

INFORMACIJE, POSREDOVANE POTENCIALNIM KUPCEM PRED SKLENITVIJO ENKRATNE NAKUPNE POGODBE NA DALJAVO, IN NAVODILA O PRAVICAH POTENCIALNEGA KUPCA GLEDE ODSTOPA OD POGODBE (v nadaljnjem besedilu: "Informacije")

INFORMATION PROVIDED TO POTENTIAL BUYERS BEFORE THE CONCLUSION OF A ONE-TIME DISTANCE PURCHASE CONTRACT AND INSTRUCTIONS ON THE RIGHT OF THE POTENTIAL BUYER TO WITHDRAW FROM THE CONTRACT (hereinafter the "Information")

Prodajalec je pravno upravičen do ponudbe sklenitve in do same sklenitve Enkratne nakupne pogodbe na daljavo (v nadaljnjem besedilu: "Pogodba"), potencialni Kupec pa se zanima za sklenitev takšne Pogodbe. Prodajalec ob upoštevanju tega dejstva pred morebitno sklenitvijo Pogodbe potencialnemu Kupcu predloži naslednje informacije, s katerimi ga čim bolj in v zadostni meri pred dejansko sklenitvijo Pogodbe obvesti o nekaterih temeljnih vprašanjih v zvezi s pogodbenim razmerjem, tj. v skladu z oddelkom 1820 Zakona št. 89/2012 Sb. Češke republike, Civilni zakonik, kot je bil spremenjen (v nadaljnjem besedilu: "Civilni zakonik"). Informacije se nanašajo na vsebino pogodbenega razmerja in informacije o možnosti odstopa od sklenjene Pogodbe.

The Seller is legally entitled to offer the conclusion of, and conclude, a One-Time Purchase Contract (hereinafter the "Contract"), and the potential Buyer is interested in concluding such Contract. With regard to this fact, the Seller provides the following pre-contractual information to the potential Buyer to inform them, as well as possible and sufficiently in advance before the actual Contract is concluded, about certain essential issues of the contractual relationship, in accordance with Section 1820 of Act No 89/2012, the Civil Code, as amended (hereinafter the "Civil Code"). The information relates to the content of the contractual relationship, including instructions on the possibility of withdrawing from the concluded Contract.

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. O NAS | ABOUT US

IME DRUŽBE
TRADE NAME

IBIS InGold, a.s. (v nadaljnjem besedilu: "Prodajalec")
IBIS InGold, a.s. (hereinafter referred to as the "Seller")

PRAVNA OBLIKA
LEGAL FORM

delniška družba
joint stock company

MATIČNA ŠTEVILKA
COMPANY NUMBER

25 52 54 33

SEDEŽ
REGISTERED OFFICE

Rybná 682/14, 110 00 Praha 1 – Staré Město, Češka republika
(Czech Republic)
Rybná 682/14, 110 00 Praha 1 – Staré Město, Česká republika
(Czech Republic)

REGISTRACIJA
REGISTRATION

v Poslovnem registru pri Mestnem sodišču v Pragi, vložna št. B 18920
in the Commercial Register maintained at the Metropolitan Court in Prague, file B 18920

OSNOVNA POSLOVNA DEJAVNOST PRINCIPAL BUSINESS ACTIVITY	proizvodnja, trgovina in storitve, ki niso navedene v Prilogah 1 do 3 Zakona o trgovini production, trade, and services not specified in Annexes 1 through 3 of the Trades Act
URAD ZA PUNCIRANJE ASSAY OFFICE	registracijska številka 12983 registration number 12983
POŠTNI NASLOV MAILING ADDRESS	IBIS InGold, a.s., Centrum zákaznické podpory, Jiráskova 908, 676 02 Moravské Budějovice, Češka republika (Czech Republic) IBIS InGold, a.s., Customer Support Centre, Jiráskova 908, 676 02 Moravské Budějovice, Česká republika (Czech Republic)
ELEKTRONSKI NASLOV: CONTACT E-MAIL	shop@ibisingold.com
SPLETNA STRAN: WEBSITE	www.ibisingold.com
LINIJA ZA STRANKE CUSTOMER INFORMATION LINE	(+420) 568 408 088 (od ponedeljka do petka 8:00–18:00) (+420) 568 408 088 (Monday to Friday 8:00 – 18:00)

2.

PRAVNI RED, KI UREJA PRAVNA RAZMERJA MED POGODBENIMI STRANKAMI, ZAKONSKA PRISTOJNOST IN JEZIKOVNE RAZLIČICE POGODBE | LEGAL ORDER GOVERNING THE LEGAL RELATIONSHIPS BETWEEN THE PARTIES, GOVERNING LAW AND LANGUAGE VERSIONS OF THE CONTRACT

Pravna razmerja, ki izhajajo iz Pogodbe, in pravna razmerja, povezana s Pogodbo, ter vprašanja veljavnosti in posledice ničnosti ureja češko pravo. Pogodbeni stranki se zato strinjata, da so pravni predpisi Češke zakonska pristojnost. Sodišča Češke republike imajo stvarno in krajevno pristojnost za sodno reševanje sporov v zvezi s Pogodbo. Prodajalec razmerja s potencialnim Kupcem pred sklenitvijo Pogodbe vzpostavi na podlagi pravnih predpisov Češke republike. Pogodba se lahko sklene v jezikih, ki so na voljo na Spletni strani Prodajalca. Informacije vam bodo posredovane v teh jezikih, Prodajalec pa bo z vami prav tako komuniciral v teh jezikih. Če je Pogodba sklenjena v dveh jezikih, se Pogodbeni stranki strinjata, da v primeru razlik med obema različicama Pogodbe prevlada angleška različica Pogodbe. Pravica potrošnika do zunajsodnega reševanja spora je opisana v točki 26 teh Informacij.

The legal relations arising from the Contract, as well as the legal relations related to the Contract, including issues of validity and consequences of invalidity, are governed by Czech law. The Parties therefore agree that Czech legal regulations are the governing law. The courts of the Czech Republic have substantive and territorial jurisdiction for the judicial settlement of disputes relating to the Contract. The Seller uses the legal regulations of the Czech Republic as the basis for establishing relationships with the potential Buyer prior to Contract conclusion. The Contract can be concluded in the languages available on the Seller's Website. Information will be provided to you in these languages, and the Seller will also communicate with you in writing in these languages. If the Contract has been drawn up bilingually, the Parties agree that in the event of discrepancies between the individual language versions of the Contract, the English version of the Contract shall prevail. The consumer's right to out-of-court settlement of a dispute is described in point 26 of this Information.

3.

NALOŽBENO ZLATO | INVESTMENT GOLD

Naložbeno zlato je posebna oblika zlata, ki se kot naložbeni instrument uporablja na podoben način kot na primer vrednostni papirji. Lahko je na voljo v obliki zlatih palic ali kovancev z visoko stopnjo čistosti (do 999,9) in določeno težo, ki se ne kupujejo samo za zbirke, temveč tudi kot naložba. Naložbeno zlato deluje kot varna oblika pologa finančnega kapitala.

Investment gold is a specific form of gold used as an investment instrument similar to, for example, securities. It can be offered in the form of gold ingots (bricks) or coins with high fineness (up to 999.9) and defined weight, which are purchased both as collectibles and an investment. Investment gold serves as a safe form for depositing financial capital.

4. NALOŽBENO ZLATO IN DDV | INVESTMENT GOLD AND VAT

Naložbeno zlato je oproščeno plačila DDV v vseh državah članicah Evropske unije skladno z direktivo Evropske unije. Uvoz zlata v druge države je običajno podvržen davčnemu zakoniku teh držav.

Investment gold is exempt from VAT in all EU Member States based on a European Union directive. The import of gold to other countries is usually subject to the tax code of the relevant country.

5. NALOŽBENO SREBRO | INVESTMENT SILVER

Naložbeno srebro je posebna oblika srebra, ki se kot naložbeni instrument uporablja na podoben način kot na primer vrednostni papirji. Lahko je na voljo v obliki srebrnih palic ali kovancev z visoko stopnjo čistosti (od 999,0 do 999,9) in določeno težo, ki se ne kupujejo samo za zbirke, temveč tudi kot naložba. Edinstvenost srebra je v tem, da je plemenita kovina in tudi industrijska kovina.

Investment silver is a specific form of silver used as an investment instrument similar to, for example, securities. It can be offered in the form of silver ingots (bricks) or coins with high fineness (999.0 to 999.9) and defined weight, which are purchased both as collectibles and an investment. Silver is unique in that it is a precious as well as an industrial metal.

6. NALOŽBENO SREBRO IN DDV | INVESTMENT SILVER AND VAT

Naložbeno srebro je podvrženo plačilu DDV tako kot druge kovine, razen naložbenega zlata.

Investment silver, like other metals except for investment gold, is subject to the applicable VAT rate.

7. DODATKI | ACCESSORIES

Med Dodatke spadajo lesene škatle različnih velikosti, kartonaste škatle, plastične škatle, vitrine in drugo blago v ponudbi Prodajalca, ki izboljšajo kakovost hrambe, embalaže in prevoza palic, kovancev in kompletov. Dodatki so podvrženi plačilu veljavnega DDV.

Accessories include wooden boxes of various sizes, cardboard boxes, plastic boxes, cases, or other goods from the Seller's offer, which improve the quality of storage, packaging and transport of ingots, coins and sets. Accessories are subject to the applicable VAT rate.

8. ČISTOST | FINENESS

Čistost (čisto = nemešano) je numerična oznaka relativnega deleža plemenite kovine v predmetu ali zlitini. Čistost se lahko kaže na tradicionalni način (karati), lahko pa tudi v sodobnejši obliki "metode prečiščenosti na tisočino". Pri karatih ima čisto zlato, katerega vsebnost je 1.000 g/kg, čistost 24 karatov. En karat je enak 1/24 teže; čista kovina je torej 24-karatna. Metoda prečiščenosti na tisočino je podobna – število (običajno trimestno) se določi po delih na tisoč čiste kovine po masi v zlitini; čista kovina je tista, katere vsebnost je 999,0 in več.

Fineness (from "fine" = pure, unmixed) is a numerical indication of the relative weight content of the precious metal in an object or alloy. Fineness is indicated either traditionally by carats or by the more modern "millesimal fineness method". With carats, 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 pure metal is 24-carat metal. The millesimal fineness method is de facto similar - the number (usually three

digits) is determined by the parts per thousand of pure metal by mass in the alloy; pure metal is 999.0 and higher.

9. NALOŽBENA PALICA | INVESTMENT INGOT

Naložbena palica je izraz, ki se uporablja za fizično obliko naložbene kovine. Tako obdelana naložbena kovina je opremljena z žigom s serijsko številko, težo, čistostjo, vrsto kovine in proizvajalcem. Ti podatki so navedeni tudi v certifikatu o pristnosti, ki je priložen palici.

