current Value of the grams to be transferred to an iiplanRentier® or iiplanMax®contract or, in the future, to another contract registered with the Seller, corresponds to a pro rata portion of the Metal Buyback Price, plus a pro rata portion of the IBIS Buyback Premium, but without a pro rata portion of the iiplanGold® Buyback Premium, based on the ratio of the grams to be transferred to the total weight of the gold bar (the Subject of Purchase).

15. VHODNI CENOVNI PRIBITEK PRVE ENOTE PREDMETA NAKUPA | INPUT PRICE INCREASE OF THE FIRST UNIT OF THE SUBJECT OF PURCHASE

Sestavni del nakupne cene prve enote predmeta nakupa je vhodni cenovni pribitek iz 32. točke teh informacij, ki je kvantificirano v predlogu za sklenitev pogodbe s sklicevanjem na cenik stroškov in storitev (»vhodni cenovni pribitek«).

A component of the purchase price of the first unit of the Subject of Purchase is the Input Price Increase under point 32 of this Information, which is quantified in the proposal to enter into the Contract by reference to the Fee and Service Price List (the “Input Price Increase”).

Znesek vhodnega cenovnega pribitka je fiksen, ne glede na skupno število enot predmeta nakupa, ki ste jih kupili po pogodbi, kar pomeni, da boste vhodni cenovni pribitek plačali samo enkrat. Vhodni cenovni pribitek bo povrnjen v okviru odkupne premije iiplanGold® v skladu s pogoji pogodbe. Informacije o vhodnem cenovnem pribitku na enoto so na voljo na spletni strani prodajalca. Njegov trenutni znesek na dan, ko so te informacije predložene, je na voljo v 32. točki teh informacij (»cenik stroškov in storitev«). Zato so vam informacije o prodajalčevih cenah, stroških in storitvah na voljo pred sklenitvijo pogodbe.

The amount of the Input Price Increase is fixed, irrespective of the total number of units of the Subject of Purchase purchased by you under the Contract, i.e. you will only pay the Input Price Increase once. The Input Price Increase is refunded within the scope of the iiplanGold® Buyback Premium under the terms and conditions of the Contract. Information on the Input Price Increase per Unit is available on the Seller’s Website. Its current amount as at the date on which this Information is provided can be found in point 32 of this Information (the “Fee and Service Price List”). Therefore, information on the Seller’s prices, fees and services is available to you before you enter into the Contract.

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16. VRSTA POGODBE | TYPE OF CONTRACT

Vrsta pogodbe, kot je navedeno v sami pogodbi, določa razmerje, po katerem prodajalec samodejno razdeli vsa vaša plačila do celotnega plačila vhodnega cenovnega pribitka. Številka pred poševnico označuje, kolikšen odstotek plačila bo uporabljen za kritje vhodnega cenovnega pribitka. Številka za poševnico označuje, kolikšen odstotek plačila bo porabljen za nakup naložbene kovine. Ko je vhodni cenovni pribitek plačan v celoti, se vsa vaša plačila uporabijo za nakup naložbene kovine.

The type of contract, as stated in the Contact itself, determines the ratio at which all your payments are automatically distributed by the Seller pending full payment of the Input Price Increase. The number before the slash indicates what percentage of the payment will be used to cover the Input Price Increase. The number after the slash indicates what percentage of the payment will be used for the purchase of the investment metal. Once the Input Price Increase has been paid in full, all your payments are put towards the purchase of the investment metal.

17. KDAJ ZAČNE VELJATI POGODBA ZA NAKUP IIPLANGOLD® | WHEN AN IIPLANGOLD® PURCHASE CONTRACT ENTERS INTO FORCE AND TAKES EFFECT

Pogodbo je mogoče skleniti le na naslednji način (v naslednjih korakih):

The Contract can only be concluded in the following manner (in the following steps):

- Na spletni strani prodajalca izpolnite spletni obrazec za sklenitev pogodbe. Obrazec mora biti v celoti izpolnjen. Podatki za identifikacijo, ki jih posredujete, morajo biti pravilni in resnični.

  On the Seller's Website, you fill in the online form for the conclusion of the Contract. The form must be filled in completely. The identifying information you provide must be correct and true.

- V spletnem obrazcu potrjujete pravilnost in resničnost posredovanih podatkov ter interes za sklenitev pogodbe.

  In the online form, you confirm the correctness and truthfulness of the information you have provided and your interest in concluding the Contract.

- Osnutek pogodbe bo nato samodejno ustvarjen za vas prek spletne strani prodajalca na podlagi podatkov, ki ste jih vnesli. Da bi se izognili morebitnim nesporazumom, preverite, ali je osnutek pogodbe, ustvarjen na ta način, skladen s podrobnostmi, vnesenimi v spletni obrazec, in vašimi zahtevami. Tako ustvarjen osnutek predstavlja ponudbo prodajalca za sklenitev pogodbe.

  A draft Contract will then be automatically generated for you via the Seller's Website based on the information you have entered. In order to avoid any misunderstandings, please check to make sure that the draft Contract generated in this manner is consistent with the details entered in the online form and your requirements. The draft generated in this manner constitutes the Seller's offer to enter into the Contract.

- Predlog za sklenitev pogodbe bo poslan na vaš račun stranke (»račun stranke«; glejte 18. točko teh informacij) in/ali na e-poštni naslov, ki ste ga navedli pri izpolnjevanju pogodbenega obrazca. Ponudba bo poslana v obliki dokumenta PDF, elektronsko podpisana s strani prodajalca. Skupaj s tem predlogom za sklenitev pogodbe boste prejeli te informacije - tudi v obliki dokumenta PDF.

  A proposal to enter into the Contract will be sent to your customer account ("Customer Account"; see point 18 of this Information) and/or to the email address you provided when filling in the contract form. The proposal will be sent in pdf format, electronically signed by the Seller. Together with this proposal to enter into the Contract, you will receive this Information – also in pdf format.

- Če ste zainteresirani za sklenitev pogodbe, nakažite negotovinsko plačilo v višini vsaj 4 EUR na račun prodajalca; plačilo mora biti izvedeno z računa, navedenega v naslovu predloga za sklenitev pogodbe, imeti mora variabilni simbol, ki je enak številki pogodbe, in je lahko opremljeno s sporočilom za prejemnika »AML, IBIS InGold a.s.«.

  If you are interested in entering into a Contract, make a non-cash payment of at least 4 EUR to the Seller's account; the payment must be made from the account stated in the heading of the proposal to enter into the Contract, have a variable symbol identical to the number of the Contract and, where appropriate, be accompanied by the message for the recipient "AML, IBIS InGold".

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- Če znesek na dan, ko je knjižen na račun prodajalca, ne dosega praga, ki v skladu z zakonom št. 253/2008 o nekaterih ukrepih za boj proti pranju denarja in financiranju terorizma, kakor je bil spremenjen, od prodajalca zahteva vašo identifikacijo in/ali preverjanje, se tak znesek šteje za plačanega ob knjiženju na račun prodajalca, pod pogojem, da je knjižen do 11. ure dopoldne po srednjeevropskem času na delovni dan; sicer se šteje za plačanega naslednji delovni dan. Če znesek na dan, ko je knjižen na račun prodajalca, doseže vsaj prag, ki v skladu z zakonom o preprečevanju pranja denarja zahteva, da vas prodajalec identificira in/ali preveri, se tak znesek šteje za plačanega ob knjiženju na račun prodajalca in po zaključku take identifikacije in/ali preverjanja, pod pogojem, da je taka identifikacija in/ali preverjanje opravljeno in zaključeno do 11. ure dopoldne po srednjeevropskem času na delovni dan; če je izvedeno in zaključeno pozneje, se šteje za izvedeno in zaključeno naslednji delovni dan. Če je znesek denarja nedoločljiv zaradi nepravilno vnesene ali manjkajoče številke pogodbe v opisu transakcije (variabilni simbol), je datum plačila prvi delovni dan, na katerega je prodajalec seznanjen z identifikacijo plačila pred 11. uro dopoldne po srednjeevropskem času.

  If your payment, as at the date on which it is credited to the Seller's account, does not meet the threshold which, under Act No 253/2008 on certain measures to combat money laundering and terrorist financing, as amended, requires the Seller to identify and/or verify you, such amount is deemed paid upon being credited to the Seller's account, provided that it is credited by 11 a.m. CET on a business day; otherwise it is deemed paid on the next business day. If an amount, as at the date on which it is credited to the Seller's account, meets, at a minimum, the threshold which, under the AML Act, requires the Seller to identify and/or verify you, such amount is deemed paid upon being credited to the Seller's account and upon completion of such identification and/or verification, provided that such identification and/or verification is conducted and completed by 11 a.m. CET on a business day; if conducted and completed later, it is deemed conducted and completed on the next business day. If the amount of money is unidentifiable due to an incorrectly entered or missing contract number in the transaction description (variable symbol), the payment date is taken to be the first business day on which the identification of the payment is known to the Seller before 11 a.m. CET.

Potrditveno plačilo (zmanjšano za morebitne bančne stroške, povezane s prejemom plačila) se uporabi za kritje vhodnega cenovnega pribitka in/ali nakup naložbene kovine v razmerju glede na vrsto pogodbe.

The confirmation payment (less any bank charges associated with the receipt of payment) will be used to cover the Input Price Increase and/or the purchase of investment metal at a ratio based on the type of contract.

Če prodajalec prejme potrditveno plačilo, vendar brez ustreznega variabilnega simbola ali z napačnim variabilnim simbolom, vas bo prodajalec o tem obvestil s sporočilom, poslanim na vaš račun stranke in/ali e-poštni naslov. Nato imate na voljo sedem delovnih dni, da identificirate potrditveno plačilo. To storite z e-poštnega naslova, ki je naveden v glavi predloga za sklenitev pogodbe. To e-poštno sporočilo mora vsebovati:

If the Seller receives a confirmation payment, but absent the corresponding variable symbol, or with an incorrect variable symbol, the Seller will notify you of such fact by sending a message to your Customer Account and/or email address. You then have seven Business Days in which to identify the confirmation payment. You do this from the email address stated in the heading of the proposal to enter into the Contract. That email must state:

- datum plačila,
  the date of payment;

- znesek plačila,
  the amount of the payment;

- številko računa/plačilne kartice,
  the number of the account / payment card;

- ime imetnika računa/plačilne kartice in
  the name of the holder of the account / payment card; and

- pravilni variabilni simbol,
  the correct variable symbol,

- Sporočilo za prejemnika »AML, IBIS InGold«.
  the message for the recipient "AML, IBIS InGold".

Prodajalec bo nato potrdil sklenitev pogodbe s pošiljanjem sporočila na vaš račun stranke in/ali e-poštni naslov. Pogodba je sklenjena v trenutku, ko prejmete potrditveno sporočilo od prodajalca preko vašega računa stranke in/ali e-poštnega naslova. V izogib dvomu se razume, da lahko prodajalec potrdi sklenitev pogodbe, tudi če prejme e-poštno sporočilo od vas, ki v zadostni meri identificira potrditveno plačilo na zgoraj omenjeni način, po preteku zahtevanega roka.

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The Seller will then confirm that the Contract has been concluded by sending a message to your Customer Account and/or email address. The Contract is concluded at the moment you receive a confirmation message from the Seller via your Customer Account and/or email address. For the avoidance of doubt, it is understood that the Seller may confirm the conclusion of the Contract even if the Seller receives an email from you sufficiently identifying the confirmation payment as aforesaid after the required time limit has elapsed.

Sprejem predloga za sklenitev pogodbe, ki mu je priložen dodatek ali odstopanje, ni dovoljen, razen če gre za dodatek, katerega pisni predlog za sklenitev vam pošlje prodajalec prek vašega računa stranke in/ali navedenega e-poštnega naslova, navedenega v glavi predloga za sklenitev pogodbe, skupaj s pogodbo. V tem primeru je pogodba sklenjena v besedilu dogovorjenih dodatkov.

Acceptance of the proposal to enter into the Contract accompanied by an addendum or deviation is not permitted, unless this is an addendum, the written proposal to enter into which is sent by the Seller to you, via your Customer Account and/or email address specified in the heading of the proposal to enter into the Contract, together with the Contract. In this case, the Contract is concluded in the wording of the agreed addenda.

18. RAČUN STRANKE | CUSTOMER ACCOUNT

Ustvarite račun stranke na spletni strani prodajalca. Preden vam je osnutek pogodbe poslan, se prijavite v svoj račun stranke. Do računa stranke dostopate z vnosom svojega uporabniškega imena, gesla in, če je primerno, varnostne avtorizacijske kode. Dokumenti in informacije, ki jih prodajalec pošlje na račun stranke v obliki sporočil, so shranjeni v tem računu za morebitno reprodukcijo; vsebine poslanih sporočil prodajalec ne more enostransko spreminjati.

You set up a Customer Account on the Seller's Website. You log in to your Customer Account before the draft Contract is sent to you. You can access the Customer Account by entering your username, password and, if applicable, security authorisation code. Documents and information sent by the Seller to the Customer Account in the form of messages are stored in this account for possible reproduction; the content of sent messages cannot be unilaterally changed by the Seller.

Prodajalec na vaš račun stranke in/ali e-poštni naslov pošlje osnutek pogodbe, osnutek dodatkov k pogodbi, podatke o sklenitvi pogodbe ali dodatkov k pogodbi in o začetku veljavnosti pogodbe, vse podatke v skladu s pogodbo, tj. potrdilo o nakupnih podpogodbah z navedbo trenutne cene predmeta nakupa na dan sklenitve nakupne podpogodbe in težo kupljene naložbene kovine, potrdilo o prodajnih podpogodbah z navedbo prodajne cene in/ali teže prodane naložbene kovine, podatke o odpremi predmeta nakupa kupcu, potrdilo o medsebojni poravnavi v primeru odpovedi pogodbe ter potrdilo o odpovedi pogodbe. Prodajalec lahko pošlje tudi trženjske informacije na vaš račun stranke, če v to privolite. Šteje se, da vam je bilo sporočilo dostavljeno, ko je prejeto v vaš račun stranke.