Investment ingot is the designation for a type of investment metal in physical form. Investment metal processed in this form is marked with an embossed serial number, weight, fineness, type of metal and manufacturer. This information is also given on the certificate of authenticity supplied with the ingot.

10. NALOŽBENI CEKIN | INVESTMENT COIN

Naložbeni cekin je izraz, ki se uporablja za fizično obliko naložbene kovine. Tako obdelana naložbena kovina je opremljena z žigom s tiskano nominalno vrednostjo, težo, čistostjo, vrsto kovine, letom kovanja in proizvajalcem. Kovancu je priložen certifikat o pristnosti.

Investment coin is a type of investment metal in physical form. Investment metal processed in this form is marked with the embossed nominal value, weight, purity, type of metal, year of minting and manufacturer. A certificate of authenticity is delivered with the coin.

11. KOMPLET NALOŽBENIH PALIC ALI KOVANCEV | SET OF INVESTMENT INGOTS OR COINS

Komplet je zbirka nedvoumno določenega števila palic ali kovancev, ki jih dobavi Prodajalec kot celoto. Posameznih palic ali kovancev ni mogoče dostaviti ločeno.

A set is a clearly defined number of ingots or coins only supplied by the Seller as a whole. Individual ingots or coins cannot be delivered separately.

12. CERTIFIKAT O PRISTNOSTI | CERTIFICATE OF AUTHENTICITY

Certifikat o pristnosti boste prejeli skupaj z naložbeno palico, kovancem ali kompletom. Certifikat o pristnosti vsebuje:

A certificate of authenticity will be delivered to you together with an investment ingot, coin or set. A certificate of authenticity includes:

- a. številko, podatke o čistosti, teži, naložbeni kovini in proizvajalcu v primeru palic in/ali kompletov palic;
the number, information about the fineness, the weight, the investment metal and the manufacturer of the ingot and/or set of ingots;
- b. nominalno vrednost, podatke o teži, čistosti, vrsti kovine in proizvajalcu v primeru kovancev in/ali kompletov kovancev.
the nominal value, the weight, the fineness, the type of metal and the manufacturer of the coin and/or set of coins.

Ti podatki so identični tistim, ki so odtisnjeni na palici ali kovancu. Certifikat o pristnosti je lahko del originalne zaščitne embalaže ali dostavljen posebej. Obliko certifikata o pristnosti določi proizvajalec ali dobavitelj palice, kovanca ali kompleta.

This information is identical to that stamped on the ingot or coin. The certificate of authenticity may be part of the original

security packaging or may be supplied separately. The form of the certificate of authenticity is determined by the manufacturer or supplier of the ingot, coin or set.

Prodajalec jamči, da ste prvi lastnik kupljenih palic, kovancev in/ali kompletov.

The Seller guarantees you are the first owner of the purchased investment ingots, coins and/or sets.

13. ENKRATNI NAKUP | ONE-TIME PURCHASE

Če imate razpoložljiva sredstva, lahko kupite naložbeno zlato, naložbeno srebro, palice, kovance, komplete in dodatke (v nadaljnjem besedilu: "Predmet nakupa") v obliki enkratnega nakupa. Prednost enkratnega nakupa je možnost naročila blaga iz različnih naložbenih kovin, v različnih težah, oblikah in količinah, z eno Pogodbo. Tako lahko svoja razpoložljiva sredstva vložite in hitro izkoristite trenutne tržne cene.

If you have available funds, you can buy investment gold, investment silver, ingots, coins, sets and accessories (hereinafter the "Subject-Matter of Purchase") through a one-time purchase. The advantage of a one-time purchase is the opportunity to order goods made of different investment metals, in different weights, shapes and quantities, through a single Contract. You can make the most of your available funds and quickly take advantage of current market prices.

14. STROŠKI | FEES

Enkratni nakup vključuje stroške poštne, embalaže in zavarovanja pošiljke, odvisno od izbrane metode pošiljanja predmeta nakupa glede na točko 27 teh Informacij. Stroški se določijo po izpolnitvi naročilnice.

A one-time purchase includes postage, packaging and consignment insurance fees depending on the shipping method for the Subject-Matter of Purchase according to point 27 of this Information. The fees are quantified when the order form is filled out.

Popolni pregled Predmeta nakupa se vam skupaj s Pogodbo pošlje na Račun stranke in/ali vaš e-naslov. Drugi stroški glede na veljavni Cenik nadomestil in stroškov se lahko izračunajo ob spremembi Nakupne cene predmeta nakupa v skladu s točko 19 teh Informacij, o tem pa boste prejeli obvestilo na svoj Račun stranke in/ali e-naslov.

A complete overview of the Subject-Matter of Purchase will be sent to your Customer's Account and/or email address together with the Contract. Other fees according to the valid Pricelist of Fees and Services may be calculated during the subsequent adjustment of the Purchase Price of the Subject-Matter of Purchase according to point 19 of this Information, and notification will be sent to your Customer's Account and/or email address.

Znesek stroškov poštne, pakiranja in zavarovanja na dan predložitve Informacij je v točki 27 teh Informacij (v nadaljnjem besedilu: "Cenik nadomestil in stroškov"). Informacije, ki se nanašajo na cene, nadomestila in storitve Prodajalca, so vam tako na voljo pred sklenitvijo Pogodbe.

The current amount of postage, packaging and insurance fees as of the date of provision of the Information is contained in point 27 of this Information (hereinafter the "Pricelist of Fees and Services"). Information concerning the prices, fees and services of the Seller is therefore available to you before you conclude the Contract.

Ob sklenitvi Pogodbe se strinjate z uporabo komunikacije na daljavo. Vse morebitne stroške iz naslova komunikacije na daljavo v povezavi s sklenitvijo Pogodbe (internetna povezava, telefonski klici) nosite vi.

When concluding the Contract, you agree to use remote communication methods. Any costs you incur using remote communication methods in connection with the conclusion of the Contract (internet connection, telephone calls) are borne by you.

15. KDAJ ENKRATNA NAKUPNA POGODBA STOPI V VELJAVO? | WHEN DOES A ONE-TIME PURCHASE CONTRACT ENTER INTO FORCE AND EFFECT

Pogodba se lahko sklene izključno na način, kot je opisan spodaj (v naslednjih korakih):

A Contract may be concluded solely as described below (in the following steps):

- Za sklenitev Pogodbe morate izpolniti spletni obrazec za naročilo na Spletni strani Prodajalca. Obrazec morate izpolniti v celoti. Podatki, ki jih posredujete, morajo biti točni in pravilni. Obrazec za naročilo vsebuje informacije o:

To conclude a Contract, you need to fill out the online order form on the Seller's Website. The form must be completed in full. The identification information you provide must be correct and true. The order form contains information about:

- naročenem predmetu nakupa
the ordered Subject-Matter of Purchase,
- Nakupni ceni Predmeta nakupa in načinu njene določitve
the Purchase Price of the Subject-Matter of Purchase and the method of its fixation,
- načinu plačila Nakupne cene za Predmet nakupa
the method of payment of the Purchase Price for the Subject-Matter of Purchase,
- načinu dostave Predmeta nakupa
the shipping method used for delivery of the Subject-Matter of purchase,
- vaših kontaktnih podatkih in podatkih o dostavi
your contact and delivery information,
- informacijah o stroških v zvezi z dostavo Predmeta nakupa.
information on the costs associated with the delivery of the Subject-Matter of Purchase.

- Predlagano besedilo Pogodbe je prav tako na voljo na Spletni strani Prodajalca in si ga lahko ogledate s klikom na tipko za predogled Pogodbe. Blago, količino kosov, način plačila in druge pogoje Pogodbe lahko spremenite v obrazcu za naročilo, preden sklenete Pogodbo.

The proposed text of the Contract is also available on the Seller's Website, and can be viewed by clicking the "Contract Preview" button. You can change the goods, the number of pieces, the method of payment and other conditions of the Contract in the order form before the Contract is concluded.

- S klikom na gumb za Oddaj pogodbo v spletnem obrazcu potrjujete, da so navedeni podatki točni in resnični, prav tako pa potrjujete svoj namen sklenitve Pogodbe.

By clicking the "Submit contract" button in the online form, you confirm that the provided information is correct and true, and also confirm your intention to conclude the Contract.

- S to potrditvijo Prodajalcu posredujete ponudbo za sklenitev Pogodbe glede na izpolnjeni ali spremenjeni obrazec za naročilo. S klikom na gumb za Oddaj pogodbo se zavezujete, da boste sprejeli Predmet nakupa, ki ste ga naročili prek obrazca za naročilo, in da boste poravnali Nakupno ceno v skladu s Pogodbo brez priloženega podpisa (v nadaljnjem besedilu: "Datum naročila").

With this confirmation, you make an offer to the Seller to conclude the Contract according to the completed, or modified, order form. By clicking the "Submit contract" button, you undertake to accept the Subject-Matter of Purchase you ordered via the order form, and you confirm, without applying your own signature, your consent to pay the Purchase Price (hereinafter the "Order Date").

- Pogodba se bo tako generirala na Spletni strani Prodajalca v skladu s podatki, ki ste jih vnesli. Da bi se izognili morebitnim nesporazumom, preverite, ali na ta način ustvarjeni osnutek Pogodbe ustreza podatkom, ki ste jih navedli v spletnem obrazcu, in vašim zahtevam.

The Contract will subsequently automatically be generated for you via the Seller's Website in accordance with the information you have provided. To avoid possible misunderstandings, please verify that the generated Contract corresponds to the information you provided in the online form and to your requirements.

- Pogodba bo poslana v vaš račun stranke in/ali na e-poštni naslov, ki ste ga navedli ob izpolnjevanju naročilnice. Pogodba bo poslana v PDF-obliki z elektronskim podpisom prodajalca. Skupaj s pogodbo boste prejeli tudi predpogodbene informacije, ki so prav tako v PDF-obliki. Besedilo sklenjene pogodbe vam bo poslano skupaj s to potrditvijo naročila. Šele s to potrditvijo je pogodba sklenjena.

The Contract will be sent to your Customer Account and/or to the email address you provided when completing the order form. The Contract will be sent in PDF format bearing the Seller's electronic signature. Together with the Contract, you will also receive the Information, likewise in PDF format. The text of the concluded Contract will be sent to you together with this confirmation of the order. Only upon such confirmation will the Contract be concluded.

Prodajalec lahko od vas zahteva ponovno potrditev Pogodbe na primeren način, če meni, da je naročilo (Pogodba) nenavadno, še posebej kar zadeva količino blaga, ceno, stroške prevoza, razdaljo itd. Če v razumnem časovnem obdobju ponovno ne potrdite Pogodbe, ima Prodajalec pravico do odstopa od Pogodbe.