The Seller sends to your Customer Account and/or email address the draft Contract, draft addenda to the Contract, information on the conclusion of the Contract or addenda to the Contract, all information pursuant to the Contract, i.e. confirmation of Purchase Subcontracts indicating the Current Price of the Subject of Purchase on the date of conclusion of the Purchase Subcontract and the weight of the investment metal purchased, confirmation of Sale Subcontracts indicating the Selling Price and/or the weight of the investment metal sold, information on the dispatch of the Subject of Purchase to the Buyer, confirmation of mutual settlement in the event of termination of the Contract, and confirmation of termination of the Contract. The Seller may also send you marketing information to your Customer Account, subject to your consent. A message is deemed to have been delivered to you upon receipt in your Customer Account.

S poverilnicami za prijavo v račun stranke morate ravnati skrbno in previdno, da preprečite njihovo zlorabo. Zlasti ne shranjujte gesla v brskalniku ali na trdem disku, redno preverjajte prejeta sporočila v računu stranke, vedno uporabljajte močna gesla (po možnosti kombinacijo malih in velikih črk v povezavi s številkami in posebnimi znaki ob upoštevanju zahtevane dolžine gesla), redno spreminjajte geslo in, če sumite, da je bilo geslo zlorabljeno, vse brez nepotrebnega odlašanja prijavite prodajalcu. Odgovorni ste za vso uporabo računa stranke, vključno z uporabo s strani tretjih strank, ne glede na to, kako so te tretje stranke pridobile dostop do vašega računa stranke. Prodajalec ni odgovoren za kakršno koli zlorabo računa stranke s strani tretjih strank, predvsem za izvajanje naročil, ki jih prek računa stranke oddajo te tretje stranke. Izrecno potrjujete, da je številka mobilnega telefona, navedena v glavi pogodbe, pravilna, in izjavljate, da je vaša številka mobilnega telefona tista, ki se lahko uporablja za namene avtorizacije v skladu s pogodbo. Prepričajte se, da je vaš mobilni telefon ustrezno zavarovan, da ga ne morejo zlorabiti drugi (zlasti v zvezi z ustvarjanjem varnostnih avtorizacijskih kod).

You must treat the Customer Account login credentials with care and caution in order to prevent them from being misused. In particular, don't store the password in a browser or on a hard drive, regularly check messages received in the Customer Account, always use strong passwords (preferably a combination of lower and upper case letters in conjunction with numbers and special characters, while respecting the required password length), change the password regularly, and, if you suspect that the password has been misused, report everything to the Seller without undue delay. You are liable for all use of the Customer Account, including use by third parties, irrespective of how such third parties have gained access to your Customer Account. The Seller is not liable for any misuse of the Customer Account by third parties, especially the

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execution of any orders placed through the Customer Account by such third parties. You expressly confirm that the mobile phone number provided in the heading of the Contract is correct and declare that it is your mobile phone number that can be used for purposes of authorisation under the Contract. Make sure your mobile phone is properly secured so that it cannot be misused (especially in relation to the generation of security authorisation codes).

Prek računa stranke lahko elektronsko podpisujete dokumente, ki jih prodajalec dovoli podpisati na ta način. Prijavite se v svoj račun stranke, izpolnite ustrezen obrazec in ga potrdite z varnostno avtorizacijsko kodo, preko mobilne aplikacije ali na drug podobno zanesljiv način, ki ga prodajalec lahko omogoči v prihodnje.

Through your Customer Account, you can electronically sign documents that the Seller allows to be signed in this manner. You log in to your Customer Account, fill in the relevant form and confirm it with the security authorisation code, by means of a mobile application, or by any other similarly reliable means that the Seller may enable in the future.

Na ta način osnutek dokumenta veljavno podpišete. Elektronski podpis prodajalca je nato dodan osnutku dokumenta, podpisan dokument pa je poslan na vaš račun stranke in/ali e-poštni naslov.

In this way, you validly sign the draft document. The Seller's electronic signature is then affixed to the draft document, and the signed document is sent to your Customer Account and/or email address.

19. OPRAVLJANJE PLAČIL | HOW YOU PAY

Plačilo je možno le na tekoči račun prodajalca z enkratnim plačilnim nalogom, trajnim nalogom, poštno nakaznico (tj. gotovina se nakaže na račun), kreditno kartico ali pologom gotovine na tekoči račun prodajalca.

Payment can only be made to the Seller's bank account by a single payment order, a standing payment order, a postal order (i.e. cash is remitted to the account), credit card, or cash deposit in the Seller's bank account.

Številka računa prodajalca in številka pogodbe (variabilni simbol) sta vključena v predlog za sklenitev pogodbe pod 17. točko teh informacij.

The Seller's account number and the Contract number (variable symbol) are included in the proposal to enter into the Contract under point 17 of this Information.

Če se prodajalcu zaračuna bančna provizija v zvezi s sprejemom vašega plačila na račun prodajalca, bo ta provizija odšteta od plačila, ki ste ga poslali.

If the Seller is charged a bank fee in connection with the acceptance of your payment in the Seller's account, this fee will be deducted from the payment sent by you.

20. CENA PREDMETA NAKUPA IN NAKUP PLEMENITIH KOVIN S POSTOPNIMI PLAČILI | PRICE OF THE SUBJECT OF THE PURCHASE AND THE PURCHASE OF PRECIOUS METAL IN INCREMENTS

Cena predmeta nakupa vključuje DDV in je odvisna od nihanj na finančnem trgu, na katere prodajalec nima vpliva. Na ceno predmeta nakupa vplivata cena naložbenih plemenitih kovin na borzi plemenitih kovin in menjalni tečaj. Trenutna nakupna cena za predmet nakupa je navedena v ceniku nakupa, ki je dostopen na spletni strani prodajalca (»cenik nakupa«). Nakupna cena je objavljena v ceniku nakupa od ponedeljka do petka po 18. uri po srednjeevropskem času (»srednjeevropski čas«); po objavi začne veljati takoj in velja naslednji dan ter po potrebi tudi ostale dni, ko nakupna cena ni objavljena v ceniku nakupa skladno s prvim delom tega stavka (»trenutna cena«). Cenik nakupa ni ponudba za sklenitev pogodbe, temveč povabilo k oddaji ponudb za sklenitev pogodbe.

The price of the Subject of Purchase includes VAT and depends on financial market fluctuations beyond the Seller's control. The price of the Subject of Purchase is influenced by the price of investment precious metals on the precious metals exchange and by the exchange rate. The current purchase price of the Subject of Purchase is listed in the purchase price list available on the Seller's Website (the "Purchase Price List"). The purchase price is published in the Purchase Price List from Monday to Friday after 6 p.m. Central European Time ("CET"); upon publication, it takes effect immediately and remains valid for the following day and, if applicable, for other days when the purchase price is not published in the Purchase Price List in accordance with the first part of this sentence (the "Current Price"). The Purchase Price List is not an offer to enter into a contract, but an invitation to submit offers to enter into a contract.

Za namene dostave predmeta nakupa nakup naložbene kovine poteka postopoma z nakupnimi podpogodbami (»nakupne podpogodbe«). Nakupna podpogodba je sklenjena z nakazilom ali pologom določenega zneska denarja v skladu s

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trenutnimi cenami naložbene kovine za predmet nakupa po ceniku nakupa na tekoči račun prodajalca, pri čemer v opisu transakcije navede številko pogodbe (variabilni simbol). Znesek, ki je na ta način pripisan na račun prodajalca (zmanjšan za morebitne bančne stroške, povezane s prejemom plačila), predstavlja vašo nepreklicno ponudbo za sklenitev nakupne podpogodbe po nakupni ceni, ki ustreza pripisanemu znesku, zmanjšanemu za ustrezen vhodni cenovni pribitek (»nakupna cena«); to velja za težo, ki ustreza razmerju med plačano nakupno ceno in trenutno ceno naložbene kovine za predmet nakupa, ki velja na dan, ko je znesek knjižen na račun prodajalca. Nakupna podpogodba je sklenjena pod pogojem, da teža naložbene kovine, ki se kupuje, ni več kot 10 % manjša od teže takšne naložbene kovine, ki bi jo lahko pripisali trenutni ceni na datum zapadlosti negotovinskega plačilnega naloga oz. na datum, ko so sredstva položena na prodajalčev račun (»največje odstopanje teže«). Večje teže predmeta nakupa je možno kupiti brez omejitev. Teža naložbene kovine, ki se kupuje, se meri v gramih na šest decimalnih mest natančno.

For the purpose of delivering the Subject of Purchase, the purchase of the investment metal takes place incrementally by means of purchase subcontracts ("Purchase Subcontracts"). A Purchase Subcontract is concluded by transferring or depositing a certain amount of money, based on the Current Price of the investment metal for the Subject of Purchase as per the Purchase Price List, to the Seller's account, specifying the Contract number in the transaction description (variable symbol). The amount credited in this manner to the Seller's account (less any bank charges associated with the receipt of payment) constitutes your irrevocable offer to enter into a Purchase Subcontract at a Purchase Price corresponding to the amount credited less the relevant amount of the Input Price Increase (the "Purchase Price"); this is for a weight corresponding to the ratio of the Purchase Price paid and the Current Price of the investment metal for the Subject of Purchase valid on the date on which the amount is credited to the Seller's account. A Purchase Subcontract is concluded provided that the weight of the investment metal to be purchased is not more than 10% less than the weight of such investment metal that would be attributable to the Current Price on the due date of the non-cash payment order or on the date on which the funds are deposited in the Seller's account (the "Maximum Weight Variance"). Greater weights of the Subject of Purchase can be purchased without restriction. The weight of the investment metal being purchased is measured in grams to six decimal places.

Znesek denarja velja za plačanega v trenutku, ko je knjižen na račun prodajalca, pod pogojem, da je knjižen do 11. ure po srednjeevropskem času na delovni dan; sicer se šteje, da je plačan naslednji delovni dan (»datum plačila«). Za namene pogodbe delovni dan pomeni kateri koli delovni dan, na katerega so banke običajno odprte za opravljanje bančnih storitev v državi sedeža prodajalca (»delovni dan«). Če prodajalec ne more identificirati plačila zaradi nepravilno vnesene številke pogodbe v opisu transakcije (variabilni simbol), je datum plačila prvi delovni dan, na katerega prodajalcu identificirate plačilo pred 11. uro po srednjeevropskem času.

The amount of money is deemed to be paid at the moment it is credited to the Seller's account, provided it is credited by 11 a.m. CET on a Business Day; otherwise it is deemed to be paid on the following Business Day (the "Payment Date"). For the purposes of the Contract, a Business Day means any business day on which banks are customarily open for the provision of banking services in the Seller's country of establishment (a "Business Day"). If the Seller is unable to identify the payment due to an incorrectly entered Contract number in the transaction description (variable symbol), the Payment Date is the first Business Day on which you identify the payment to the Seller before 11 a.m. CET.

Prodajalec sprejme vašo ponudbo za sklenitev nakupne podpogodbe s pošiljanjem potrditve na vaš račun stranke in/ali e-poštni naslov v petih delovnih dneh od datuma plačila (»potrdilo o nakupu«). Prodajalec ni dolžan sprejeti vaše ponudbe za sklenitev nakupne podpogodbe. Ponudba ne bo sprejeta, zlasti če prodajalec sumi, da je glavni namen vaše ponudbe špekulacija o ceni naložbene kovine, če nastopijo izredne nepredvidljive okoliščine, na katere prodajalec nima vpliva (npr. naravne nesreče, virusne epidemije, oboroženi spopadi, splošne stavke ipd.), ki povzročajo večja nihanja nakupnih cen naložbenih kovin na trgu. V primeru, da teža naložbene kovine, kupljene v okviru nakupne podpogodbe, presega največje odstopanje teže, se nakupna podpogodba ne sklene. Kljub temu vam bo prodajalec poslal potrdilo o nakupu na vaš račun stranke in/ali e-poštni naslov. V tem primeru potrdilo o nakupu predstavlja novo nepreklicno ponudbo prodajalca za sklenitev nakupne podpogodbe. Ta ponudba je sprejeta, razen če ji pisno ugovarjate najpozneje v 15 koledarskih dneh od datuma, ko ste prejeli potrdilo o nakupu. Če opravite kakršno koli naknadno plačilo prodajalcu ali če prevzamete potrdilo o prejemu katerega koli predmeta nakupa, se to prav tako šteje za sprejem ponudbe.

The Seller accepts your offer to enter into a Purchase Subcontract by sending confirmation to your Customer Account and/or email address within five Business Days of the Payment Date (the "Purchase Confirmation"). The Seller is under no obligation to accept your offer to enter into a Purchase Subcontract. An offer will not be accepted in particular if the Seller suspects that the primary purpose of the offer is your speculation on the price of the investment metal, or if extraordinary unforeseeable circumstances beyond the Seller's control arise (e.g. natural disasters, viral epidemics, armed conflicts, general strikes, etc.) which cause significant fluctuations in the purchase prices of investment metals on the market. If the weight of the investment metal purchased under a Purchase Subcontract exceeds the Maximum Weight Variance, the Purchase Subcontract is not concluded. However, the Seller will send you Purchase Confirmation to your Customer Account and/or email address. In this case, the Purchase Confirmation constitutes a new irrevocable offer by the Seller to enter into a Purchase Subcontract. This offer is accepted unless you object to it in writing no later than 15 calendar days from the date on which you received the Purchase Confirmation. If you make any subsequent payment to the Seller, or if you take receipt of any Subject of Purchase, this is also deemed to be acceptance of the offer.