The Seller is entitled to ask you to reconfirm the Contract in a suitable manner if it believes the order (Contract) is unusual,

especially in terms of the quantity of goods, price, transport costs, distance, etc. If you do not confirm the Contract within a reasonable period of time, the Seller is entitled to withdraw from the Contract.

Vse blago, ki je predstavljeno na Spletni strani Prodajalca, je zgolj informativne narave; Prodajalec ni dolžan sklepati Pogodbe za to blago. Oddelek 1732(2) Zakona Češke republike št. 89/2012 Civilnega zakonika ne velja.

All goods placed on the Seller's Website are displayed only for informative purposes, and the Seller is not obliged to enter into a Contract for these goods. Section 1732(2) of Act of the Czech Republic No 89/2012, the Civil Code, will not apply.

Prodajalec si pridržuje pravico do odstopa od Pogodbe, če je naslov za pošiljanje blaga oz. količina naročenih predmetov nakupa nepravilen/-na oz. če je cena predmeta nakupa očitno vprašljiva ali nepravilna. Prodajalec si prav tako pridržuje pravico do odstopa od Pogodbe, če v primeru, ko se Nakupna cena Predmeta nakupa spremeni, večkrat zavrnete plačilo končne Nakupne cene pri kršitvi Pogodbe, če niste izpolnili svojih dolžnosti glede prevzema in plačila zavezujočega naročila ali nakupa Predmeta nakupa v preteklosti, če je kupljeni Predmet nakupa razprodan zaradi povečanega povpraševanja in ga ni več mogoče naročiti od dobavitelja Prodajalca ali če je bila zaradi tehnične napake prikazana napačna cena.

The Seller reserves the right to withdraw from the Contract if the ship-to address or the quantity of the ordered Subject-Matter of Purchase is incorrect, or the price for the Subject-Matter of Purchase is clearly doubtful or wrong. Furthermore, the Seller reserves the right to withdraw from the Contract if, when adjusting the Purchase Price of the Subject-Matter of Purchase, you repeatedly refuse to pay the final Purchase Price in breach of the Contract, if you have not fulfilled your obligation to collect and pay for a bindingly ordered or purchased Subject-Matter of Purchase in the past, if the purchased Subject-Matter of Purchase is sold out due to increased demand and it is no longer possible to order it from the Seller's supplier, or if a wrong price was displayed due to a technical error.

Prodajalec si dodatno pridržuje pravico do odstopa od Pogodbe, če sumi, da je glavni namen sklenitve Pogodbe predvsem špekuliranje v zvezi s ceno naložbene kovine, ali v primeru izrednih in nepredvidenih okoliščin, ki nastanejo neodvisno od Prodajalčeve volje (npr. naravne nesreče, epidemije, oboroženi spopadi, splošne stavke itd.) in povzročijo občutno nihanje nakupnih cen naložbenih kovin na trgu.

The Seller further reserves the right to withdraw from the Contract if it suspects that the main purpose of concluding the Contract is speculation on the price of investment metal, or in the event of extraordinary unforeseen circumstances beyond the Seller's control (e.g. natural disaster, epidemic, armed conflict, general strike etc.) that cause significant fluctuations in the market purchase prices of investment metals.

Prodajalec si nadalje pridržuje pravico do odstopa od Pogodbe, če ste že resno kršili drugo pogodbo, ki je bila sklenjena s Prodajalcem.

The Seller further reserves the right to withdraw from the Contract if you have previously materially breached another contract concluded with the Seller.

Obvestilo o odstopu od Pogodbe vam bo posredovano na vaš Račun stranke in/ali e-naslov.

Notice of withdrawal from the Contract will be delivered to your Customer's Account and/or email address.

16. RAČUN STRANKE | CUSTOMER'S ACCOUNT

Na Spletni strani Prodajalca si boste ustvarili račun (v nadaljnjem besedilu: "Račun stranke"). Pred posredovanjem Pogodbe se morate prijaviti v račun. Račun stranke vam je na voljo po vnosu uporabniškega imena, gesla, lahko pa tudi varnostne avtentikacijske kode. Dokumenti in informacije, ki jih Prodajalec pošlje na Račun stranke v obliki sporočil, bodo shranjeni na tem računu zaradi vodenja evidenc. Prodajalec ne sme enostransko spremeniti vsebine poslanih sporočil.

You will create a customer's account (hereinafter the "Customer's Account") on the Seller's Website. You must log in to the account before the Contract is sent to you. The Customer's Account is available to you after you enter the login name, password, and possibly a security authentication code. Documents and information sent by the Seller to the Customer's Account in the form of messages will be saved on this account for the purpose of recordkeeping. The content of the messages sent cannot be unilaterally changed by the Seller.

Prodajalec bo Pogodbo, informacije o sklenitvi Pogodbe, vse informacije v zvezi s Pogodbo, potrdilo Pogodbe z Dejansko ceno Predmeta nakupa na dan sklenitve Pogodbe, obvestilo o odpravi Predmeta nakupa ali potrdilo o določitvi cene, poslal na Račun stranke in/ali po e-pošti. Prodajalec lahko na Račun stranke pošlje tudi tržne informacije, če soglašate s tem. Sporočilo se šteje za dostavljeno takrat, ko se dostavi v vaš Račun stranke.

The Seller will send the Contract, information about the conclusion of the Contract, all the information pursuant to the Contract, confirmation of the Contract stating the Actual Price of the Subject-Matter of Purchase on the day of conclusion

of the Contract, notification of the dispatch of the Subject-Matter of Purchase, or confirmation of price fixation to the Customer's Account and/or email address. The Seller may also send you marketing information to the Customer's Account if you consent. A message is considered delivered to you when delivered to your Customer's Account.

S podatki za prijavo v Račun stranke ravnajte skrbno in previdno, da bi preprečili zlorabo le-teh. Gesla še posebej ne shranjujte v brskalniku ali na trdem disku, prav tako pa redno preverjajte sporočila poslana v vaš Račun stranke, vedno uporabljajte močno geslo (najbolje kombinacijo majhnih in velikih črk s številkami in posebnimi znaki, upoštevajoč dolžino gesla), redno zamenjajte geslo, in če sumite, da je bilo geslo zlorabljeno, nemudoma obvestite Prodajalca. Odgovorni ste za vso uporabo Računa stranke, vključno z uporabo s strani tretjih oseb, ne glede na to, kako te tretje osebe pridobijo dostop do vašega Računa stranke. Prodajalec ne odgovarja za zlorabo vašega Računa stranke s strani tretjih oseb, zlasti za morebitna naročila, ki jih prek vašega Računa stranke posredujejo tretje osebe. Nadalje izrecno potrjujete, da je navedena mobilna številka v glavi te Pogodbe pravilna, in izjavljate, da je to vaša mobilna številka, ki se lahko uporabi za avtentikacijo v skladu s to Pogodbo. Ustrezno zavarujte svoj mobilni telefon, da preprečite morebitne zlorabe (zlasti kar zadeva varnostne avtentikacijske kode).

Treat access data to your Customer's Account carefully and diligently to prevent misuse. In particular, do not store the password in a browser or on a hard disk, regularly check messages received on your Customer's Account, always use strong passwords (preferably a combination of lowercase and uppercase letters in conjunction with numbers and special characters, and use at least the minimum number of characters), regularly change the password and, if you suspect that the password has been misused, immediately inform the Seller. You are responsible for any actions taken through your Customer's Account, including by third parties, regardless of how these third parties obtained access to your Customer's Account. The Seller is not responsible for misuse of your Customer's Account by third parties, in particular for any orders placed through your Customer's Account by such third parties. You expressly confirm that the mobile phone number specified in the header of the Contract is correct, and declare that it is your mobile phone number and can be used for authentication purposes pursuant to the Contract. Sufficiently secure your mobile phone so that it cannot be misused (especially with regard to security authentication 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. 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.

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. 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.

17. PLAČILA | PAYMENTS

Plačila na Prodajalčev bančni račun se izvajajo s plačilnim nalogom, poštним nakazilom (gotovina na račun) ali depozitom gotovine na bančni račun Prodajalca.

Payments are made to the Seller's bank account by payment order, postal order (cash to account), or by cash deposit to the Seller's bank account.

Bančni račun Prodajalca in številka Pogodbe (uporabljena kot variabilni simbol) bosta del Pogodbe glede na točko 15 teh Informacij.

The Seller's bank account and the number of the Contract (used as the variable symbol) will be a part of the Contract under point 15 of this Information.

Če Prodajalec utрпи morebitne bančne stroške v zvezi s prejemom vašega plačila na račun Prodajalca, se bodo takšni stroški odbili od vašega plačila.

If the Seller incurs any bank fees in connection with receipt of your payment on the Seller's account, such fees will be deducted from your payment.

Cena naložbenih kovin je odvisna od gibanj na finančnem trgu, ki so neodvisna od Prodajalčeve volje. Na ceno Predmeta nakupa vplivata cena naložbenih kovin na borzi plemenitih kovin in menjalni tečaj. Veljavna Nakupna cena naložbenih kovin za posamezne Predmete nakupa je navedena v Ceniku, ki je na voljo na Spletni strani Prodajalca (v nadaljnjem besedilu: "Cenik nakupa"). Nakupna cena je objavljena v Ceniku nakupa od ponedeljka do petka, in sicer vedno po 18.00 po srednjeevropskem času (v nadaljnjem besedilu: "CET"), s takojšnjim učinkom in učinkom za naslednji dan ter, odvisno od primera, za druge dni, ko Nakupna cena ni objavljena v Ceniku nakupa (v nadaljnjem besedilu: "Dejanska cena"). Cenik nakupa ne predstavlja predloga za sklenitev pogodbe, temveč je poziv k oddaji predlogov za sklenitev pogodbe.

The price of investment metals depends on fluctuations in the financial market beyond the Seller's control. The price of the Subject-Matter of Purchase is affected by the price of investment precious metals on the precious metals exchange and the currency exchange rate. The current Purchase Price of investment metals for individual Subject-Matters of Purchase is stated in the Pricelist available on the Seller's Website (hereinafter the "Pricelist"). The Purchase Price is published in the Pricelist from Monday to Friday, always after 18:00 p.m. Central European Time (hereinafter "CET") with immediate effect, and is valid for the following day and potentially for other days when the Purchase Price is not published in the Purchase Pricelist (hereinafter the "Actual Price"). The Pricelist does not represent an offer to conclude a contract, but a call for submission of offers for the conclusion of a contract.

Podatki o plačilu se vam pošljejo na vaš Račun stranke in/ali vaš e-naslov skupaj z besedilom sklenjene Pogodbe. Pri pogajanju o Pogodbi morate izbrati način plačila: negotovinsko plačilo ali plačilo po povzetju glede na veljavni Cenik nadomestil in stroškov.