Brez nepotrebnega odlašanja po plačilu zneska prodajalcu posredujte podatke, potrebne za identifikacijo in/ali preverjanje v skladu z zakonom o preprečevanju pranja denarja (vključno z, vendar ne omejeno na, identifikacijske podatke, podatke o namenu in predvideni naravi transakcije, naravo vašega poslovanja, vire sredstev in vse nadaljnje podatke, ki jih zahteva

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prodajalec). Te podatke posredujte prodajalcu prek računa stranke.

Without undue delay after payment of the amount, provide the Seller with the information necessary for identification and/or verification under the AML Act (including, but not limited to, identifying information, information on the purpose and intended nature of the transaction, the nature of your business, the sources of funds, and any further information requested by the Seller). Provide this information to the Seller via the Customer Account.

V pogodbi se strinjate, da boste plačevali samo iz sredstev, katerih ste dejanski lastnik. Prodajalec ima pravico zahtevati, da v roku 10 delovnih dni od datuma plačila v razumnem roku, ki ga določi prodajalec, dokažete izvor sredstev, iz katerih je bila plačana nakupna cena predmeta nakupa. Če v postavljenem roku ne dokažete, da je bila nakupna cena plačana izključno iz sredstev v vaši dejanski lasti, je prodajalec upravičen do odstopa od nakupne podpogodbe. V tem primeru vam bo prodajalec v razumnem roku povrnil nakupno ceno, ki ste jo plačali, zmanjšano za bančne stroške, povezane s prejemom plačila, in transakcijske provizije, povezane s pošiljanjem plačila v skladu z veljavnim cenikom stroškov in storitev ter stroške, povezane z odstopom od nakupne podpogodbe.

In the Contract, you agree to make payments only from funds of which you are the beneficial owner. Within 10 Business Days of the Payment Date, the Seller is entitled to demand that you prove, within a reasonable time limit set by the Seller, the origin of the funds from which the Purchase Price of the Subject of Purchase has been paid. If, within the set time limit, you fail to prove that the Purchase Price has been paid exclusively from funds actually owned by you, the Seller is entitled to withdraw from the Purchase Subcontract. In this case, the Seller, within a reasonable period of time, will refund the Purchase Price you paid, less the bank charges associated with the receipt of payment and transaction fees associated with sending the payment as per the applicable Fee and Service Price List and the costs associated with withdrawal from the Purchase Subcontract.

Vsota nakupnih cen, ki jo plačate prodajalcu na podlagi nakupnih podpogodb (zmanjšana za morebitna plačila s hrambnega računa in/ali drugih odbitkov od hrambnega računa v skladu z vašo pogodbo) in za katero ste postopno nabavili naložbeno kovino za izdelavo ene enote predmeta nakupa v skupni teži, predstavlja celotno nakupno ceno skupne teže ene enote predmeta nakupa. Po plačilu celotne nakupne cene skupne teže predmeta nakupa ima kupec pravico do dostave takega predmeta nakupa v skladu z 21. točko teh informacij.

The sum of the Purchase Prices that you pay to the Seller under Purchase Subcontracts (less any payouts from the Weight Accumulation Account and/or other deductions from the Weight Accumulation Account under your Contract), and for which you have incrementally purchased the investment metal for the manufacture of one unit of the Subject of Purchase in its total weight, constitutes the total purchase price of the total weight of one unit of the Subject of Purchase. Upon payment of the total purchase price of the total weight of the Subject of Purchase, you have the right to have such Subject of Purchase delivered in accordance with point 21 of this Information.

21. DOSTAVA PREDMETA NAKUPA | DELIVERY OF THE SUBJECT OF PURCHASE

Če ste plačali celotno nakupno ceno vsaj ene enote predmeta nakupa, kar pomeni, da količina kupljene naložbene kovine, evidentirane na vašem hrambnem računu, ustreza vsaj eni enoti predmeta nakupa; in je preteklo vsaj 12 mesecev od sklenitve pogodbe ali 12 mesecev od dostave prejšnje enote predmeta nakupa (v kolikor gre za dostavo katere koli naslednje enote predmeta nakupa), imate pravico prodajalcu naročiti dostavo ene enote predmeta nakupa. Hkrati morate plačati poštnino, pakiranje in zavarovanje v skladu s cenikom stroškov in storitev, veljavnim na dan, ko je bilo navodilo izdano. Če ni drugače dogovorjeno, se poštnina, pakiranje in zavarovanje plačajo s prodajo ustrezne količine naložbene kovine z vašega hrambnega računa. Predmet nakupa vam bo dostavljen najpozneje v 60 koledarskih dneh od datuma, ko so izpolnjeni pogoji za dostavo, razen če dostavo preprečijo izredne nepredvidljive okoliščine, na katere prodajalec nima vpliva (npr. naravne nesreče, virusne epidemije, oboroženi spopadi, splošne stavke, ekstremne zamude s strani prodajalčevega podizvajalca ipd.).

If you have paid the total purchase price of at least one unit of the Subject of Purchase, i.e. the quantity of purchased investment metal recorded in your Weight Accumulation Account corresponds to at least one unit of the Subject of Purchase, and at least 12 months have elapsed since the conclusion of the Contract, or 12 months have elapsed since the delivery of the previous unit of the Subject of Purchase (if this is to be the delivery of any subsequent unit of the Subject of Purchase), you are entitled to instruct the Seller to deliver one unit of the Subject of Purchase. At the same time as you do this, you must pay the postage, packing, and insurance as per the Fee and Service Price List valid as at the date on which the instruction is made. Unless otherwise agreed, postage, packing, and insurance are paid by the sale of the corresponding quantity of investment metal from your Weight Accumulation Account. The Subject of Purchase will be delivered to you no later than 60 calendar days from the date on which the terms and conditions for its delivery are met, unless delivery is prevented by extraordinary unforeseeable circumstances arising beyond the Seller's control (e.g. natural disasters, viral epidemics, armed conflicts, general strikes, extreme delays on the part of the Seller's subcontractor, etc.).

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22. NAGRADA ZA PRODAJALCA | SELLER'S FEE

Prodajalec je poleg nakupne cene predmeta nakupa upravičen do nagrade za spodbujanje nakupa naložbenega zlata (»nagrada prodajalcu za spodbujanje nakupa naložbenega zlata«). Informacije o nagradi prodajalcu za spodbujanje nakupa naložbenega zlata so na voljo na spletni strani prodajalcu. Njegov trenutni znesek na dan, ko so te informacije predložene, je na voljo v 32. točki teh informacij. Nagrada prodajalcu za spodbujanje nakupa naložbenega zlata je določena kot odstotek, na koledarski dan, glede na trenutno stanje teže naložbene kovine na vašem hrambnem računu. Informacije o nagradi prodajalcu za spodbujanje nakupa naložbenega zlata so vam na voljo pred sklenitvijo pogodbe. Nagrado prodajalcu za spodbujanje nakupa naložbenega zlata plačujete s stalnim nižanjem stanja teže naložbene kovine na vašem hrambnem računu.

In addition to the Purchase Price of the Subject of Purchase, the Seller is entitled to a fee for facilitating the purchase of investment gold (the "Seller's Investment Gold Purchase Facilitation Fee"). Information on the Seller's Investment Gold Purchase Facilitation Fee is available on the Seller's Website. Its current amount as at the date on which this Information is provided can be found in point 32 of this Information. The Seller's Investment Gold Purchase Facilitation Fee is set as a percentage, per calendar day, of the current balance of the weight of the investment metal in your Weight Accumulation Account. Information on the Seller's Investment Gold Purchase Facilitation Fee is available to you before you enter into the Contract. You pay the Seller's Investment Gold Purchase Facilitation Fee by means of reductions, on an ongoing basis, in the balance of the weight of the investment metal in your Weight Accumulation Account.

Prodajalec je upravičen do nagrade za spodbujanje prodaje naložbenega zlata (»nagrada prodajalcu za spodbujanje prodaje naložbenega zlata«), kadar koli se izvede izplačilo v kovini, gotovinsko izplačilo ali prenos gramov. Nagrada prodajalcu za spodbujanje prodaje naložbenega zlata je v obliki določenega odstotka vrednosti izkupička. Višina nagrade prodajalcu za spodbujanje prodaje naložbenega zlata je na voljo na spletni strani prodajalcu. Njegov trenutni znesek na dan, ko so te informacije predložene, je na voljo v 32. točki teh informacij. Informacije o nagradi prodajalcu za spodbujanje prodaje naložbenega zlata so vam na voljo pred sklenitvijo pogodbe. Nagrado prodajalcu za spodbujanje prodaje naložbenega zlata plačujete s stalnim nižanjem stanja teže naložbene kovine na vašem hrambnem računu.

The Seller is entitled to a fee for facilitating the sale of investment gold (the "Seller's Investment Gold Sale Facilitation Fee") whenever a Metal Payout, Cash Payout, or Transfer of Grams is carried out. The Seller's Investment Gold Sale Facilitation Fee takes the form of a set percentage of the value of the proceeds. The amount of the Seller's Investment Gold Sale Facilitation Fee is available on the Seller's Website. Its current amount as at the date on which this Information is provided can be found in point 32 of this Information. Information on the Seller's Investment Gold Sale Facilitation Fee is available to you before you enter into the Contract. You pay the Seller's Investment Gold Sale Facilitation Fee by means of a reduction in the balance of the weight of the investment metal in your Weight Accumulation Account.

23. POSTOPNA PRODAJA PLEMENITE KOVINE (IZPLAČILA S HRAMBNEGA RAČUNA) | INCREMENTAL SALE OF PRECIOUS METAL (PAYOUTS FROM THE WEIGHT ACCUMULATION ACCOUNT)

Kadar koli po sklenitvi pogodbe imate pravico zahtevati izplačilo s hrambnega računa.

You are entitled to request a payout from the Weight Accumulation Account at any time after the conclusion of the Contract.

Za namene izplačil iz hrambnega računa se trenutna vrednost hrambnega računa (»trenutna vrednost«) izračuna po trenutnem ceniku odkupa, objavljenem na spletni strani prodajalca (»cenik odkupa«) na spodnji način:

For purposes of payout from the Weight Accumulation Account, the current value of the Weight Accumulation Account (the "Current Value") is calculated as per the current buyback price list posted on the Seller's Website (the "Buyback Price List") in the manner below:

- Za izplačilo v naložbenih kovinah se trenutna vrednost hrambnega računa izračuna kot odkupna cena kovine za trenutno količino naložbene kovine, zabeležene na hrambnem računu v skladu s cenikom odkupa plus sorazmerni delež odkupne premije IBIS in sorazmerni delež odkupne premije iiplanGold® po veljavnem ceniku odkupa; taki sorazmerni zneski ustrezajo razmerju med trenutno količino naložbene kovine, evidentirano v hrambnem računu, in celotno količino naložbene kovine, ki jo vsebuje ena enota predmeta nakupa.

  For a payout in investment metal, the Current Value of the Weight Accumulation Account shall be calculated as the Metal Buyback Price for the current quantity of investment metal recorded in the Weight Accumulation Account as per the Buyback Price List plus a pro rata portion of the IBIS Buyback Premium and a pro rata portion of the iiplanGold® Buyback Premium according to the current Buyback Price List; such pro rata amounts shall correspond to the ratio of the current quantity of investment metal recorded in the Weight Accumulation Account to the total quantity of investment metal contained in one unit of the Subject of Purchase;

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- Za gotovinsko izplačilo se trenutna vrednost hrambnega računa izračuna kot odkupna cena kovine za trenutno količino naložbene kovine, zabeleženo na hrambnem računu, po ceniku odkupa brez nadaljnjih zvišanj (tj. trenutna vrednost se ne poveča za sorazmerni delež odkupne premije IBIS ali sorazmerni delež odkupne premije iiplanGold®).

  For a cash payout, the Current Value of the Weight Accumulation Account shall be calculated as the Metal Buyback Price for the current quantity of investment metal recorded in the Weight Accumulation Account as per the Buyback Price List without further increases (i.e. the Current Value shall not be increased by a pro rata portion of the IBIS Buyback Premium or a pro rata portion of the iiplanGold® Buyback Premium).

- Za prenos gotovine ali gramov naložbene kovine na kateri koli hrambni račun iiplanRentier® ali iiplanMax®, ali na hrambni račun, odprt po kateri koli pogodbi, ki ni pogodba iiplanGold®, se trenutna vrednost hrambnega računa izračuna kot odkupna cena kovine za trenutno količino naložbene kovine, zabeleženo na hrambnem računu v skladu s cenikom odkupa plus sorazmerni delež odkupne premije IBIS, vendar brez povečanja za odkupno premijo iiplanGold® (tj. trenutna vrednost ne bo povečana za sorazmerni del odkupne premije iiplanGold®).

  For the transfer of cash or grams of investment metal to any iiplanRentier® or iiplanMax® Weight Accumulation Account, or to the Weight Accumulation Account under any contract other than an iiplanGold® contract, the Current Value of the Weight Accumulation Account is calculated as the Metal Buyback Price for the current quantity of investment metal recorded in the Weight Accumulation Account as per the Buyback Price List plus a pro rata portion of the IBIS Buyback Premium, but excluding an increase by the iiplanGold® Buyback Premium (i.e. the Current Value will not be increased by the pro rata portion of the iiplanGold® Buyback Premium).

Izplačilo se izvede s hrambnega računa na način, da preko računa stranke (z izpolnitvijo ustreznega obrazca in elektronskim podpisom) naročite prodajalcu, da izvrši izplačilo iz hrambnega računa. Navodilo za izplačilo s hrambnega računa predstavlja vašo ponudbo prodajalcu za sklenitev pogodbe o prodaji količine naložbene kovine, evidentirane na hrambnem računu, ki ustreza prodajni ceni, ki ste jo izbrali (»prodajna podpogodba«). V navodilu za izplačilo iz hrambnega računa izberete, ali bo izplačilo izvedeno v naložbeni kovini ali v gotovini, navedete znesek po trenutni vrednosti hrambnega računa, ki ga želi kupec prejeti od prodaje naložbene kovine (»prodajna cena«), in datum, ko bo naložbena kovina prodana (»datum prodaje«), ki je lahko najprej dan po navodilu za izvedbo plačila iz hrambnega računa, razen če prodajalec v katerem koli posebnem primeru dovoli prodajo na datum izdaje navodila.

A payout is made from the Weight Accumulation Account in such a way that, through the Customer Account (by filling in the relevant form and signing it electronically), you instruct the Seller to make the payout from the Weight Accumulation Account. An instruction to make a payout from the Weight Accumulation Account constitutes your offer to the Seller to enter into a contract for the sale of a quantity of investment metal recorded in the Weight Accumulation Account corresponding to the sale price selected by you (the “Sale Subcontract”). In the instruction to make a payout from the Weight Accumulation Account, you select whether the payout is to be made in investment metal or in cash, specify the amount from the Current Value of the Weight Accumulation Account that you wish to receive by selling the investment metal (the “Selling Price”), and the date on which the investment metal is to be sold (the “Sale Date”), which, at the earliest, may be the day following the instruction to make the payout from the Weight Accumulation Account, unless, in any particular case, the Seller allows the sale to be made on the instruction date.

Cena naložbenih kovin je odvisna od nihanj na finančnem trgu, na katera prodajalec nima vpliva. Zato se količina naložbene kovine, ki bo prodana v okviru prodajne podpogodbe, določi na datum prodaje glede na prodajno ceno, tj. glede na znesek po trenutni vrednosti hrambnega računa na datum prodaje, ki ga želite pridobiti s prodajo naložbene kovine v skladu s cenikom odkupa, veljavnim na datum prodaje, pod pogojem, da teža naložbene kovine za prodajo ni več kot 10 % višja od teže takšne naložbene kovine, ki bi jo bilo mogoče pripisati prodajni ceni naložbene kovine, ki se prodaja peti delovni dan pred datumom prodaje (»največje odstopanje prodajne teže«). Vendar pa največje odstopanje prodajne teže ne velja, če datum prodaje pade na delovni dan, ki je pred petim delovnim dnem od dne od ustrezne izdaje navodila za izplačilo iz hrambnega računa. Nižja teža naložbene kovine se lahko prodaja neomejeno, s čimer se izrecno strinjate. V zvezi z načinom določanja največjega odstopanja prodajne teže morate stalno (vsaj enkrat na tri delovne dni) spremljati trenutno ceno naložbene kovine po ceniku odkupa in v primeru, da se ne strinjate z izvedbo plačila s hrambnega računa po trenutni ceni, spremenite ali prekličete izplačila s hrambnega računa, ki ste jih vnesli, vendar še niso bila izvedena. Teža naložbene kovine, ki se prodaja, se meri v gramih na šest decimalnih mest natančno.

The price of investment metals depends on financial market fluctuations beyond the Seller’s control. Therefore, the quantity of the investment metal to be sold under a Sale Subcontract is determined on the Sale Date by reference to the Selling Price, i.e. according to the amount from the Current Value of the Weight Accumulation Account on the Sale Date which you wish to obtain by selling the investment metal, as per the Buyback Price List valid on the Sale Date, provided that the weight of the investment metal to be sold is not more than 10% higher than the weight of such investment metal which would have been attributable to the selling price of the investment metal being sold on the fifth Business Day prior to the Sale Date (the “Maximum Sale Weight Variance”). However, the Maximum Sale Weight Variance does not apply if the Sale Date falls on an earlier Business Day than the fifth Business Day as of the corresponding instruction for a payout to be made from the Weight Accumulation Account. A lower weight of investment metal may be sold without limitation, with which you expressly agree. With respect to the method for determining the Maximum Sale Weight Variance, you are obliged to continuously (at least once every three Business Days) monitor the current price of the investment metal as per the Buyback Price List, and, if you dispute the making of a payout from the Weight Accumulation Account at the current price,

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you must modify or cancel the payouts from the Weight Accumulation Account that have been entered but not yet carried out. The weight of the investment metal to be sold is measured in grams to six decimal places.

Če se odločite za plačilo prodajne cene v naložbeni kovini, vam bo naložbena kovina dostavljena v obliki palic, kovancev ali kompletov, ki jih trenutno ponuja prodajalec (»izdelek«) po vrednosti prodajne cene po ceniku nakupa, veljavnem na datum prodaje. Za namene dostave izdelka ste dolžni plačati poštnino, pakiranje in zavarovanje v skladu s cenikom stroškov in storitev, veljavnim na datum prodaje. Če ni drugače dogovorjeno, se poštnina, pakiranje in zavarovanje plačajo s prodajo ustrezne količine naložbene kovine z vašega hrambnega računa v okviru zadevne prodajne podpogodbe na način, da se pri izračunu količine naložbene kovine, ki bo prodana, prodajna cena poviša za stroške poštnine, pakiranja in zavarovanja. Prodajalčeva terjatev do plačila cene izdelkov, ki jih kupite, ter do plačila poštnine, pakiranja in zavarovanja se pobota z vašo terjatvijo do plačila prodajne cene. Izdelek, ki ste ga kupili, vam bo dostavljen pod pogoji iz 21. točke teh informacij. Lastništvo nad izdelkom pridobite po plačilu njegove cene.

If you choose to have the Selling Price paid in investment metal, the investment metal will be delivered to you in the form of bars, coins, or sets currently offered by the Seller (the “Product”) at the value of the Selling Price as per the Purchase Price List valid as at the Sale Date. For the purposes of the delivery of the Product, you are liable to pay postage, packing, and insurance as per the Fee and Service Price List valid as at the Sale Date. Unless otherwise agreed, postage, packing, and insurance are paid by the sale of the corresponding quantity of investment metal from your Weight Accumulation Account within the scope of the relevant Sale Subcontract in such manner that, in the calculation of the quantity of investment metal to be sold, the Selling Price is increased by postage, packing, and insurance. The Seller’s claim to payment of the price of Products being purchased by you and to payment of postage, packing, and insurance is set off against your claim to payment of the Selling Price. The Product you have purchased will be delivered to you under the terms of point 21 of this Information. You acquire ownership of the Product upon payment of the price thereof.

Če se odločite za plačilo prodajne cene v gotovini, morate plačati tudi transakcijske provizije, povezane s pošiljanjem plačila, v skladu s cenikom stroškov in storitev, veljavnim na datum prodaje. Če ni drugače dogovorjeno, se transakcijske provizije, povezane z odpošiljanjem plačila, plačajo s prodajo ustrezne količine naložbene kovine z vašega hrambnega računa v okviru zadevne prodajne podpogodbe na način, da se pri izračunu količine naložbene kovine, ki bo prodana, prodajna cena poveča za te transakcijske provizije. Prodajalčev zahtevek za plačilo transakcijskih provizij, povezanih s pošiljanjem plačila, se pobota z vašim zahtevkom za plačilo prodajne cene. V 20 delovnih dneh od datuma prodaje bo neporavnani znesek prodajne cene položen na bančni račun, ki ste ga navedli za ta namen.

If you choose to have the Selling Price paid out in cash, you are further required to pay transaction fees associated with the dispatch of payment as per the Fee and Service Price List valid as at the Sale Date. Unless otherwise agreed, transaction fees associated with the dispatch of payment are paid by the sale of the corresponding quantity of investment metal from your Weight Accumulation Account within the scope of the relevant Sale Subcontract in such manner that, in the calculation of the quantity of investment metal to be sold, the Selling Price is increased by those transaction fees. The Seller’s claim to payment of transaction fees associated with the dispatch of payment is set off against your claim to payment of the Selling Price. Within 20 Business Days of the Sale Date, the outstanding balance of the Selling Price will be deposited in the bank account you have specified for this purpose.

Prodaja naložbene kovine z namenom izplačila v kovini ali gotovinskega izplačila temelji na vaši ponudbi za sklenitev prodajne podpogodbe. Prodajalec sprejme vašo ponudbo tako, da vam pošlje potrdilo o prodaji na vaš račun stranke in/ali e-poštni naslov v petih delovnih dneh od datuma prodaje (»potrdilo o prodaji«). Prodajalec ni dolžan sprejeti vaše ponudbe za sklenitev prodajne podpogodbe. Če količina naložbene kovine, ki bo prodana v okviru prodajne podpogodbe, presega največje odstopanje prodajne teže, prodajna podpogodba ne bo sklenjena. Vendar pa bo prodajalec potrdilo o prodaji poslal na vaš račun stranke in/ali e-poštni naslov; to potrdilo o prodaji nato predstavlja novo nepreklicno ponudbo prodajalca za sklenitev prodajne podpogodbe. Ta ponudba velja za sprejeto, razen če jo pisno izpodbijate v 10 koledarskih dneh od datuma prejema potrdila o prodaji; če prevzamete kateri koli izdelek, ki ste ga kupili, to prav tako pomeni sprejem ponudbe. Če se odločite za izplačilo prodajne cene v gotovini, morate prodajalcu v roku za izražanje nestrinjanja vrniti tudi celotno prodajno ceno (ali njen celoten del, ki ga je prodajalec plačal), če vam jo je prodajalec že plačal po predmetni prodajni podpogodbi, sicer se šteje, da je prodajna podpogodba sklenjena. Poleg tega prodajna podpogodba ni sklenjena, če je v hrambnem računu na datum prodaje evidentirana nezadostna količina naložbene kovine za izpolnitev te prodajne podpogodbe.

The sale of investment metal for the purpose of a Metal Payout or Cash Payout is based on your offer to enter into a Sale Subcontract. The Seller accepts your offer by sending you confirmation of sale to your Customer Account and/or email address within five Business Days of the Sale Date (the “Sale Confirmation”). The Seller is under no obligation to accept an offer to enter into a Sale Subcontract. If the quantity of investment metal to be sold under a Sale Subcontract exceeds the Maximum Sale Weight Variance, the Sale Subcontract is not concluded. However, the Seller will send Sale Confirmation to your Customer Account and/or email address; this Sale Confirmation then constitutes a new irrevocable offer by the Seller to enter into a Sale Subcontract. That offer is accepted unless you dispute it in writing within 10 calendar days of the date on which you receive the Sale Confirmation; if you take delivery of any Product purchased by you, this also constitutes acceptance of the offer. If you choose to have the Selling Price paid out in cash, you must also return to the Seller, within the time limit to express disagreement, the entire Selling Price (or the entire portion thereof paid by the Seller), if the Seller has already paid this to you under the relevant Sale Subcontract, otherwise the Sale Subcontract is deemed to have been concluded. Further, a Sale Subcontract is not concluded if an insufficient quantity of investment metal to fulfil that Sale Subcontract is recorded in the Weight Accumulation Account on the Sale Date.

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Kadar koli po sklenitvi pogodbe imate pravico zahtevati, da prodajalec prenese količino naložbene kovine, ki ste jo izbrali, z vašega hrambnega računa na hrambni račun, ki ga je prodajalec registriral po drugi pogodbi za nakup iiplanMax®, iiplanRentier® ali iiplanGold®, vključno s hrambnim računom tretje stranke (v tem primeru to pomeni prenos izbrane količine naložbene kovine v korist te tretje stranke), ob upoštevanju naslednjih pogojev:

Any time after the conclusion of the Contract, you are entitled to request that the Seller transfer a quantity of investment metal selected by you from your Weight Accumulation Account to a Weight Accumulation Account registered by the Seller under another iiplanMax®, iiplanRentier®, or iiplanGold® purchase contract, including to the Weight Accumulation Account of a third party (in which case this constitutes the transfer of the selected quantity of investment metal for the benefit of that third party), subject to the following terms and conditions:

- Zahtevo za prenos oddate prek svojega računa stranke (z izpolnitvijo ustreznega obrazca in elektronskim podpisom). V zahtevku izberete količino naložbene kovine za prenos ali znesek iz trenutne vrednosti hrambnega računa, na katerega želite prenesti pripadajočo količino naložbene kovine ter identifikacijo hrambnega računa, na katerega bo naložbena kovina prenesena, in datum, ko bo naložbena kovina prenesena (»datum prenosa«). Najzgodnejši datum prenosa je lahko dan po zahtevku za prenos, razen če v katerem koli posebnem primeru prodajalec dovoli, da se prenos izvede na datum zahtevka.

  You submit a transfer request via your Customer Account (by filling in the relevant form and signing it electronically). In the request, you select either the quantity of investment metal to be transferred or an amount from the Current Value of the Weight Accumulation Account to which the corresponding quantity of investment metal is to be transferred, as well as the identification of the Weight Accumulation Account to which the investment metal is to be transferred, and the date on which the investment metal is to be transferred (the “Transfer Date”). The earliest Transfer Date may be the day following the transfer request, unless, in any particular case, the Seller allows the transfer to take place on the date of the request.

- Če v zahtevku izberete znesek iz trenutne vrednosti hrambnega računa, na katerega želite prenesti ustrezno količino naložbene kovine, bo količina naložbene kovine za prenos izračunana na datum prenosa. Cena bo določena na podoben način kot izplačilo naložbene kovine, kot je opisano v 23. točki teh informacij.

  If, in the request, you select an amount from the Current Value of the Weight Accumulation Account to which the corresponding quantity of investment metal is to be transferred, the quantity of investment metal to be transferred will be calculated as at the Transfer Date. The price will be determined in a manner similar to the investment metal payout as described in point 23 of this Information.