Payment information is sent to your Customer's Account and/or email address with the text of the concluded Contract. When negotiating the Contract, you must select a payment method: either non-cash payment or cash-on-delivery according to the valid Pricelist of Fees and Services.

Plačilo ob povzetju – plačilo po povzetju je na voljo le, če je plačilo po povzetju ponujeno v veljavnem Ceniku nadomestil in stroškov (odvisno od izbranega načina dostave, naslova za pošiljanje blaga, valuto in limita cene za plačilo po povzetju). Zaračuna se tudi strošek plačila po povzetju glede na veljavni Cenik nadomestil in stroškov. Ko Kupec izbere plačilo po povzetju kot način plačila, se šteje, da je Nakupna cena poravnana takrat, ko se zadevni znesek evidentira na računu Prodajalca. Dovoljena je samo ena pošiljka (poslana, v pošiljanju) z načinom plačila po povzetju.

Cash-on-delivery - the cash-on-delivery payment method is allowed only if cash-on-delivery is offered in the valid Pricelist of Fees and Services (depending on the selected shipping method, the address for delivery of goods, the currency and the price limit for cash-on-delivery). A cash-on-delivery fee is also charged according to the valid Pricelist of Fees and Services. When the Buyer selects cash-on-delivery as the payment method, the Purchase Price is paid when the corresponding amount is credited to the Seller's account. Only one consignment (shipped, pending delivery) with cash-on-delivery as the selected payment method is allowed.

Negotovinsko plačilo na bančni račun prodajalca (plačilo z bančnim nakazilom, pošto nakaznico ali gotovinskim pologom na bančni račun prodajalca) – nakupna cena, če je plačana negotovinsko do zneska, ki na dan naročila ne dosega praga, ki v skladu z zakonom o preprečevanju pranja denarja (AML) povzroči prodajalčevo obveznost identifikacije in/ali preverjanja kupca, se šteje za plačano, ko je plačilo knjiženo na račun prodajalca s pravilno številko pogodbe, navedeno v opisu transakcije (variabilni simbol). Če nakupna cena na dan naročila doseže vsaj prag, ki v skladu z zakonom o preprečevanju pranja denarja (AML) povzroči, da vas prodajalec identificira in/ali preveri, lahko kupnino plačate izključno z nakazilom z bančnega računa, katerega imetnik ste in za katerega ste prodajalcu predložili dokument v skladu s členom III.9 pogodbe. Če nakupno ceno plačate v obrokih (ali kot predujem za nakupno ceno), se prvi obrok nakupne cene vedno plača na način, določen v prejšnjem stavku. Nakupna cena oziroma njen prvi obrok v skladu z drugim in tretjim stavkom tega odstavka se šteje za plačano šele, ko je plačilo knjiženo na račun s pravilno številko pogodbe, navedeno v opisu transakcije (variabilni simbol), in s sporočilom prejemniku v obliki »AML, IBIS InGold«. Če izvedete negotovinsko plačilo drugače, kot je dogovorjeno v tem odstavku, ima prodajalec pravico odstopiti od te pogodbe.

Non-cash payment to the Seller's bank account (payment by bank transfer, postal order, or cash deposit to the Seller's bank account) – the Purchase Price, if paid by non-cash means up to an amount which, as at the Order Date, does not reach the threshold giving rise, under the AML Act, to the Seller's obligation to identify and/or verify the Buyer, is deemed paid when the payment is credited to the Seller's account with the correct Contract number stated in the transaction description (variable symbol). Where the Purchase Price as at the Order Date reaches at least the threshold giving rise, under the AML Act, to the Seller's obligation to identify and/or verify you, you may pay the Purchase Price exclusively by transfer from a bank account of which you are the holder and in respect of which you have provided the Seller with a document pursuant to Article III.9 of the Contract. If you pay the Purchase Price in instalments (or as an advance towards the Purchase Price), the first instalment of the Purchase Price must always be paid in the manner specified in the preceding sentence. The Purchase Price, or the first instalment thereof pursuant to the second and third sentences of this paragraph, is deemed paid only when the payment is credited to the account with the correct Contract number stated in the transaction description (variable symbol) and with the message to the recipient formatted as "AML, IBIS InGold" If you make a non-cash payment otherwise than as agreed in this paragraph, the Seller will be entitled to withdraw from this Contract.

V Pogodbi se zavezujete, da boste Nakupno ceno plačali izrecno s svojimi lastnimi sredstvi. Prodajalec lahko od vas zahteva dokazilo o izvoru sredstev, s katerimi je bila poravnana Nakupna cena v smiselnem roku, ki ga določi Prodajalec. Prodajalec je dolžan uveljaviti svojo pravico v roku 10 Delovnih dni od datuma, ko je bilo na Prodajalčevem bančnem računu evidentirano plačilo, oz. v roku 10 Delovnih dni od jasne evidence plačila. Če v določenem roku ne dokažete, da je bila Nakupna cena plačana izključno iz sredstev, katerih dejanski lastnik ste, ima Prodajalec pravico odstopiti od Pogodbe. V takšnem primeru vam Prodajalec v razumnem roku povrne plačano Nakupno ceno oz. plačani avans na nakupno ceno, zmanjšan/-o za morebitne bančne stroške, povezane s prejemom plačila, stroške transakcije, povezane z nakazilom plačila v skladu z veljavnim Cenikom nadomestil in stroškov, ter stroške, povezane z odstopom od Pogodbe.

In the Contract, you undertake to pay the Purchase Price exclusively from your own funds. The Seller is entitled to request you to provide, within a reasonable deadline set by the Seller, proof of origin of the funds from which the Purchase Price was paid. The Seller is obliged to exercise its right within 10 Business Days from the date your payment was credited to the Seller's bank account, or 10 Business Days from its clear identification. If you fail to prove the Purchase Price was paid from funds exclusively owned by you within the specified deadline, the Seller is entitled to withdraw from the Contract. In such a case, the Seller will return the paid Purchase Price or advance on the Purchase Price to you within a reasonable period of time, minus any bank fees related to the receipt of payment and transaction fees associated with the payment according to the valid Pricelist of Fees and Services and costs associated with withdrawal from the Contract.

Delovni dan je vsak delovni dan, ko so banke v državi sedeža Prodajalca običajno odprte za opravljanje bančnih storitev (v nadaljnjem besedilu: "Delovni dan").

A Business Day is any working day when banks in the country of the Seller's registered office are open and provide banking services (hereinafter a "Business Day").

19. DOLOČANJE CEN | PRICING (PRICE FIXING)

Cena Predmeta nakupa je določena glede na cenik Prodajalca, ki velja na Datum naročila (v nadaljnjem besedilu: "Nakupna cena"). Nakupna cena Predmeta nakupa se lahko kasneje spremeni glede na naslednje pogoje, ki so lahko odvisni od izbranega načina plačila in zneska Nakupne cene. Nakupna cena se lahko poravna na podlagi plačila po povzetju (tj. v gotovini ob prevzemu Predmeta nakupa) ali na podlagi brezgotovinskega plačila.

The price of the Subject-Matter of Purchase is set according to the Pricelist of the Seller valid on the Order Date (hereinafter the "Purchase Price"). The Purchase Price of the Subject-Matter of Purchase may be adjusted later, under the following conditions which are dependent on the selected method of payment and amount of the Purchase Price. The Purchase Price may be paid on delivery (i.e. in cash when the Subject-Matter of Purchase is handed over) or by non-cash payment.

Če je Nakupna cena plačilo po povzetju, velja Nakupna cena, ki je določena v Pogodbi z naslednjo izjemo. Če ste sklenili več enotnih kupoprodajnih pogodb s Prodajalcem z načinom plačila nakupne cene po povzetju, bo Predmet nakupa posameznih pogodb odposlan postopoma in vedno le takrat, ko se dogovorjena Nakupna cena v prejšnji pogodbi evidentira na bančnem računu Prodajalca. V tem primeru se bo Nakupna cena Predmeta nakupa naslednjih pogodb določala postopoma, in:

When the Purchase Price is paid on delivery, the Purchase Price set in the Contract is valid with the following exclusion. If you concluded several one-time purchase contracts with the Seller with cash-on-delivery as the selected method of payment of the Purchase Price, the Subject-Matter of Purchase of individual contracts will be shipped gradually, always after the Purchase Price agreed in the previous contract has been credited to the Seller's bank account. In such a case, the Purchase Price of the Subject-Matter of Purchase of the following contracts will be fixed gradually, and:

- če se plačilo evidentira (ali ugotovi) do 11.00 CET na Delovni dan, velja Cenik za dan, ko je bila določena Nakupna cena v prej sklenjeni Pogodbi evidentirana na bančnem računu Prodajalca oz. ko je bilo plačilo evidentirano, if the payment is credited (or identified) by 11:00 a.m. CET on a Business Day, the Pricelist valid for the day the Purchase Price arranged in the previously concluded Contract was credited to the Seller's bank account, or when the payment was identified, will apply,
- če se plačilo evidentira (ali ugotovi) po 11.00 CET na Delovni dan, velja Cenik za naslednji Delovni dan. if the payment is credited (or identified) after 11:00 a.m. CET on a Business Day, the Pricelist valid for the following Business Day will apply.

Vendar pa na takšen način prilagojena Nakupna cena ne bo presejala Nakupne cene, ki je veljala na Datum naročila, za več kot 20 %. Če končna Nakupna cena preseže ta limit, ima Kupec pravico do zavrnitve Predmeta nakupa in do odstopa od Pogodbe. Če je končna Nakupna cena nižja od Nakupne cene, ki je veljala na Datum naročila ali višja od te Nakupne cene za največ 20 %, se Pogodbeni stranki izrecno strinjata, da bo veljala takšna sprememba Pogodbe.

However, the Purchase Price set in this manner will not exceed the Purchase Price valid on the Order Date by more than

20%. If the final Purchase Price exceeds this limit, the Buyer is entitled to refuse to accept the Subject-Matter of Purchase, and thereby withdraw from the Contract. If the final Purchase Price is lower than the Purchase Price valid on the Order Date, or higher than this Purchase Price by a maximum of 20%, the Parties expressly agree that such amendment to the Contract will be effective.

Ko se Pogodbeni stranki strinjata z Nakupno ceno v negotovinski obliki do "Meje skupne cene za blago za naročilo z negotovinskim plačilom z določitvijo cene" glede na Cenik nadomestil in stroškov, ki je veljaven na Datum naročila, veljajo naslednji pogoji:

When the Parties agree that the Purchase Price will be paid in a non-cash form up to the "Limit of the total price of goods for an order with non-cash payment and price fixation" according to the Pricelist of Fees and Services valid on the Order Date, the following conditions will apply:

- a. Nakupna cena v Pogodbi velja le, če se evidentira na bančnem računu Prodajalca ali če se identificira do 11.00 CET na Delovni dan nemudoma po objavi četrte Dejanske cene od Datuma naročila.

The Purchase Price set in the Contract is valid only if credited to the bank account of the Seller or identified by 11:00 a.m. CET on the Business Day immediately following the announcement of the fourth Actual Price from the Order Date.

- b. Če se Nakupna cena evidentira na računu Prodajalca oz. če se identificira kasneje, se Nakupna cena spremeni glede na Cenik, ki je veljaven na dan evidentiranja Nakupne cene na bančnem računu Prodajalca oz. na dan identifikacije plačila, in:

If the Purchase Price is credited to the Seller's account or identified later, it will be adjusted according to the Pricelist valid at the time of crediting of the Purchase Price to the Seller's bank account or valid at the time of payment identification, and:

- če se plačilo evidentira (ali ugotovi) do 11.00 CET na Delovni dan, velja Cenik za ta Delovni dan, if the payment is credited (or identified) by 11:00 a.m. CET on a Business Day, the Pricelist valid for that Business Day will apply,
- če se plačilo evidentira (ali ugotovi) po 11.00 CET na Delovni dan, velja Cenik za naslednji Delovni dan. if the payment is credited (or identified) after 11:00 a.m. CET on a Business Day, the Pricelist valid for the following Business Day will apply.

Vendar pa na takšen način prilagojena Nakupna cena ne bo presegala Nakupne cene, ki je veljala na dan deponiranja sredstev na račun Prodajalca oz. na dan vnosa naročila z negotovinskim plačilom pri banki oz. na dan, ki je določen na naročilu kot rok za plačilo Nakupne cene (kar nastopi kasneje) za več kot 20 %. Če končna Nakupna cena presega to mejo, se obvestilo, ki ga Prodajalec pošlje Kupcu o tej končni Nakupni ceni, šteje kot ponudba za spremembo Pogodbe, ki se sprejme, razen:

However, the Purchase Price adjusted in this manner will not exceed the Purchase Price valid on the day the funds were deposited to the Seller's account or on the day a non-cash payment order was placed with a bank, or on the day specified in the order as the due date of the Purchase Price (whichever occurs later) by more than 20%. If the final Purchase Price exceeds this limit, a notification of this final Purchase Price by the Seller to the Buyer represents an offer to amend the Contract, which is accepted unless:

- če jo izrecno in pisno zavrnete v roku 24 ur po obvestilu ali you expressly refuse it in writing within 24 hours following notification or
- sprejmete Predmet nakupa; you accept the Subject-Matter of Purchase
- izvršite plačilo Prodajalcu. you make any payment to the Seller.

Zavrnitev ponudbe za spremembo Pogodbe prekliče Pogodbo z negotovinskim plačilom (vse morebitne dolžnosti prizadete Pogodbe potečejo od začetka). Če je prilagojena Nakupna cena nižja od Nakupne cene, ki je veljala na dan deponiranja sredstev na račun Prodajalca oz. na dan vnosa naročila z negotovinskim plačilom pri banki oz. na dan, ki je določen na naročilu kot rok za plačilo Nakupne cene (kar nastopi kasneje), ali če je cena višja od te Nakupne cene za največ 20 %, se Pogodbeni stranki izrecno strinjata z veljavnostjo takšne spremembe Pogodbe.

Refusal of an offer to amend the Contract cancels the Contract with non-cash payment in question (obligations from the affected Contract expire from the beginning). If the adjusted Purchase Price is lower than the Purchase Price valid on the day funds are deposited to the Seller's account or on the day a non-cash payment order is placed with a bank, or on the day specified in the order as the due date of the Purchase Price (whichever occurs later), or higher than this Purchase Price by a maximum of 20%, the Parties expressly agree to such amendment to the Contract.

Če se Pogodbeni stranki strinjata z Nakupno ceno v negotovinski obliki, ki presega "Mejo skupne cene za blago za naročilo z negotovinskim plačilom z določitvijo cene" glede na Cenik nadomestil in stroškov, ki je veljaven na Datum naročila, se Nakupna cena, ki je določena v skladu s Pogodbo, vedno prilagodi glede na Cenik, ki je veljaven na dan, ko se Nakupna cena knjiži na bančni račun Prodajalca, oz. glede na Cenik, ki je veljaven v času identifikacije plačila, in:

If the Parties agree that the Purchase Price is paid in a non-cash form exceeding the "Limit of the total price of goods for an order with non-cash payment and price fixation" according to the Pricelist of Fees and Services valid on the Order Date, the Purchase Price set in the Contract is always adjusted according to the Pricelist valid when the Purchase Price is

credited to the bank account of the Seller or according to the Pricelist valid when the payment is identified, and:

- če se plačilo evidentira (ali ugotovi) do 11.00 CET na Delovni dan, velja Cenik za ta Delovni dan,
if the payment is credited (or identified) by 11:00 a.m. CET on a Business Day, the Pricelist valid for that Business Day will apply,
- če se plačilo evidentira (ali ugotovi) po 11.00 CET na Delovni dan, velja Prodajalčev Cenik za naslednji Delovni dan.
if the payment is credited (or identified) after 11:00 a.m. CET on a Business Day, the Seller's Pricelist valid for the following Business Day will apply.

Vendar pa na takšen način prilagojena Nakupna cena ne bo presegala Nakupne cene, ki je veljala na dan deponiranja sredstev na račun Prodajalca oz. na dan vnosa naročila z negotovinskim plačilom pri banki oz. na dan, ki je določen na naročilu kot rok za plačilo Nakupne cene (kar nastopi kasneje) za več kot 20 %. Če končna Nakupna cena presega to mejo, se obvestilo, ki ga Prodajalec pošlje Kupcu o tej končni Nakupni ceni, šteje kot ponudba za spremembo Pogodbe, ki se sprejme, razen:

However, the Purchase Price adjusted in this manner will not exceed the Purchase Price valid on the day the funds were deposited to the Seller's account or on the day a non-cash payment order was placed with a bank, or on the day specified in the order as the due date of the Purchase Price (whichever occurs later) by more than 20%. If the final Purchase Price exceeds this limit, a notification of this final Purchase Price by the Seller to the Buyer represents an offer to amend the Contract, which is accepted unless:

- če jo pisno zavrnete v roku 24 ur po obvestilu ali
you refuse it in writing within 24 hours following notification or
- sprejmete Predmet nakupa;
you accept the Subject-Matter of Purchase
- izvršite plačilo Prodajalcu.
you make any payment to the Seller.

Zavrnitev ponudbe za spremembo Pogodbe prekliče Pogodbo z negotovinskim plačilom (vse morebitne dolžnosti prizadete Pogodbe potečejo od začetka). Če je prilagojena Nakupna cena nižja od Nakupne cene, ki je veljala na dan deponiranja sredstev na račun Prodajalca oz. na dan vnosa naročila z negotovinskim plačilom pri banki oz. na dan, ki je določen na naročilu kot rok za plačilo Nakupne cene (kar nastopi kasneje), ali če je cena višja od te Nakupne cene za največ 20 %, se Pogodbeni stranki izrecno strinjata z veljavnostjo takšne spremembe Pogodbe.

Refusal of an offer to amend the Contract cancels the Contract with non-cash payment in question (obligations from the affected Contract expire from the beginning). If the adjusted Purchase Price is lower than the Purchase Price valid on the day funds are deposited to the Seller's account or on the day a non-cash payment order is placed with a bank, or on the day specified in the order as the due date of the Purchase Price (whichever occurs later), or higher than this Purchase Price by a maximum of 20%, the Parties expressly agree to such amendment to the Contract.

Nakupna cena Dodatkov v Pogodbi se ne spremeni.

The Purchase Price of Accessories arranged in the Contract will not be changed.

Če je denarni znesek, nakazan na račun prodajalca, nedoločljiv zaradi napačno vnesene ali manjkajoče številke pogodbe v opisu transakcije (variabilni simbol), ali, v primeru plačila, ki v skladu z zakonom o preprečevanju pranja denarja (AML) povzroči obveznost prodajalca, da vas identificira in/ali preveri, ne vključite sporočila prejemniku v obliki »AML, IBIS InGold«, se za namene zaklepanja nakupne cene uporabljajo pravila, ki veljajo za nakazilo plačila na račun prodajalca, in sicer prvi delovni dan, ko je prodajalec pred 11. uro po srednjeevropskem času seznanjen z identifikacijo plačila.

If any monetary amount credited to the Seller's account is unidentifiable due to an incorrectly entered or missing Contract number in the transaction description (variable symbol), or, in the case of a payment giving rise, under the AML Act, to the Seller's obligation to identify and/or verify you, you fail to include the message to the recipient formatted as "AML, IBIS InGold", then, for the purposes of locking in the Purchase Price, the rules applicable to the crediting of a payment to the Seller's account will apply on the first Business Day on which payment identification is known to the Seller before 11:00 a.m. CET.

Informacije z elektronskega bančnega izpiska z računa Prodajalca so odločilne za določitev trenutka, ko je vaše plačilo evidentirano na računu Prodajalca.

The information from the electronic bank statement from the Seller's account is decisive for determining the moment when your payment is credited to the Seller's account.

Ko so sredstva nakazana na račun prodajalca s pravilno številko pogodbe, navedeno v opisu transakcije (variabilni simbol), ali ko je plačilo naknadno identificirano, bo na vaš račun stranke in/ali e-poštni naslov poslano sporočilo s potrditvijo prejema plačila na račun prodajalca in končnim zneskom nakupne cene. Če nakupna cena predmeta nakupa na dan naročila doseže vsaj prag, ki v skladu z zakonom o preprečevanju pranja denarja (AML) povzroči, da vas prodajalec identificira in/ali preveri, bo sporočilo s potrditvijo prejema plačila na račun prodajalca in navedbo končnega zneska nakupne cene poslano na vaš račun stranke in/ali e-poštni naslov, potem ko bodo sredstva nakazana na račun in po opravljeni in zaključeni vaši identifikaciji in/ali preverjanju v skladu z zakonom o preprečevanju pranja denarja ali po naknadni identifikaciji plačila.

Once funds are credited to the Seller's account with the correct Contract number stated in the transaction description (variable symbol), or when the payment is subsequently identified, a message confirming receipt of payment in the Seller's account and stating the final amount of the Purchase Price will be sent to your Customer Account and/or email address. Where the Purchase Price of the Subject of Purchase as at the Order Date reaches at least the threshold giving rise, under the AML Act, to the Seller's obligation to identify and/or verify you, the message confirming receipt of payment in the Seller's account and stating the final amount of the Purchase Price will be sent to your Customer Account and/or email address after the funds have been credited to the account and after your identification and/or verification pursuant to the AML Act has been carried out and completed, or after subsequent identification of the payment.