Prodajalec sprejme vašo zahtevo za prenos s hrambnega računa tako, da pošlje potrdilo o prenosu na vaš račun stranke in/ali e-poštni naslov v petih delovnih dneh od datuma prenosa. Na ta način se sklene pogodba o prenosu s hrambnega računa (»pogodba o prenosu s hrambnega računa«). Prodajalec ni dolžan izpolniti zahtevka za prenos in skleniti pogodbe o prenosu s hrambnega računa. Naložbena kovina ne bo prenesena, zlasti če je na datum prenosa na vašem hrambnem računu evidentirana nezadostna količina naložbene kovine za izvedbo prenosa.

The Seller accepts your request for a transfer from a Weight Accumulation Account by sending transfer confirmation to your Customer Account and/or email address within five Business Days of the Transfer Date. In this manner, an agreement on a transfer from a Weight Accumulation Account is concluded (the “Weight Accumulation Account Transfer Agreement”). The Seller is under no obligation to comply with a transfer request and enter into a Weight Accumulation Account Transfer Agreement. Investment metal will not be transferred, in particular, if, on the Transfer Date, an insufficient quantity of investment metal is registered in your Weight Accumulation Account to effect the transfer thereof.

Količina naložbene kovine, evidentirana na vašem hrambnem računu, se zmanjša za količino naložbene kovine za prenos, količina naložbene kovine, evidentirana na ciljnem hrambnem računu, ki jo določite za prenos, pa se poveča za enako količino.

The quantity of investment metal recorded in your Weight Accumulation Account will be reduced by the quantity of investment metal to be transferred, and the quantity of investment metal recorded in the target Weight Accumulation Account designated by you for the transfer will be increased by the same.

Če je naložbena kovina prenesena s hrambnega računa, ki ga je prodajalec registriral po drugi pogodbi iiplanGold®, iiplanRentier® ali iiplanMAX® – ali, v prihodnosti, po drugi pogodbi, registrirani pri prodajalcu, na vaš hrambni račun – bo znesek naložbene kovine, zabeležen v vašem hrambnem računu, povečan za znesek prenesene naložbene kovine.

If investment metal is transferred from a Weight Accumulation Account registered by the Seller under another iiplanGold®, iiplanRentier® or iiplanMAX® contract – or, in the future, under another contract registered with the Seller, to your Weight Accumulation Account – the amount of investment metal recorded in your Weight Accumulation Account will be increased by the amount of investment metal transferred.

Z izplačili s hrambnega računa ali prenosi se lahko količina naložbene kovine, evidentirane na hrambnem računu, v celoti porabi (tj. vrednost hrambnega računa je lahko enaka nič), ne da bi to povzročilo odpoved pogodbe.

By means of payouts from a Weight Accumulation Account or transfers, the quantity of investment metal recorded in the

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Weight Accumulation Account may be fully exhausted (i.e. the value of the Weight Accumulation Account may be equal to zero) without this causing the termination of the Contract.

24. REVIZIJE POGODBE | CONTRACT REVISIONS

Pogodbo lahko spreminjate s pisnimi dodatki v papirnati obliki in/ali z izpolnitvijo ustreznega obrazca v svojem računu stranke, ki bo elektronsko podpisan v skladu z 18. točko teh informacij. Če je predmet spremembe pogodbe sprememba vaše telefonske številke, mora biti dodatek vedno sklenjen v pisni obliki.

You can make amendments to the Contract by written addenda in paper form and/or by filling in the relevant form in your Customer Account, which will be electronically signed in accordance with point 18 of this Information. If the subject of an amendment to the Contract is a change to your telephone number, the addendum must always be concluded in written form.

25. POŠILJANJE | SHIPPING

Predmet nakupa ali izdelek, plačan na podlagi izplačila naložbene kovine, vam bo poslan, če plačate skupno nakupno ceno predmeta nakupa ali izdelka v celoti. Hkrati morate plačati tudi stroške poštnine, pakiranja in zavarovanja v skladu s cenikom stroškov in storitev, veljavnim na dan, ko je navodilo za dostavo predmeta nakupa dostavljeno prodajalcu, ali na dan izplačila naložbene kovine. Predmet nakupa ali izdelek vam bo dostavljen najpozneje v 60 koledarskih dneh od datuma, ko so izpolnjeni pogoji za pošiljanje, razen če dostavo preprečijo izredne nepredvidljive okoliščine, na katere prodajalec nima vpliva (npr. naravne nesreče, virusne epidemije, oboroženi spopadi, splošne stavke, ekstremne zamude s strani prodajalčevega podizvajalca ipd.).

A Subject of Purchase, or Product, paid for on the basis of an Investment Metal Payout will be shipped to you if you pay the total purchase price of the Subject of Purchase, or Product, in full. You must also pay postage, packing, and insurance at the same time in accordance with the Fee and Service Price List valid as at the date on which the instruction to deliver the Subject of Purchase is delivered to the Seller, or as at the date of the investment metal payout. The Subject of Purchase, or Product, will be delivered to you no later than 60 calendar days from the date on which the terms and conditions for its shipping are met, unless delivery is prevented by extraordinary unforeseeable circumstances arising beyond the Seller's control (e.g. natural disasters, viral epidemics, armed conflicts, general strikes, extreme delays on the part of the Seller's subcontractor, etc.).

Posamezne enote predmeta nakupa ali izdelka, plačane na podlagi izplačila naložbene kovine, bodo odposlane na vaš registriran naslov za pošiljanje. Pošiljka je zavarovana. Dostavo predmeta nakupa ali izdelka spremlja davčni dokument (npr. račun). Na dan, ko je predmet nakupa odposlan, vam bo prodajalec poslal obvestilo o odpremi na vaš račun stranke in/ali e-poštni naslov.

Individual units of a Subject of Purchase, or Product, paid on the basis of an Investment Metal Payout will be dispatched to your registered shipping address. The shipment is insured. The delivery of the Subject of Purchase, or Product, is accompanied by a tax document (i.e. an invoice). On the day on which the Subject of Purchase is shipped, the Seller will send you notification of dispatch to your Customer Account and/or email address.

Kot kupec ste dolžni prodajalcu posredovati pravilen naslov, na katerega naj se predmet nakupa ali izdelek pošlje. Zavezujete se, da boste sprejeli predmet nakupa ali izdelek, ki vam je poslan. Če te obveznosti ne izpolnite, vam bo prodajalec predmet nakupa ali izdelek ponovno poslal. Prodajalec mora izvesti dve ponovni pošiljki, v vsakem primeru pa morate plačati poštnino, pakiranje in zavarovanje v skladu s cenikom stroškov in storitev, veljavnim na dan ponovnega pošiljanja. Če ni drugače dogovorjeno, bodo stroški poštnine, pakiranja in zavarovanja plačani s prodajo ustrezne količine naložbene kovine z vašega hrambnega računa, kar se izračuna podobno kot v 23. točki teh informacij (tj. prodajalčev zahtevek za plačilo poštnine, pakiranja in zavarovanja se pobota z vašim zahtevkom za plačilo prodajne cene ustrezne količine naložbene kovine). Če zgoraj navedeni stroški pošiljanja niso plačani, ima prodajalec pravico, ni pa dolžan, ponovno poslati predmet nakupa ali izdelek.

As the Buyer, you are obliged to provide the Seller with the correct shipping address to which the Subject of Purchase, or Product, is to be dispatched. You undertake to accept the Subject of Purchase, or Product, that is sent to you. If you fail to meet this obligation, the Seller will reship the Subject of Purchase, or Product, to you. The Seller must make two reshipments, in each case subject to your payment of postage, packing, and insurance as per the Fee and Service Price List valid as at the date of reshipment. Unless otherwise agreed, postage, packing, and insurance will be paid by means of the sale of the corresponding quantity of investment metal from your Weight Accumulation Account, calculated analogously

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to point 23 of this Information (i.e. the Seller's claim to payment of postage, packing, and insurance is set off against your claim to payment of the selling price of the corresponding quantity of investment metal). If the above shipping costs are not paid, the Seller is entitled, but not obliged, to reship the Subject of Purchase, or Product.

Če ne sprejmete odposlanega predmeta nakupa ali izdelka niti potem, ko vam je bil drugič ponovno poslan, se vračilo takšne pošiljke prodajalcu šteje za vaš nepreklicni predlog prodajalcu za sklenitev pogodbe za odkup predmeta nakupa ali izdelka v skladu s 27. točko teh informacij, datum vrnitve takšne pošiljke prodajalcu pa se šteje za datum odkupa in datum vašega predloga za sklenitev pogodbe o odkupu. Prodajalec sprejme takšen predlog za sklenitev pogodbe s plačilom odkupne cene (zmanjšane za morebitne transakcijske provizije, povezane z odpošiljanjem plačila po veljavnem ceniku stroškov in storitev) z elektronskim nakazilom na bančni račun, s katerega ste poslali zadnje plačilo po pogodbi, ali na račun, o katerem je prodajalec obveščen pisno ali z dodatkom k pogodbi. Če prodajalcu še niste plačali stroškov poštnine, pakiranja in zavarovanja ponovnih pošiljk v skladu s cenikom stroškov in storitev, veljavnim na dan odpreme, bo prodajalec to terjatev pobotal z vašo terjatvijo do izplačila odkupne cene.

If you fail to accept the shipped Subject of Purchase, or Product, even after it has been reshipped to you for a second time, the return of such shipment to the Seller is deemed to be an irrevocable proposal by you to the Seller to enter into a contract for the buyback of the Subject of Purchase, or Product, in accordance with point 27 of this Information, and the date of the return of such shipment to the Seller is deemed to be the Buyback Date and the date of your proposal to enter into a buyback contract. The Seller accepts such a proposal to enter into the contract by paying the buyback price (less any transaction fees associated with the dispatch of payment under the applicable Fee and Service Price List) by wire transfer to the bank account from which your last payment for the Contract was sent, or to an account notified to the Seller in writing or by an addendum to the Contract. If you have not yet have paid the Seller the postage, packing, and insurance of the reshipments as per the Fee and Service Price List valid as at the date of dispatch thereof by this time, the Seller will set off this claim against your claim to the payout of the buyback price.

Predmeta nakupa ali izdelka ni mogoče vrniti prodajalcu, ampak le ponuditi nazaj v odkup v skladu s 27. točko teh informacij.

A Subject of Purchase, or Product, cannot be returned to the Seller, only offered back for buyback in accordance with point 27 of this Information.

Pošiljka je predana v skladu z načinom, izbranim za dostavo predmeta nakupa ali izdelka po ceniku stroškov in storitev, veljavnem na dan odpreme pošiljke. Vaša odgovornost je, da brez odlašanja pregledate dostavo, vključno s predmetom nakupa ali izdelkom. Ko je pošiljka pregledana, da se zagotovi, da je nepoškodovana, in ko je sprejeta, se šteje, da je bila dostavljena. Po takem sprejemu niste upravičeni do kakršnega koli pravnega ali finančnega nadomestila zaradi malomarnosti pri prevzemu predmeta nakupa ali izdelka.

The shipment is handed over in accordance with the method chosen for delivery of the Subject of Purchase, or Product, as per the Fee and Service Price List valid as at the date of dispatch thereof. It is your responsibility to inspect the delivery, including the Subject of Purchase, or Product, without delay. After the shipment has been inspected to ensure that it is intact and once it has been accepted, it is deemed to have been delivered. After acceptance, you are not entitled to any legal or financial compensation due to negligence upon acceptance of the Subject of Purchase, or Product.

Če prejmete pošiljko s poškodovano embalažo, jo lahko zavrnete. V tem primeru nemudoma obvestite prodajalca po elektronski pošti ali telefonu prek kontaktnih podatkov, navedenih v 1. točki teh informacij.

If you receive a shipment with damaged packaging, you may refuse to accept it. In this case, notify the Seller immediately by email or telephone using the contact details provided in point 1 of this Information.

Lastninsko pravico do predmeta nakupa prejmete s plačilom celotne nakupne cene posamezne enote predmeta nakupa (t.j. ko je kupljena naložbena kovina v teži ene enote predmeta nakupa) in po navodilu prodajalcu, da naj dostavi zadevni predmet nakupa.

You acquire ownership of the Subject of Purchase upon payment of the total purchase price of each unit of the Subject of Purchase (i.e. when investment metal equal to the weight of one unit of the Subject of Purchase has been purchased) and upon instructing the Seller to deliver such Subject of Purchase.

Lastništvo nad izdelkom pridobite po plačilu njegove cene. Izdelek, ki ste ga kupili, vam bo dostavljen pod pogoji, podobnimi tistim za predmet nakupa.

You acquire ownership of the Product upon payment of the price thereof. The Product you have purchased will be delivered to you under terms analogous to those for a Subject of Purchase.

Zaradi ohranitve vrednosti naložbene plemenite kovine poškodovanje le-te ni dopustno. Če ima predmet nakupa ali izdelek originalno zaščitno embalažo, so nesprejemljive tudi poškodbe te originalne varnostne embalaže s certifikatom o pristnosti.

In order to preserve the value of the investment precious metal, no damage thereto is admissible. If the Subject of Purchase or Product has original protective packaging, damage to that original security packaging with the certificate of authenticity is also inadmissible.

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26. REKLAMACIJE | CLAIMS

Pravice, ki izhajajo iz pomanjkljivega delovanja, in prodajalčevo odgovornost za napake urejajo ustrezne določbe češkega zakona št. 89/2012, civilnega zakonika, kakor je bil spremenjen, vključno z, brez omejitev, razdelki od 2099 do 2112 in razdelki od 2165 do 2174. Reklamacijo v pisni obliki vložite na naslov prodajalca za storitve, po telefonu ali po e-pošti na elektronski naslov prodajalca z navedbo originalne številke pogodbe in opisom ugotovljenih napak. Prodajalec vam bo poslal potrdilo o prejemu reklamacije na vaš račun stranke in/ali e-poštni naslov. Prodajalec bo odločitev o reklamaciji sprejel v treh delovnih dneh po prejemu ter vas o odločitvi obvestil na vaš račun stranke in/ali e-poštni naslov, razen če ni z vami drugače dogovorjeno. Upravičen zahtevek bo poravnan brez nepotrebnega odlašanja, v vsakem primeru pa najpozneje v 30 koledarskih dneh od datuma, ko je predmet nakupa dostavljen na naslov prodajalca.

Rights arising from defective performance and the Seller's liability for defects are governed by the relevant provisions of Czech Act No 89/2012, the Civil Code, as amended, including, without limitation, Sections 2099 to 2112 and Sections 2165 to 2174 thereof. Submit your claim in writing to the Seller's address for service, by telephone, or by email to the Seller's email address, citing the original Contract number and a description of the defects found. The Seller will send you confirmation of receipt of the claim to your Customer Account and/or email address. The Seller will make a decision on the claim within three Business Days of receipt thereof and notify you of the decision via your Customer Account and/or email address, unless otherwise agreed with you. A legitimate claim shall be settled without undue delay, and in any event no later than 30 calendar days from the date on which the claimed Subject of Purchase is delivered to the Seller's address.

27. ODKUP | BUYBACK

Prodajalec odkupi vse enote predmeta nakupa in druge izdelke (dobavljene v naložbeni kovini v primeru plačila s hrambnega računa), ki jih prodajalec proda po tej pogodbi po ceni (»odkupna cena«), določeni na način v skladu s cenikom odkupa, veljavnim na datum, ko sta predmet nakupa in/ali izdelek, ki bo odkupljen, dostavljena prodajalcu (»datum odkupa«). Odkupna cena je objavljena v ceniku odkupa od ponedeljka do petka po 18. uri po srednjeevropskem času; po objavi začne veljati takoj in ostane v veljavi naslednji dan in, če je primerno, za druge dni, ko cena odkupa ni objavljena v ceniku odkupa v skladu s prvim delom tega stavka. Cenik odkupa ni ponudba za sklenitev pogodbe, temveč samo povabilo k oddaji ponudb za sklenitev pogodbe.

The Seller will buy back all units of the Subject of Purchase and other Products (delivered in investment metal in the event of payout from the Weight Accumulation Account) sold by the Seller under the Contract at a price (the "Buyback Price") determined in the manner set in accordance with the Buyback Price List valid for the date on which the Subject of Purchase and/or the Product to be bought back are delivered to the Seller (the "Buyback Date"). The Buyback Price is published in the Buyback Price List from Monday to Friday after 6 p.m. CET; upon publication, it takes effect immediately and remains valid for the following day and, if applicable, for other days when the Buyback Price is not published in the Buyback Price List pursuant to the first part of this sentence. The Buyback Price List is not an offer to enter into a contract, but only an invitation to submit offers to enter into a contract.

- V primeru ponovnega odkupa predmeta nakupa po preteku najmanj 60 mesecev od dostave na vaš naslov in datuma odkupa, je odkupna cena sestavljena iz: (i) cene odkupa kovine; (ii) odkupne premije IBIS; in (iii) odkupne premije iiplanGold®. Odkupna premija iiplanGold® na enoto predmeta nakupa je navedena v ceniku odkupa.

  In the event of the buyback of the Subject of Purchase after at least 60 months have elapsed between delivery to your address and the Buyback Date, the Buyback Price consists of: (i) the Metal Buyback Price; (ii) the IBIS Buyback Premium; and (iii) the iiplanGold® Buyback Premium. The iiplanGold® Buyback Premium per unit of the Subject of Purchase shall be stated in the Buyback Price List.

- V primeru odkupa predmeta nakupa v situaciji, ko mora od dostave na vaš naslov do datuma odkupa preteči vsaj 60 mesecev, bo odkupna cena sestavljena izključno iz cene odkupa kovine. Odkupna premija IBIS in odkupna premija iiplanGold® sta nič, kar pomeni, da nista del skupne odkupne cene.

  In the event of the buyback of the Subject of Purchase in a situation where at least 60 months have yet to elapse between delivery to your address and the Buyback Date, the Buyback Price consists solely of the Metal Buyback Price. The IBIS Buyback Premium and the iiplanGold® Buyback Premium are zero, i.e. they are not part of the Total Buyback Price.

- Če se odkupi dodatni izdelek, odkupno ceno sestavljajo: (i) odkupna cena kovine; in (ii) odkupna premija IBIS.

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Odkupna premija iiplanGold® je enaka nič, kar pomeni, da ni del skupne odkupne cene.

Where another Product is bought back, the Buyback Price shall consist of: (i) the Metal Buyback Price; and (ii) the IBIS Buyback Premium. The iiplanGold® Buyback Premium is zero, i.e. it is not part of the Total Buyback Price.

Prodajalcu lahko podate predlog za sklenitev pogodbe o odkupu predmeta nakupa:

You may submit a proposal to the Seller to enter into a contract on the buyback of a Subject of Purchase:

- prek računa stranke, tako da izpolnite ustrezen obrazec in ga elektronsko podpišete v skladu z 18. točko teh informacij ali

  via the Customer Account, by filling in the relevant form and signing it electronically in accordance with point 18 of this Information; or

- s pošiljanjem kopije lastnoročno podpisane pisne ponudbe v besedilu obrazca iz računa stranke na e-poštni naslov prodajalca, naveden v 1. točki teh informacij ali

  by sending a copy of a hand-signed written proposal, in the wording of the form in the Customer Account, to the Seller's email address specified in point 1 of this Information; or

- s pošiljanjem ročno napisane ponudbe v papirnati obliki v obliki obrazca iz računa stranke, na naslov prodajalca.

  by sending a handwritten proposal in paper form, in the form in the Customer Account, to the Seller's address.

Predmet predloga za sklenitev pogodbe o odkupu, ki je nepreklicna, je prodaja določenega predmeta nakupa ali izdelka po odkupni ceni pod pogojem, da odkupna cena kovine na datum odkupa ni več 10 % nižja kot na dan, ko ste prodajalcu predlagali sklenitev pogodbe o odkupu (»minimalna cena kovine«). Prodajalec sprejme takšen predlog za sklenitev pogodbe z brezgotovinskim plačilom odkupne cene (brez morebitnih transakcijskih stroškov, povezanih s pošiljanjem plačila v skladu z veljavnim cenikom stroškov in storitev).

The subject of a proposal to enter into a buyback contract, which is irrevocable, is the sale of the specified Subject of Purchase, or Product, at the Buyback Price on condition that the Metal Buyback Price on the Buyback Date is not more than 10% lower than on the date on which you made the proposal to the Seller to enter into a buyback contract (the "Minimum Metal Price"). The Seller accepts such a proposal to enter into a contract by making cashless payment of the Buyback Price (less any transaction fees associated with the dispatch of payment as per the valid Fee and Service Price List).

Če je odkupna cena kovine nižja od minimalne cene kovine, ste upravičeni do nove ponudbe ali pa na vašo zahtevo prodajalec pošlje prejeti predmet nakupa ali izdelek nazaj na vaš naslov na vaše stroške (poštnina, pakiranje in zavarovanje po veljavnem ceniku stroškov in storitev).

If the metal buyback price is lower than the Minimum Metal Price, you are entitled to make a new offer or, further to the your request, the Seller will send the received Subject of Purchase, or Product, back to your address at your expense (postage, packing, and insurance as per the valid Fee and Service Price List).

Prodajalec opravi fizični pregled pristnosti, čistosti in splošne celovitosti predmeta nakupa ali izdelka, vključno s certifikatom in vsemi dobavljenimi dodatki. V primeru dostave poškodovanega ali nepopolnega predmeta nakupa ali izdelka ali poškodovanih ali nepopolnih dodatkov predmeta nakupa ali izdelka ima prodajalec pravico določiti nižjo odkupno ceno ali zavrniti odkup in vrniti predmet nakupa ali izdelek na vaš naslov na vaše stroške (poštnina, pakiranje in zavarovanje po veljavnem ceniku stroškov in storitev). Če prodajalec določi nižjo ceno odkupa, vam bo poslal predlog za sklenitev pogodbe o odkupu na vaš račun stranke in/ali e-poštni naslov, naveden v naslovu pogodbe o odkupu. Ta predlog potrdite tako, da prodajalcu pošljete e-poštno sporočilo z e-poštnega naslova, navedenega v pogodbi o odkupu. Če predloga za sklenitev pogodbe o odkupu ne potrdite v roku, določenem v predlogu, bo prodajalec vrnil predmet nakupa ali izdelek na vaše stroške (poštnina, pakiranje in zavarovanje v skladu z veljavnim cenikom stroškov in storitev) na vaš naslov.

The Seller will conduct a physical inspection of the authenticity, fineness and general integrity of the Subject of Purchase, or the Product, including the certificate and any and all accessories supplied. In the event of delivery of a damaged or incomplete Subject of Purchase, or Product, or damaged or incomplete accessories of the Subject of Purchase, or Product, the Seller has the right to set a lower Buyback Price or to refuse the buyback and return the Subject of Purchase, or Product, to your address at your expense (postage, packing, and insurance as per the valid Fee and Service Price List). If the Seller sets a lower Buyback Price, the Seller will send you a proposal to enter into a buyback contract to your Customer Account and/or the email address indicated in the heading of the buyback contract. You confirm this proposal by sending an email to the Seller from the email address indicated in the buyback contract. If you fail to confirm a proposal to enter into a buyback contract within the time limit set in the proposal, the Seller will return the Subject of Purchase, or Product, at your expense (postage, packing, and insurance as per the valid Fee and Service Price List) to your address.

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28. SVETOVANJE PRI ODSTOPU OD POGODBE | ADVICE ON WITHDRAWAL FROM THE CONTRACT

Razdelek 1829 češkega zakona št. 89/2012, civilni zakonik, določa, da ima potrošnik pravico do odstopa od pogodbe v 14 dneh od datuma sklenitve pogodbe in, v primeru pogodbe za nakup, od datuma prejema izdelka. Vendar 1837. člen civilnega zakonika opredeljuje primere, ko kupec ne more odstopiti od pogodbe. Razdelek 1837(b) navaja, da ni mogoče odstopiti od pogodb v zvezi z dobavo izdelkov ali storitev, katerih cena je odvisna od nihanj na finančnem trgu, ki so izven nadzora podjetja in se lahko pojavijo med odstopnim rokom.

Section 1829 of Czech Act No 89/2012, the Civil Code, provides that the consumer has the right to withdraw from a contract within a 14-day period starting from the date of conclusion of the contract and, in the case of a purchase contract, from the date of receipt of the product. However, Section 1837 of the Civil Code defines cases where the buyer cannot withdraw from the contract. Section 1837(b) states that it is not possible to withdraw from contracts relating to the supply of products or services whose price depends on financial market fluctuations beyond the control of a business undertaking which may occur during the withdrawal time limit.

Cena predmeta nakupa ali izdelka je odvisna od nihanj na finančnem trgu, na katera prodajalec nima vpliva (na ceno predmeta nakupa ali izdelka vplivata cena naložbenih plemenitih kovin na borzi plemenitih kovin in menjalni tečaj), trenutna cena naložbenih kovin za predmet nakupa ali izdelek pa se določi v skladu z 20. točko teh informacij. Glede na to dejstvo v skladu z razdelkom 1837(b) češkega zakona št. 89/2012, civilnega zakonika, kakor je bil spremenjen, nimate pravice do odstopa od pogodbe, nakupne podpogodbe, prodajne podpogodbe ali pogodbe o prenosu s hrambnega računa.

The price of the Subject of Purchase, or Product, depends on financial market fluctuations beyond the Seller's control (the price of the Subject of Purchase, or Product, is influenced by the price of investment precious metals on the precious metals exchange and the exchange rate), and the Current Price of investment metals for the Subject of Purchase, or Product, is determined in accordance with point 20 of this Information. In view of this fact, under Section 1837(b) of Czech Act No 89/2012, the Civil Code, as amended, you do not have the right to withdraw from the Contract, or a Purchase Subcontract, a Sale Subcontract, or a Weight Accumulation Account Transfer Agreement.

Predmeta nakupa ni mogoče vrniti prodajalcu, ampak le ponuditi nazaj v odkup v skladu s 27. točko teh informacij.

A Subject of Purchase cannot be returned to the Seller, only offered back for buyback in accordance with point 27 of this Information.

29. ODPOVED POGODBE | TERMINATION OF CONTRACT

Pogodba je sklenjena za nedoločen čas. Pogodbo lahko brez razloga prekinete s trimesečnim odpovednim rokom, ki začne teči prvi dan v mesecu po vročitvi obvestila o odpovedi prodajalcu. Obvestilo o odpovedi pogodbe se lahko vroči izključno v papirnati obliki.

The Contract is for an indefinite term. You may terminate the Contract without cause with three months' notice, which commences on the first day of the month following the service of notice of termination on the Seller. Notice of termination of the Contract may be served solely in paper form.

Po obvestilu o odpovedi pogodbe se vsa kupčeva plačila, ki so bila namenjena za plačilo vhodnega cenovnega pribitka na dan, ko poteče odpovedni rok, pripišejo prodajalcu in prodajalec ne zagotovi nobenega nadomestila.

Upon notice of termination of the Contract, all the Buyer's payments credited towards payment of the Input Price Increase as at the date on which the notice period expires are attributable to the Seller and no compensation is provided by the Seller.