Razlika med končno Nakupno ceno in Nakupno ceno v Pogodbi se poravna na naslednji način:

The difference between the final Purchase Price and the Purchase Price arranged in the Contract will be settled as follows:

- a. preplačilo: vsakršno preplačilo se vrne v obliki negotovinskega plačila na vaš bančni račun, ki ste ga uporabili pri svojem zadnjem plačilu, z odbitkom morebitnih stroškov transakcije v zvezi s plačilom glede na veljavni Cenik nadomestil in stroškov. Če ste plačali s poštnim nakazilom ali gotovino na račun Prodajalca, se preplačilo vrne v obliki negotovinskega plačila na vaš račun, ki ga sporočite Prodajalcu.

overpayment: any overpayment will be returned by a non-cash payment to your bank account which was used for the last payment, minus any transaction fees associated with the payment according to the valid Pricelist of Fees and Services. If you paid by postal order or made a cash deposit to the Seller's bank account, the overpayment will be returned by a non-cash payment to your account notified to the Seller.

- b. nezadostno plačilo – če je na voljo plačilo po povzetju glede na veljavni Cenik nadomestil in stroškov (odvisno od izbranega načina dostave, naslova za pošiljanje blaga in valuto), boste nezadostno plačilo poravnali na naslednji način: Predmet nakupa bo poslan s plačilom po povzetju v znesku, ki ustreza nezadostnemu plačilu končne Nakupne cene in vključuje stroške za plačilo po povzetju glede na veljavni Cenik nadomestil in stroškov. V nasprotnem primeru nezadostno plačilo poravnate v negotovinski obliki na račun Prodajalca. Negotovinsko plačilo mora vključevati številko Pogodbe v opisu transakcije (variabilni simbol). Nezadostno plačilo, ki se poravna po povzetju, ne presega "Meje skupne cene za blago za naročilo z negotovinskim plačilom" glede na veljavni Cenik nadomestil in stroškov. Če nezadostno plačilo presega mejo, boste le-to poravnali na račun Prodajalca s pravilno številko pogodbe v opisu transakcije (variabilni simbol).

underpayment - if cash-on-delivery is possible according to the valid Pricelist of Fees and Services (depending on the selected shipping method, ship-to-address and currency), you will settle any underpayment as follows: the Subject-Matter of Purchase will be sent to you and paid cash-on-delivery in the amount corresponding to the underpayment of the final Purchase Price, including the fee for cash-on-delivery according to the valid Pricelist of Fees and Services. Otherwise, you will settle the underpayment by making a non-cash payment to the Seller's account. The non-cash payment will include the number of the Contract in the transaction description (variable symbol). An underpayment settled by cash-on-delivery will not exceed the "Limit of the total price of goods for a cash-on-delivery order" according to the valid Pricelist of Fees and Services. If the underpayment exceeds this limit, you will settle it by making a non-cash payment to the account of the Seller with the correct number of the Contract in the transaction description (variable symbol).

- c. Če Nakupno ceno plačate brez stroškov glede na veljavni Cenik nadomestil in stroškov, boste nezadostno plačilo poravnali ob prejetju Predmeta nakupa s plačilom po povzetju v znesku, ki ustreza nezadostnemu plačilu in vključuje stroške za plačilo po povzetju glede na veljavni Cenik nadomestil in stroškov. Če je na voljo plačilo po povzetju glede na veljavni Cenik nadomestil in stroškov (odvisno od izbranega načina dostave, naslova za pošiljanje blaga in valuto), boste nezadostno plačilo poravnali z negotovinskim plačilom na račun Prodajalca s številko Pogodbe v opisu transakcije (variabilni simbol).

If you pay the Purchase Price without the fees according to the Pricelist of Fees and Services, you will settle the underpayment by paying for the shipped Subject-Matter of Purchase on delivery in the amount corresponding to the underpayment, including the cash-on-delivery fee according to the valid Pricelist of Fees and Services. If cash-on-delivery is not allowed according to the valid Pricelist of Fees and Services (depending on the selected shipping method, ship-to-address and currency), you will settle the underpayment by a non-cash payment to the Seller's account with the number of the Contract in the transaction description (variable symbol).

- d. Plačana Nakupna cena oz. plačani avans na Nakupno ceno za preklicano Pogodbo (če ne potrdite višje nakupne cene za Predmet nakupa za negotovinska plačila) se vrne na bančni račun, ki ste ga nazadnje uporabili za plačilo, z odbitkom bančnih stroškov, povezanih s prejemom plačila in transakcijskih stroškov v zvezi s plačilom glede na veljavni Cenik nadomestil in stroškov. Če ste plačali s poštnim nakazilom ali gotovino na bančni račun Prodajalca, se Nakupna cena oz. avans na Nakupno ceno, spremenjen glede na zgornjo poved, vrne v obliki negotovinskega plačila na vaš račun, ki ga sporočite Prodajalcu.

Any paid Purchase Price, or paid advance on the Purchase Price, for a canceled Contract (if you do not approve a higher Purchase Price of the Subject-Matter of Purchase in the event of non-cash payment) is returned to the bank account you last used for payment, minus any bank fees associated with the receipt of the payment and any transaction fees related to the payment according to the valid Pricelist of Fees and Services. If you paid by postal order or cash deposit to the bank account of the Seller, the Purchase Price, or advance on the Purchase Price, adjusted in accordance with the sentence above, is returned in a non-cash form to your account notified to the Seller.

Prodajalec se zavezuje, da bo Predmet nakupa poslal na naslov za pošiljanje blaga, ki je opredeljen v Pogodbi. Prodajalec bo Predmet nakupa poslal po izračunu končne Nakupne cene in po plačilu cene na račun Prodajalca glede na točko 19 teh Informacij (ne velja za pošiljke, pri katerih obstaja plačilo po povzetju). Če je Nakupna cena opredeljena kot plačilo po povzetju, Prodajalec Predmet nakupa pošlje Kupcu po sklenitvi Pogodbe. V obeh primerih vam bo Predmet nakupa dostavljen v roku 60 koledarskih dni od datuma izpolnitve pogojev za dostavo, razen če dostava ne bo mogoča zaradi izrednih nepredvidljivih okoliščin, na katere Prodajalec nima vpliva (npr. naravne nesreče, epidemije, oboroženi spopadi, splošne stavke, izredne zamude pri dobavitelju Prodajalca itd.).

The Seller undertakes to send you the Subject-Matter of Purchase to the ship-to-address specified in the Contract. The Seller will send the Subject-Matter of Purchase after determining the final Purchase Price and after its payment to the Seller's account pursuant to point 19 of this Information (excluding cash-on-delivery consignments). If the Purchase Price is to be paid cash-on-delivery, the Seller will send the Subject-Matter of Purchase to the Buyer after the conclusion of the Contract. In both cases, the Subject-Matter of Purchase will be delivered to you no later than 60 calendar days from the date of fulfillment of the conditions for delivery, unless delivery is prevented by extraordinary unforeseen circumstances beyond the Seller's control (e.g. natural disaster, epidemic, armed conflict, general strike, extraordinary delay by the Seller's supplier etc.).

Pošiljka je zavarovana. Dostavi Predmeta nakupa je priložen davčni dokument. Na dan odpreme Predmeta nakupa Prodajalec pošlje obvestilo o odpremi v vaš Račun stranke in/ali e-naslov, ki je naveden v Pogodbi. Vrednost blaga v eni pošiljki ne sme presegati omejitve glede na veljavni Cenik nadomestil in stroškov Prodajalca. Če naročilo presega omejitve, bo blago odposlano v več pošiljkah.

The consignment is insured. A tax document is included in the delivery of the Subject-Matter of Purchase. On the day of dispatch of the Subject-Matter of Purchase, the Seller will send a notice of dispatch to your Customer's Account and/or email address listed in the Contract. The maximum value of goods in one consignment may not exceed the limit according to the valid Pricelist of Fees and Services. If an order exceeds this limit, the goods will be divided into several consignments.

Kot kupec ste dolžni posredovati pravilen naslov za dostavo Predmeta nakupa. V primeru spremembe vašega naslova za dostavo blaga morate Prodajalcu spremembo nemudoma sporočiti v pisni obliki. Če ne izpolnite svoje dolžnosti, zaradi česar se pošiljka Predmeta nakupa vrne Prodajalcu, vam bo Prodajalec Predmet nakupa ponovno poslal samo po vašem plačilu stroškov poštne, pakiranja in zavarovanja glede na Cenik nadomestil in stroškov, ki je veljaven na dan ponovnega pošiljanja Predmeta nakupa (v nadaljnjem besedilu: "Cenik nadomestil in stroškov").

As buyer, you are obliged to state the correct ship-to-address for delivery of the Subject-Matter of Purchase. If your ship-to-address has changed, you are obliged to immediately inform the Seller in writing. If you fail to fulfil this obligation and a consignment with the Subject-Matter of Purchase is returned to the Seller, the Seller will resend the Subject-Matter of Purchase to you only after you have repaid the postage, packaging and insurance fees according to the Pricelist of Fees and Services valid on the day the Subject-Matter of Purchase is resent (hereinafter "Pricelist of Fees and Services").

V skladu s Pogodbo se zavezujete, da boste sprejeli dostavljeni Predmet nakupa. Če ne izpolnite te obveznosti, vam bo Prodajalec Predmet nakupa poslal znova. Prodajalec je dolžan pošiljanje Predmeta nakupa ponoviti dvakrat, vedno po plačilu poštne, embalaže in zavarovanja v skladu s Cenikom nadomestil in stroškov, ki velja na dan ponovne odpreme. Če navedeni stroški pošiljanja niso poravnani, Prodajalec Predmeta nakupa ni dolžan poslati ponovno.

Pursuant to the Contract, you undertake to accept the shipped Subject-Matter of Purchase. If you fail to fulfill this obligation, the Seller will resend the Subject-Matter of Purchase to you. The Seller is obliged to resend the Subject-Matter of Purchase twice, always upon payment of postage, packaging and insurance fees according to the Pricelist of Fees and Services valid on the date of resending. If the specified shipping costs are not paid, the Seller is not obliged to resend the Subject-Matter of Purchase.

Če po 2 neuspešnih dostavah ne sprejmete poslanega Predmeta nakupa, je Prodajalec upravičen do odstopa od Pogodbe. Če Prodajalec odstopi od Pogodbe iz prej navedenih razlogov, morate Prodajalcu plačati pogodbeno kazen v znesku 10 % Nakupne cene, a najmanj 40,00 EUR. Pogodbena kazen zapade v roku 5 dni od dneva zahteve za plačilo. Prodajalec je svojo terjatev upravičen poravnati z vašo terjatvijo za plačilo Nakupne cene (ali avansnim plačilom Nakupne cene). Če do datuma odpreme Prodajalcu še niste plačali poštne, embalaže in zavarovanja za ponovno pošiljanje po Ceniku nadomestil in stroškov, ki je veljal na dan pošiljanja, Prodajalec svojo terjatev poravnava z vašo terjatvijo za plačilo Nakupne cene (ali avansnim plačilom nakupne cene).

If you fail to accept the shipped Subject-Matter of Purchase after a further 2 failed attempts at delivery, the Seller is entitled to withdraw from the Contract. If the Seller withdraws from the Contract due to the reason under the previous sentence, you are obliged to pay the Seller a contractual penalty of 10% of the Purchase Price but no less than 40,00 EUR. The

contractual penalty is payable within 5 days from the date of delivery to you of a call for its payment. The Seller is entitled to set off its receivable for the payment of the contractual penalty against your receivable for the refund of the Purchase Price (or an advance on the Purchase Price). If you have not yet paid the postage, packaging and insurance to the Seller for resent consignments according to the Pricelist of Fees and Services valid on the day of dispatch, the Seller is entitled to set off its receivable against your receivable for the refund of the Purchase Price (or an advance on the Purchase Price).

Pošiljke se pošljejo glede na izbrano metodo pošiljanja za Predmet nakupa glede na Cenik nadomestil in stroškov, ki je veljaven na dan odpreme. Kupec mora takoj pregledati dostavljeno pošiljko, tudi Predmet nakupa. Po preveritvi integritete pošiljke in sprejemu le-te se pošiljka šteje za dostavljeno. Po takšnem sprejemu niste več upravičeni do nobenega pravnega ali finančnega nadomestila iz naslova malomarnosti v času sprejema Predmeta nakupa.

Consignments are delivered according to the selected shipping method for the Subject-Matter of Purchase according to the Pricelist of Fees and Services valid on the date of dispatch. The Buyer is obliged to immediately inspect a delivered consignment, including the Subject-Matter of Purchase. After the integrity of the consignment is checked and it has been accepted, the consignment is deemed delivered. After such acceptance, you are no longer entitled to any legal or financial compensation arising from negligence in the acceptance of the Subject-Matter of Purchase.

Če pošiljka prispe s poškodovano embalažo, jo lahko zavrnete. V tem primeru nemudoma obvestite Prodajalca po e-pošti ali telefonu, kontaktni podatki so navedeni v točki 1 teh Informacij.

If the consignment is delivered with damaged packaging, you may refuse it. In such a case, immediately notify the Seller by email or telephone using the contact data listed in point 1 of this Information.

Če pošiljke s Predmetom nakupa ne prejmete, čeprav ste od Prodajalca prejeli obvestilo o pošiljki na Račun stranke in/ali e-naslov, morate o tem nemudoma obvestiti Prodajalca.

If you do not receive a consignment with the Subject-Matter of Purchase despite being notified of its dispatch by the Seller via your Customer's Account and/or email address, inform the Seller immediately.

Lastništvo nad Predmetom nakupa preide na vas, ko le-tega sprejmete.

Ownership of the Subject-Matter of Purchase passes to you when you accept it.

Naložbene plemenite kovine nikakor ne smejo biti poškodovane, da se ohrani njihova vrednost. Če je Predmet nakupa v svoji originalni embalaži, ne sme biti nobene poškodbe na zaščitni embalaži s certifikatom o pristnosti.

The investment precious metals must not be damaged in any way in order to preserve their value. If the Subject Matter of Purchase is in its original protective packaging, there must also be no damage to the protective packaging with the certificate of authenticity.

21. ZAHTEVKI | CLAIMS

Pravice, ki izhajajo iz pomanjkljive izvedbe, in odgovornost Prodajalca za napake urejajo ustrezne določbe Zakona Češke republike št. 89/2012, Civilnega zakonika s spremembami, še posebej oddelki 2099 do 2112 in oddelki 2165 do 2174. Zahtevek lahko pošljete pisno na poštni naslov Prodajalca ali ga vložite po telefonu ali elektronski pošti na e-naslov Prodajalca z navedbo številke izvorne Pogodbe in opisom ugotovljenih pomanjkljivosti. Prodajalec vam pošlje potrdilo, da je prejel zahtevek ali pritožbo na vaš Račun stranke in/ali e-naslov. Prodajalec sprejme odločitev o zahtevku ali pritožbi v 3 Delovnih dneh od prejema zahtevka ali pritožbe in vas o tem obvesti prek vašega Računa stranke in/ali e-naslava, razen če se z vami dogovori drugače. Upravičeni zahtevek se obravnava brez nepotrebnega odlašanja in najpozneje v 30 koledarskih dneh od datuma dostave Predmeta nakupa, na katerega se nanaša zahtevek, na naslov Prodajalca.

The rights arising from defective performance and the Seller's liability for defects are governed by Act of the Czech Republic No 89/2012, the Civil Code, as amended, in particular Sections 2099 to 2112 and Sections 2165 to 2174. You may file claims in writing to the correspondence address of the Seller, by telephone, or by email to the email address of the Seller, indicating the original number of the Contract and providing a description of the detected defects. The Seller will send you a confirmation of receipt of the claim via your Customer's Account and/or email address. The Seller will issue a decision on a claim within 3 Business Days of its receipt, and notify you via your Customer's Account and/or email address, unless otherwise agreed with you. A justified claim will be settled without undue delay, but no later than within 30 calendar days from the date of delivery of the Subject-Matter of Purchase that is the subject of the claim to the address of the Seller.

Prodajalec odkupi ves Predmet nakupa, ki ga je prodal na podlagi Pogodbe (vendar ne Dodatkov). Odkupna cena Predmeta nakupa oz. posameznih delov Predmeta nakupa se izračuna glede na dejanski cenik za odkupe, ki je objavljen na Spletni strani Prodajalca (v nadaljnjem besedilu: "Cenik odkupa"). Takšen odkup se izvede po ceni, opredeljeni v Ceniku odkupa (v nadaljnjem besedilu: "Odkupna cena"), ki jo sestavlja:

The Seller will repurchase all the Subject-Matter of Purchase sold by the Seller based on the Contract (but not the Accessories). The repurchase price of the Subject-Matter of Purchase, or individual parts of the Subject-Matter of Purchase, will be calculated according to the actual pricelist for repurchases stated on the Seller's Website (hereinafter the "Repurchase Pricelist"). Such repurchase is implemented at the price stated in the Repurchase Pricelist (hereinafter the "Repurchase Price"), which consists of:

- Cena odkupa kovine in
the Repurchase Metal Price and
- Odkupna premija IBIS, ki velja od dneva, ko je bil Predmet odkupa dostavljen Prodajalcu (v nadaljnjem besedilu: "Dan odkupa")
the IBIS Repurchase Premium, valid for the day when the repurchased Subject-Matter of Purchase was delivered to the Seller (hereinafter the "Repurchase Day")

Drugi premium odkupi (glede na Cenik odkupa, npr. iiplan® premium odkup ali iiplanGold® premium odkup) niso priloženi odkupu Predmeta nakupa.

No other repurchase premium (according to the Repurchase Pricelist, e.g. iiplan® Repurchase Premium, iiplanGold® Repurchase Premium) is attached to the repurchase of the Subject-Matter of Purchase.

Odkupna cena je objavljena v Ceniku odkupa od ponedeljka do petka, in sicer vedno po 18.00 CET, s takojšnjim učinkom in učinkom za naslednji dan ter, odvisno od primera, za druge dni, ko Odkupna cena ni objavljena v Ceniku odkupa. Cenik odkupa ne predstavlja predloga za sklenitev pogodbe, temveč je poziv k oddaji ponudb.

The Repurchase Price is published in the Repurchase Pricelist from Monday to Friday, always after 18:00 p.m. CET, with immediate effect, and is also valid for the following day and potentially for other days when the Repurchase Price is not published in the Repurchase Pricelist. The Repurchase Pricelist is not an offer to conclude a contract, but merely represents a call for the submission of offers.

Prodajalcu lahko predložite predlog za sklenitev pogodbe o odkupu Predmeta nakupa na naslednji način:

You may submit a proposal for the conclusion of a contract for the repurchase of the Subject-Matter of Purchase to the Seller:

- prek svojega Računa stranke predložite ustrezeni obrazec in ga elektronsko podpišete skladno s točko 16 teh Informacij ali
via your Customer's Account by filling out the relevant form and signing it electronically in accordance with point 16 of this Information, or
- kopijo podpisanega pisnega predloga glede na obrazec s svojega Računa stranke pošljete na e-naslov Prodajalca, ki je naveden v točki 1 teh Informacij, ali
by sending a copy of a signed written proposal as per the form on your Customer's Account to the email address of the Seller listed in point 1 of this Information, or
- pisni predlog v papirnati obliki glede na obrazec s svojega Računa stranke pošljete na naslov Prodajalca.
by sending a signed written proposal in paper form as per the form on your Customer's Account to the Seller's address.

Predmet predloga za sklenitev pogodbe o odkupu, ki je nepreklicna, je prodaja določenega predmeta nakupa po odkupni ceni pod pogojem, da cena odkupa kovine na datum odkupa ni več kot 10 % nižja kot na dan, ko ste prodajalcu predlagali sklenitev pogodbe o odkupu (»minimalna cena kovine«). Če nakupna cena predmeta nakupa na datum odkupa doseže prag, ki v skladu z zakonom o preprečevanju pranja denarja povzroči, da vas identificira in/ali preveri, morate prodajalcu predložiti kopijo osebne dokumenta, ki prikazuje vaše identifikacijske podatke, in če ste pravna oseba, kopijo osebne dokumenta, ki se nanaša na zastopnika, pooblaščenega za delovanje v vašem imenu. Te dokumente naložite prek mobilne aplikacije ali spletnega vmesnika v svoj račun stranke, ali pa jih s prodajalčevim soglasjem pošljete na prodajalčev e-poštni naslov. Prodajalec sprejme takšen predlog za sklenitev pogodbe z negotovinskim plačilom odkupne cene (brez morebitnih transakcijskih stroškov, povezanih s pošiljanjem plačila v skladu s trenutnim 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 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 make the proposal to the Seller to enter into a buyback contract (the "Minimum Metal Price"). Where the Purchase Price of the Subject of Purchase as at the Buyback Date reaches the threshold giving rise, under the AML Act, to the Seller's obligation to identify and/or verify you, you are required to provide the Seller with a copy of an identity document showing your identifying information and, if you are a legal person, a copy of the identity document

relating to the representative authorised to act on your behalf. You upload these documents via the mobile application or web interface to the Customer Account or, with the Seller's consent, send them to the Seller's email address. The Seller accepts such a proposal to enter into a contract by making non-cash payment of the Buyback Price (less any transaction fees associated with the dispatch of payment as per the current Fee and Service Price List).