Če obveznosti po pogodbi prenehajo, hkrati pa je naložbena kovina, ki ste jo kupili, pri prodajalcu (na hrambnem računu je evidentirana količina naložbene kovine, ki je različna od nič), ste upravičeni do odškodnine v višini, izračunani po ceniku odkupa, veljavnem na dan prenehanja obveznosti po tej pogodbi (oziroma, če obveznosti po tej pogodbi prenehajo zaradi odpovedi pogodbe, po ceniku odkupa, veljavnem na dan vročitve obvestila drugi pogodbeni stranki), na podlagi količine naložbene kovine, evidentirane na hrambnem računu. Ob prenehanju pogodbenih obveznosti po pogodbi iiplanGold® se morate nemudoma odločiti (če je bilo obvestilo prodajalcu že vročeno), ali zahtevate izplačilo odškodnine v naložbeni kovini ali v gotovini. Če v roku iz prejšnjega stavka ne izberete želenega načina izplačila, se nadomestilo izplača v gotovini. Nadomestilo se izplača v skladu z 23. točko teh informacij, za datum prodaje pa se šteje datum prenehanja obveznosti iz pogodbe.

If the obligations under the Contract are extinguished and at the same time investment metal purchased by you is at the Seller (a non-zero amount of investment metal is recorded in the Weight Accumulation Account), you are entitled to compensation in an amount calculated according to the Buyback Price List valid as at the date of extinguishment of the

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obligations under the Contract (or, if the obligations under the Contract are extinguished due to termination of the Contract, according to the Buyback Price List valid as at the date of service of notice on the other party) based on the quantity of investment metal recorded in the Weight Accumulation Account. When obligations under an iiplanGold® contract are extinguished, you need to choose promptly (if notice has already been served on the Seller) whether you require the payout of compensation in investment metal or in cash. If you fail to select the required payout method within the time limit set out in the preceding sentence, the compensation will be paid out in cash. Compensation will be paid out in accordance with point 23 of this Information, and the Sale Date is deemed to be the date on which the obligations under the Contract are extinguished.

Odpoved pogodbe bo potrjena na vaš račun stranke in/ali e-poštni naslov.

Termination of the Contract will be confirmed to your Customer Account and/or email address.

30. KAKO RAVNAMO Z VAŠIMI OSEBNIMI PODATKI | HOW WE HANDLE YOUR PERSONAL DATA

Prodajalec bo vaše osebne podatke obdeloval predvsem za namene izpolnjevanja pogodbenih obveznosti in po potrebi za izpolnjevanje zakonskih obveznosti (npr. identifikacija in preverjanje v skladu z zakonom o preprečevanju pranja denarja). Dodatne informacije o tem, kako prodajalec obdeluje take osebne podatke, lahko najdete v pravni izjavi, ki je na voljo na spletni strani prodajalca (pod https://ibis.ibisingold.com/Files/pdf/SL/Legal). Prodajalec ima pravico, da pravno izjavo kadarkoli enostransko spremeni in vas bo o teh spremembah obvestil.

The Seller will process your personal data primarily for purposes of contractual performance and, where necessary, in order to comply with legal obligations (e.g. identification and verification under the AML Act). Further information on how the Seller processes such personal data can be found in the Legal Statement available on the Seller's Website (at https://ibis.ibisingold.com/Files/pdf/SL/Legal). The Seller is entitled to unilaterally change the Legal Statement at any time and will notify you of such changes.

V skladu s členom 6(1)(a) Uredbe (EU) 2016/679 Evropskega parlamenta in Sveta z dne 27. aprila 2016 o varstvu posameznikov pri obdelavi osebnih podatkov in o prostem pretoku takih podatkov ter o razveljavitvi Direktive 95/46/ES vi kot kupec soglašate z obdelavo svoje fotografije in videoposnetka sebka za namene identifikacije v skladu z zakonom o preprečevanju pranja denarja prek digitalne storitve, ki jo upravlja tretja stranka (tj. na dan sklenitve te pogodbe storitev Amazon Rekognition, ki jo zagotavlja Amazon Web Services, Inc.). Takšno soglasje za obdelavo osebnih podatkov lahko za ta namen kadar koli prekličete prek kontaktnega e-poštnega naslova, telefonske številke za pomoč strankam ali računa stranke. Potrjujete, da je takšna identifikacija morda potrebna za prodajalca, da izpolni svoje obveznosti iz zakona o preprečevanju pranja denarja (AML), in da lahko zavrnitev soglasja ali preklic soglasja povzroči odpoved pogodbenega razmerja s pisnim obvestilom o odpovedi, ki ga vroči prodajalec. Vaši osebni podatki se obdelujejo in hranijo do preklica soglasja, razen če za takšno obdelavo obstaja druga pravna podlaga. V tem primeru se obdelujejo in hranijo za čas trajanja obveznosti iz pogodbe in še deset let po prenehanju vseh obveznosti iz te pogodbe med vami in prodajalcem.

Pursuant to Article 6(1)(a) of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC, you, as the Buyer, consent to the processing of your photograph and selfie video for purposes of identification under the AML Act through a digital service operated by a third party (i.e. as at the date of conclusion of the present Contract, the Amazon Rekognition service provided by Amazon Web Services, Inc.). You may withdraw such consent to the processing of personal data for this purpose at any time via the contact email address, the customer service line, or the Customer Account. You acknowledge that such identification may be necessary for the Seller to comply with obligations under the AML Act, and that refusal to give consent or the withdrawal of consent may lead to termination of the contractual relationship hereunder by written notice of termination served by the Seller. Your personal data shall be processed and retained until the withdrawal of consent, unless another legal basis exists for such processing, in which case it shall be processed and retained for the duration of the obligations under the Contract and for a further ten years following the cessation of all obligations hereunder between you and the Seller.

31. PRAVICA POTROŠNIKA DO ALTERNATIVNEGA REŠEVANJA SPOROV | CONSUMER'S RIGHT TO ALTERNATIVE DISPUTE RESOLUTION

Če s storitvami prodajalca niste zadovoljni, lahko vložite pisno pritožbo na prodajalčev naslov ali e-poštni naslov za korespondenco, naveden v 1. točki teh informacij. Pritožba bo obravnavana v najkrajšem možnem času, prodajalec pa bo v 10 koledarskih dneh na vaš e-poštni naslov potrdil njen prejem in vas naknadno obvestil o rezultatu preiskave.

If you are not satisfied with the Seller's services, you may submit a written complaint to the Seller's correspondence

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address or email address provided in point 1 of this Information. The complaint will be handled as soon as possible and the Seller will confirm its receipt to your email address within 10 calendar days and subsequently notify you of the result of the investigation.

Če spora (pritožbe, reklamacije) ni mogoče rešiti, imate kot kupec/potrošnik pravico zahtevati alternativno (izvensodno) rešitev vašega potrošniškega spora. Subjekt, odgovoren za takšno alternativno reševanje potrošniških sporov, je češki organ za trgovinsko inšpekcijo (www.coi.cz). Potrošnik ima pravico sprožiti alternativno reševanje spora le, če spora ne reši neposredno s prodajalcem. Potrošnik mora to dejstvo dokazati češkemu organu za trgovinsko inšpekcijo. Potrošnik ima pravico vložiti zahtevek pri češkem organu za trgovinsko inšpekcijo najpozneje v enem letu od datuma, ko je potrošnik prvič uveljavljal svojo pravico, tj. predmet spora s prodajalcem. Za alternativno reševanje potrošniških sporov ni stroškov. Ob začetku alternativnega reševanja sporov ni zastaranja. Zgornji postopek ne posega v vašo pravico, da svoj zahtevek vložite na sodišče. Za reševanje sporov, ki izhajajo iz sklenjene pogodbe, je pristojno sodišče v skladu z zakonodajo Češke republike.

If a dispute (complaint, claim) cannot be resolved, you, as the buyer – consumer, have the right to seek the alternative (out-of-court) resolution of your consumer dispute. The entity responsible for such alternative dispute resolution for consumer disputes is the Czech Trade Inspection Authority (www.coi.cz). A consumer is entitled to initiate alternative dispute resolution only after failing to resolve the dispute directly with the seller. The consumer must prove this fact to the Czech Trade Inspection Authority. The consumer is entitled to file a claim with the Czech Trade Inspection Authority no later than one year from the date on which the consumer first exercised their right, i.e. the subject of the dispute, with the seller. There is no charge for alternative dispute resolution for consumer disputes. Upon commencement of alternative dispute resolution, there is no statute of limitations. The above procedure is without prejudice to your right to take your claim to court. A court of competent jurisdiction pursuant to the laws of the Czech Republic has jurisdiction to arbitrate on disputes arising out of the concluded Contract.

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IIPLANGOLD® - INTELIGENTNI NALOŽBENI NAČRT | IIPLANGOLD® - INTELLIGENT INVESTMENT PLAN

ZAČETNI CENOVNI PRIBITEK ZA PRVI KOS (ZCP za 1 pogodbo) | INPUT PRICE INCREASE OF THE FIRST PIECE (IPI for 1 contract)

NALOŽBENE **KOVANE ZLATE PALICE**
INVESTMENT **GOLD CAST INGOTS**

PAMP SUISSE

Teža Weight	**Vrsta pogodbe 100/0** Type of contract 100/0	**Vrsta pogodbe 70/30** Type of contract 70/30	**Vrsta pogodbe 50/50** Type of contract 50/50
1 000,00 g	760,00 EUR	1 160,00 EUR	1 560,00 EUR

The amounts specified in the Pricelist are inclusive of VAT.
The amounts specified in the Pricelist are inclusive of VAT.

NAGRADA PRODAJALCU ZA SPODBUJANJE NAKUPA NALOŽBENEGA ZLATA | SELLER'S INVESTMENT GOLD PURCHASE FACILITATION FEE

Trenutni saldo na Računu teže Current Balance of Weight Account	**Znesek** Amount
Za del teže do 500,00 g For a part of the weight to 500,00 g	0,0025 %
Za del teže čez (vključno) 500,00 g For a part of the weight over 500,00 g (included)	0,0000 %

NAGRADA PRODAJALCU ZA SPODBUJANJE PRODAJE NALOŽBENEGA ZLATA | SELLER'S INVESTMENT GOLD SALE FACILITATION FEE

Obseg Range	**Znesek** Amount
Od čistega izkupička Of the net proceeds	10 %

DOSTAVA KUPLJENEGA BLAGA | DELIVERY OF THE GOODS PURCHASED

ČESKÁ POŠTA | ČESKÁ POŠTA

Pošiljatelj izbere vrsto dostave, ki je trenutno na voljo za ciljno državo.
The sender selects the type of delivery currently available in the country of destination.

Spodaj navedene specifikacije dostave se lahko razlikujejo glede na storitev, ki jo trenutno ponuja špediter v državi končne destinacije.
The delivery specifications below may vary depending on the services currently provided by the carrier in the country of final destination.

Zavarovano pismo ali Zavarovani paket češke pošte pomeni dostavo pošiljke v posebni embalaži in ob upoštevanju strogih varnostnih ukrepov.
Insured Letter or Insured Parcel by Česká pošta means delivery of the consignment in special packaging and under increased safety measures.

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Če je vrednost pošiljke večja od vrednosti, ki se izroča osebno naslovniku na njegov naslov, bo poštar v nabiralniku pustil obvestilo za dvig pošiljke v določenem roku na določeni pošti. Poštar bo pustil obvestilo v naslovnikovem poštnem nabiralniku tudi v primeru neuspešne dostave. Pošiljka se lahko na pošti običajno prevzame v 15 dneh. Pošiljatelj in naslovnik lahko podaljšata obdobje za prevzem pošiljke s standardnih 15 dni na 30 dni. Če Zavarovanega pisma ali Zavarovanega paketa ni mogoče dostaviti, se bo le-ta vrnil/-o pošiljatelju.
If the consignment value is higher than the value delivered by the carrier directly to the address to the addressee's hands, the postman shall leave a notice in the mailbox to pick up the consignment within a specified period of time from the designated post office. In case of unsuccessful delivery, the postman shall leave a notification in the mailbox of the addressee as well. The parcel is normally stored at the post office for 15 days. The sender and addressee can prolong the term for collecting the consignment from standard 15 days to 30 days. If the Insured Letter or Insured Parcel cannot be delivered, it shall be returned to the sender.

ZAVAROVANO PISMO | INSURED LETTER

Največja teža pošiljke je 2 kg. V primeru večje teže se bo pošiljka razdelila na več pošiljk oz. se bo storitev Zavarovanega pisma spremenila v storitev Zavarovanega paketa.
The maximum weight of the consignment amounts to 2 kilogrammes. In case of higher weight, the shipment shall be divided into more consignments or the service Insured Letter shall be changed to the Insured Parcel.

Zavarovano pismo, dostavljeno samo naslovniku – Storitev Zavarovanega pisma češke pošte pomeni dostavo pošiljke v roke naslovnika, naslovnikovega zastopnika ali naslovnikovega zakonitega predstavnika. Pri dostavi Zavarovanega pisma se zahtevata prejemnikova identifikacija in podpis.
Insured Letter with Delivery to the Addressee Only – The service Insured Letter from Česká pošta means delivery of the parcel into the hands of the addressee, the addressee's agent or the addressee's legal representative. Delivery of the Insured Letter requires recipient´s identification and signature.

Zavarovano pismo s Potrdilom o dostavi – Pri dostavi Zavarovanega pisma s Potrdilom o dostavi mora prejemnik podpisati pisno izjavo o prejemu pošiljke, ki se posreduje pošiljatelju.
Insured Letter with Certificate of Delivery – When delivering Insured Letter with Certificate of Delivery, the recipient will sign a written acknowledgement of receipt of the consignment which will be forwarded to the sender.

ZAVAROVANI PAKET | INSURED PARCEL

Zavarovani paket je namenjen večjim predmetom oz. predmetom, ki tehtajo do teže 10 kg.
Insured Parcel is intended for bulky items or items weighing up to 10 kg.

Zavarovani paket, dostavljen samo naslovniku – Storitev Zavarovanega paketa češke pošte pomeni dostavo pošiljke v roke naslovnika, naslovnikovega zastopnika ali naslovnikovega zakonitega predstavnika. Pri dostavi Zavarovanega paketa se zahtevata prejemnikova identifikacija in podpis.
Insured Parcel with Delivery to the Addressee Only – The service Insured Parcel from Česká pošta means delivery of the parcel into the hands of the addressee, the addressee's agent or the addressee's legal representative. Delivery of the Insured Parcel requires recipient´s identification and signature.

Zavarovani paket s Potrdilom o dostavi – Pri dostavi Zavarovanega paketa s Potrdilom o dostavi mora prejemnik podpisati pisno izjavo o prejemu pošiljke, ki se posreduje pošiljatelju.
Insured Parcel with Certificate of Delivery – When delivering Insured Parcel with Certificate of Delivery, the recipient will sign a written acknowledgement of receipt of the consignment which will be forwarded to the sender.

POŠTNINA, PAKIRANJE IN ZAVAROVANJE | POSTAGE, PACKAGING AND INSURANCE FEES

Skupina držav Group of countries	**Vrednost pošiljke** Consignment value **od 0,00 EUR do 40,00 EUR** from 0,00 EUR to 40,00 EUR	**od 41,00 EUR do 2 001,00 EUR** from 41,00 EUR to 2 001,00 EUR	**od 2 001,00 EUR do 4 001,00 EUR** from 2 001,00 EUR to 4 001,00 EUR	**od 4 001,00 EUR do 20 001,00 EUR** from 4 001,00 EUR to 20 001,00 EUR	**od 20 001,00 EUR do 160 000,00 EUR** from 20 001,00 EUR to 160 000,00 EUR
Območje 1 Range 1	2,60 EUR	7,60 EUR	15,20 EUR	39,60 EUR	75,20 EUR
Območje 2 Range 2	6,20 EUR	14,40 EUR	28,80 EUR	50,40 EUR	82,00 EUR
Območje 3 Range 3	6,20 EUR	15,60 EUR	31,20 EUR	53,60 EUR	85,60 EUR
Območje 4	6,20 EUR	23,20 EUR	37,60 EUR	58,40 EUR	91,60 EUR

The amounts specified in the Pricelist are inclusive of VAT.
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Skupina držav Group of countries	Vrednost pošiljke Consignment value od 0,00 EUR do 40,00 EUR from 0,00 EUR to 40,00 EUR	od 41,00 EUR do 2 001,00 EUR from 41,00 EUR to 2 001,00 EUR	od 2 001,00 EUR do 4 001,00 EUR from 2 001,00 EUR to 4 001,00 EUR	od 4 001,00 EUR do 20 001,00 EUR from 4 001,00 EUR to 20 001,00 EUR	od 20 001,00 EUR do 160 000,00 EUR from 20 001,00 EUR to 160 000,00 EUR
Range 4					
Območje 5 Range 5	6,20 EUR	26,80 EUR	44,40 EUR	65,20 EUR	96,80 EUR
Območje 6 Range 6	6,20 EUR	28,40 EUR	47,20 EUR	68,40 EUR	100,40 EUR
Območje 7 Range 7	6,20 EUR	33,60 EUR	53,20 EUR	75,60 EUR	106,40 EUR

The amounts specified in the Pricelist are inclusive of VAT.
The amounts specified in the Pricelist are inclusive of VAT.

SKUPINA DRŽAV | GROUP OF COUNTRIES

Skupina držav Group of countries	
Območje 1 Range 1	**Češka** Czechia
Območje 2 Range 2	**Slovaška** Slovakia
Območje 3 Range 3	**Poljska** Poland
Območje 4 Range 4	**Avstrija, Danska, Hrvaška, Irska, Italija, Luksemburg, Latvija, Nizozemska, Slovenija** Austria, Denmark, Croatia, Ireland, Italy, Luxembourg, Latvia, Netherlands, Slovenia
Območje 5 Range 5	**Bolgarija, Estonija, Francija, Madžarska** Bulgaria, Estonia, France, Hungary
Območje 6 Range 6	**Ciper, Portugalska** Cyprus, Portugal
Območje 7 Range 7	**Belgija, Nemčija, Španija, Finska, Grčija, Litva, Romunija, Švedska** Belgium, Germany, Spain, Finland, Greece, Lithuania, Romania, Sweden

OMEJITVE NAROČIL | LIMITS FOR ORDERS

Vrsta takse Fee type	Znesek Amount
Omejitev za največjo vrednost blaga v eni pošiljki The maximum value of goods per consignment	160 000 EUR

The amounts specified in the Pricelist are inclusive of VAT.
The amounts specified in the Pricelist are inclusive of VAT.

Če vrednost kupljenega blaga presega mejo največje dovoljene vrednosti blaga v eni pošiljki, bo blago razdeljeno na več pošiljk, in sicer tako, da posamične pošiljke ne bodo presegle meje največje dovoljene vrednosti blaga v eni pošiljki. Druga in nadaljnje pošiljke bodo poslane, ko bo prejemnik sprejel prejšnjo pošiljko in plačal poštnino, pakiranje in zavarovanje za drugo pošiljko. Še ena možnost je osebni prevzem pošiljke v skladu s pogoji, ki so navedeni v tem Ceniku.

If the value of the purchased goods is higher than the Limit specified for the maximum value of goods per consignment, the goods will be split into multiple consignments corresponding to the multiple of the value of the purchased goods exceeding the maximum value of goods per consignment. The next and subsequent consignments will be shipped after the previous consignments are received and the postage, packaging and insurance fees for the relevant consignment are paid. Another alternative is personal collection according to the terms specified in this Pricelist.

UPS | UPS

Express Saver®, Potreben podpis – Dostava pošiljke odrasli osebi na izključni naslov (s storitvijo Potreben podpis odrasle osebe)

Express Saver®, Signature Required – Delivery of the consignment to an adult at a specific address (with the Adult Signature Required service).

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Express Saver® prevozniškega podjetja UPS, skupaj z dodatnima storitvama Potreben podpis odrasle osebe in Direktna dostava, pomeni, da bo pošiljka z blagom dostavljena odrasli osebi, tj. pošiljke ne more prevzeti mladoletna oseba. UPS zahteva prejemnikov podpis. Pošiljka se dostavi izključno na naslov, ki je naveden na špedicijski oznaki. Dostave pošiljke ni mogoče preložiti ali preusmeriti na kateri koli drug naslov. Največja dovoljena teža pošiljke je 2 kilograma. V primeru, da gre za večjo težo, se blago razdeli na več pošiljk. UPS bo prejemniku poslal e-pošto s povezavo za sledenje pošiljki. Za skoraj vsa poslovna območja v Evropi se dostava izvede naslednji delovni dan po tem, ko pošiljko sprejme prevoznik. Če prejemnika ni na navedenem naslovu, dostavljavec pošiljko poskusi dostaviti še dvakrat (skupaj trije poskusi). Če dostava ni uspešno izvedena, dostavljavec v poštnem nabiralniku prejemnika pusti obvestilo (Obvestilo o dostavi) s kontaktom službe za stranke. Prejemnik bo o neuspeli dostavi obveščen tudi po e-pošti. Če UPS pošiljke ne uspe dostaviti, se le ta vrne pošiljatelju.

Express Saver® by UPS together with the additional Adult Signature Required service and Direct Delivery Only service will mean that the consignment with the goods will be delivered to an adult person, i.e. it must not be delivered to a minor. UPS requires the recipient's signature. The consignment is delivered to a specific address, which is specified on the shipping label. The delivery of consignments cannot be rescheduled or redirected to any alternative address. The maximum weight of a consignment is 2 kilogrammes. If the weight is higher, the shipment will be split into multiple consignments. UPS will send an e-mail to the addressee with a link to track the consignment. Delivery will take place on the following business day after the carrier accepts the consignment to almost any commercial area in Europe. If the addressee is not reached at the address, another two delivery attempts will be made (3 attempts in total). In the event delivery is unsuccessful, the postman will leave a notification in the mailbox of the addressee (Delivery Notice) with contact information for customer service. The addressee will be informed about such unsuccessful delivery by e-mail as well. If UPS fails to deliver a consignment it will be returned to the sender.

POŠTNINA, PAKIRANJE IN ZAVAROVANJE | POSTAGE, PACKAGING AND INSURANCE FEES

Skupina držav Group of countries	Vrednost pošiljke Consignment value od 0,00 EUR do 2 000,00 EUR from 0,00 EUR to 2 000,00 EUR	od 2 001,00 EUR do 4 001,00 EUR from 2 001,00 EUR to 4 001,00 EUR	od 4 001,00 EUR do 20 001,00 EUR from 4 001,00 EUR to 20 001,00 EUR	od 20 001,00 EUR do 160 000,00 EUR from 20 001,00 EUR to 160 000,00 EUR
Območje 1 Range 1	12,40 EUR	17,20 EUR	42,80 EUR	78,80 EUR
Območje 2 Range 2	19,60 EUR	30,40 EUR	53,60 EUR	86,40 EUR
Območje 3 Range 3	34,40 EUR	55,60 EUR	76,80 EUR	109,60 EUR
Območje 4 Range 4	35,60 EUR	57,60 EUR	79,60 EUR	112,40 EUR
Območje 5 Range 5	36,80 EUR	61,20 EUR	82,80 EUR	114,40 EUR
Območje 6 Range 6	38,40 EUR	63,60 EUR	86,00 EUR	116,40 EUR
Območje 7 Range 7	39,60 EUR	67,20 EUR	89,60 EUR	120,80 EUR

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SKUPINA DRŽAV | GROUP OF COUNTRIES

Skupina držav Group of countries	
Območje 1 Range 1	**Češka** Czechia
Območje 2 Range 2	**Slovaška** Slovakia
Območje 3 Range 3	**Avstrija, Nemčija, Madžarska, Poljska** Austria, Germany, Hungary, Poland
Območje 4 Range 4	**Belgija, Francija, Združeno kraljestvo, Irska, Italija, Luksemburg, Nizozemska** Belgium, France, United Kingdom, Ireland, Italy, Luxembourg, Netherlands
Območje 5 Range 5	**Bolgarija, Danska, Estonija, Španija, Finska, Grčija, Hrvaška, Litva, Latvija, Portugalska, Romunija, Švedska, Slovenija** Bulgaria, Denmark, Estonia, Spain, Finland, Greece, Croatia, Lithuania, Latvia, Portugal, Romania, Sweden, Slovenia

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Skupina držav Group of countries	
Območje 6 Range 6	**Ciper, Malta** Cyprus, Malta
Območje 7 Range 7	**Švica, Norveška** Switzerland, Norway

OMEJITVE NAROČIL | LIMITS FOR ORDERS

Vrsta takse Fee type	Znesek Amount
Omejitev za največjo vrednost blaga v eni pošiljki The maximum value of goods per consignment	160 000 EUR

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OSEBNI PREVZEM KUPLJENEGA BLAGA | PERSONAL COLLECTION OF THE PURCHASED GOODS

Osebni prevzem kupljenega blaga je možen zgolj po skupnem dogovoru med Kupcem in Prodajalcem. Datum prevzema morata obe stranki potrditi vsaj tri delovne dni pred prevzemom. Hkrati mora biti na račun Prodajalca brezgotovinsko nakazana pristojbina za osebni prevzem. Lokacija za osebni prevzem je sedež (naslov za korespondenco) Prodajalca.

Personal collection of the purchased goods is only possible after mutual agreement between the Buyer and the Seller. The date of collection must be confirmed by both parties at least 3 business days in advance. At the same time, the personal collection fee must be paid to the Seller's account via bank transfer. The site for personal collection is the headquarters (correspondence address) of the Seller.

Vrednost pošiljke Consignment value	Znesek Amount
Do 40 000,00 EUR Up to 40 000,00 EUR	20,00 EUR
Nad 40 000,00 EUR (vključeno) Above 40 000,00 EUR (included)	0,00 EUR

The amounts specified in the Pricelist are inclusive of VAT.
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DRUGE STORITVE | OTHER SERVICES

STROŠKI TRANSAKCIJE | TRANSACTION FEES

Stroški transakcije se nanašajo na izvrševanje plačil (plačila prek IBIS InGold – preplačila na pogodbo iiplan, enkratna preplačila nakupa, gotovinska plačila v sklopu pogodbe iiplanGold itd).

Transaction fees related to sending a payment (sending a payment by IBIS InGold – overpayments on the iiplan contract, one-time purchase overpayments, cash payments under the iiplanGold contract, etc.).

Vrsta takse Fee type	Znesek Amount
Plačila v Evropi (plačila SEPA) Payments within Europe (SEPA payment)	0,00 EUR

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PONOVNO POŠILJANJE POŠILJKE S KUPLJENIM BLAGOM | RESENDING A CONSIGNMENT WITH THE PURCHASED GOODS

V primeru, da je potrebno ponovno poslati pošiljko, ki je bila vrnjena (in ne sprejeta), se bo Kupcu poštnino, pakiranje in zavarovanje zaračunalo v dvakratnem znesku dejanskih pristojbin v skladu s Cenikom, glede na vrednost vrnjene pošiljke in državo, v katero se dostavlja.

In the event of the resending of a returned (not accepted) consignment, the Buyer will be charged for the postage, packaging and insurance in the amount corresponding to double the actual fees based on the Pricelist corresponding to the value of the returned consignment and country of delivery.

Ime in priimek | Full Name

Datum rojstva | Date of birth

Ulica in hišna številka | Street No.

Kraj | Town

Poštna številka | ZIP Code

Država | State

E-pošta | E-mail

Mobilni telefon | Mobile Phone

Praha, 07.02.2026

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