Če je Cena odkupa kovine nižja od Najnižje cene kovine, imate pravico podati novo ponudbo ali pa Prodajalec na vašo zahtevo in stroške pošlje nazaj prejeti Predmet nakupa (poštnina, embalaža in zavarovanje v skladu z veljavnim Cenikom nadomestil in stroškov) na vaš naslov.

If the Repurchase Metal Price is lower than the Minimum Metal Price, you are entitled to make a new offer or the received Subject-Matter of Purchase will be sent back to you at your address, upon your request, and at your expense (postage, packaging and insurance fees according to the valid Pricelist of Fees and Services).

Prodajalec fizično preveri avtentičnost, čistost in splošno integriteto Predmeta nakupa, vključno s certifikatom in vsemi priloženimi dodatki, ki so sestavni del dostavljenega Predmeta nakupa. V primeru dostave poškodovanega ali nepopolnega Predmeta nakupa (tudi dodatkov, ki so sestavni del Predmeta nakupa) ima Prodajalec pravico do določitve nižje Odkupne cene oz. do zavrnitve odkupa in vračila Predmeta nakupa na vaš naslov in na vaše stroške (poštnina, pakiranje in stroški zavarovanja glede na veljavni Cenik nadomestil in stroškov). Če Prodajalec določi nižjo Odkupno ceno, vam pošlje predlog za sklenitev Pogodbe o odkupu na vaš Račun stranke in/ali e-naslov, naveden v glavi pogodbe o odkupu. Ta predlog potrdite v elektronskem sporočilu, poslanem Prodajalcu z e-naslava, navedenega v pogodbi o odkupu.

The Seller will perform a physical inspection of the authenticity, fineness and overall integrity of the Subject-Matter of Purchase, including the certificate and all supplied accessories that form an integral part of the delivered Subject-Matter of Purchase. In the event of the delivery of damaged or incomplete Subject-Matter of Purchase (including accessories that form an integral part of the Subject-Matter of Purchase), the Seller has the right to set a lower Repurchase Price or reject the repurchase and return the Subject-Matter of Purchase to your address at your expense (postage, packaging and insurance fees according to the valid Pricelist of Fees and Services). If the Seller sets a lower Repurchase Price, it will send you a proposal for the conclusion of the repurchase contract to your Customer's Account and/or email address specified in the header of the repurchase contract. You will confirm the proposal by email sent to the Seller from the email address specified in the repurchase contract.

Če ne potrdite predloga za sklenitev odkupne pogodbe v smiselnem roku, opredeljenem s strani Prodajalca v predlogu, vam Prodajalec Predmet nakupa vrne na vaš naslov in na vaše stroške (poštnina, pakiranje in stroški zavarovanja glede na veljavni Cenik nadomestil in stroškov).

If you do not confirm the proposal for the conclusion of the repurchase contract within a reasonable deadline specified by the Seller in the proposal, the Seller will return the Subject-Matter of Purchase to your address at your expense (postage, packaging and insurance fees according to the valid Pricelist of Fees and Services).

23. **OBVSTILO O ODSTOPU OD POGODBE** | NOTICE OF WITHDRAWAL FROM THE CONTRACT

V skladu z oddelkom 1829 Zakona št. 89/2012 Sb. Češke republike, Civilni zakonik, ima potrošnik pravico odstopiti od pogodbe v 14 dneh, pri čemer ta rok začne teči na dan sklenitve pogodbe ali, v primeru nakupne pogodbe, na datum prevzema blaga. Vendar pa oddelek 1837 Civilnega zakonika opredeljuje primere, ko kupec ne more odstopiti od pogodbe. V skladu z določbami oddelka 1837(b) ni mogoče odstopiti od pogodb o dobavi blaga ali storitev, katerih cena je odvisna od gibanj na finančnem trgu, ki niso odvisna od volje podjetja in lahko nastanejo med rokom za odstop od Pogodbe.

Pursuant to Section 1829 of Act of the Czech Republic No 89/2012, the Civil Code, a consumer has the right to withdraw from a contract within 14 days, with the period running from the date of conclusion of the contract and, in the case of a purchase contract, from the date of receipt of the goods. However, in Section 1837, the Civil Code defines cases when a buyer cannot withdraw from a contract. Pursuant to Section 1837, paragraph b), it is not possible to withdraw from contracts for the supply of goods or services, the price of which depends on fluctuations in the financial market independently of the will of the entrepreneur, and which may occur during the period for withdrawal.

Cene naložbenih kovin so odvisne od gibanj na finančnih trgih, ki so neodvisna od volje Prodajalca (cene paličic, kovancev in kompletov so odvisne od cen plemenitih kovin na borzah plemenitih kovin in od menjalnih tečajev), Dejanska cena plemenitih kovin za Predmet nakupa pa je določena v skladu s točko 18 teh Informacij. Glede na to dejstvo v skladu z oddelkom 1837(b) Zakona Češke republike št. 89/2012, Civilnega zakonika, kot je bil spremenjen, nimate pravice odstopiti od Pogodbe.

The prices of investment metals depend on financial market fluctuations beyond the Seller's control (the prices of ingots, coins and sets are influenced by the prices of investment precious metals on precious metal exchanges and currency exchange rates), and the Actual Price of investment metals for the Subject-Matter of Purchase is set in accordance with point 18 of this Information. With regard to this fact, pursuant to Section 1837, paragraph b) of Act of the Czech Republic

No 89/2012, the Civil Code, as amended, you may not withdraw from the Contract.

Predmet nakupa (razen Dodatkov) se ne sme vrniti Prodajalcu; lahko se le ponudi v odkup skladno s točko 22 teh Informacij.

The Subject-Matter of Purchase (except for Accessories) cannot be returned to the Seller, only offered for repurchase in line with point 22 of this Information.

Vendar pa imate pravico do delnega odstopa od Pogodbe, kar zadeva Dodatkov (darilne škatle in embalaža za shranjevanje paličic in kovancev). Za uveljavitev te pravice lahko uporabite Obvestilo o delnem odstopu od Pogodbe, ki je del poslani Pogodbe. Dodatke Prodajalcu pošljite v ločeni pošiljki in mu posredujte svoj naslov, številko bančnega računa, količino Dodatkov, Nakupno ceno, datum prejema pošiljke in davčno številko, vse pa pošljite na naslov, ki je naveden v točki 1 teh Informacij. Od Pogodbe lahko odstopite le v zvezi z Dodatki, ki niso poškodovani oz. ne kažejo znakov obrabe.

However, you have the right to partially withdraw from the Contract - namely regarding Accessories (gift boxes and packages for storing ingots and coins). To exercise this right, you may use the Notice of Partial Withdrawal from the Contract document, which is a part of the sent Contract. Send the Accessories to the Seller as a separate consignment and fill out your address, bank account number, number of Accessories, Purchase Price, date of receipt of the consignment, and tax document number, and send everything to the delivery address specified in point 1 of this Information. You can only withdraw from the Contract regarding Accessories that are not damaged and show no signs of use.

24. PREKLIC POGODBE | TERMINATION OF THE CONTRACT

Pogodba se prekine, ko plačate končno Nakupno ceno za Predmet nakupa, kar vključuje stroške poštne, embalaže in zavarovanja v skladu s Cenikom nadomestil in stroškov ali druge terjatve Prodajalca iz Pogodbe, in sprejmete Predmet nakupa.

The Contract terminates when you pay the final Purchase Price for the Subject-Matter of Purchase, including the payment of postage, packaging and insurance according to the Pricelist of Fees and Services, or other receivables of the Seller under the Contract, and accept the Subject-Matter of Purchase.

25. 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.

Če ste fizična oseba ali upravitelj računa ali če ste izvršni direktor pravne osebe, 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 dajete soglasje za obdelavo fotografije in videoposnetka sebka za namen identifikacije kupca 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 obveznosti iz pogodbe s pisnim obvestilom o odpovedi, ki ga vroči prodajalec. Vaši osebni podatki ali podatki upravitelja računa in vseh izvršnih direktorjev 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 pogodbe med vami in prodajalcem.

If you are a natural person or an Account Manager, or if you are an executive officer of a legal person, you give consent,

under 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, to the processing of a photograph and selfie video for the purpose of identifying the Buyer 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 obligations under the Contract by written notice of termination served by the Seller. Your personal data or the data of the account manager and all executive officers 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 under the Contract between you and the Seller.

26.

PRAVICA POTROŠNIKA DO ZUNAJSDodne PORAVNAVE | CONSUMER RIGHT TO OUT-OF-COURT SETTLEMENT

Če niste zadovoljni s storitvami Prodajalca, lahko vložite pisno pritožbo na korespondenčni naslov ali e-naslov Prodajalca, ki je naveden v točki 1 teh Informacij. Pritožba bo obravnavana v najkrajšem možnem času. Prodajalec bo vedno potrdil prejem pritožbe na vaš e-naslov v roku 10 koledarskih dni, o rezultatih preiskave pa vas bo nato obvestil.

If you are not satisfied with the services of the Seller, you can file a complaint in writing to the correspondence address or to the email address of the Seller specified in point 1 of this Information. The complaint will be settled as soon as possible. The Seller will always confirm receipt to your email address within 10 calendar days, and then inform you of the result of the investigation.

Če spora (pritožbe, zahtevka) ni mogoče rešiti, imate kot potrošnik pravico do zunajsodnega reševanja potrošniškega spora. Subjekt, pristojen za zunajsodno reševanje potrošniških sporov, je češki organ za tržno inšpekcijo (www.coi.cz). Potrošniki imajo pravico do sprožitve zunajsodnega reševanja spora le, če spora ni mogoče rešiti neposredno s prodajalcem. Potrošniki morajo to dokazati češkemu organu za tržno inšpekcijo. Potrošniki imajo pravico vložiti zahtevek pri češkem organu za tržno inšpekcijo najkasneje v 1 letu po datumu, ko pri Prodajalcu prvič uveljavljajo svojo pravico, ki je predmet spora. Zunajsodno reševanje potrošniških sporov je brezplačno. Od trenutka sprožitve zunajsodnega reševanja potrošniškega spora ni nobenih zastaralnih rokov. Zgornji postopek ne posega v vašo pravico do sodnega reševanja spora. Pristojnost ima sodišče, pristojno za reševanje sporov, ki izhajajo iz sklenjene Pogodbe v skladu s pravnimi predpisi Češke republike.

If a dispute (complaint, claim) cannot be settled, you, as a consumer, have the right to out-of-court settlement of a consumer dispute. The entity competent for out-of-court settlement of consumer disputes is the Czech Trade Inspection Authority (www.coi.cz). Consumers are entitled to initiate out-of-court settlement of disputes only after they fail to resolve a dispute directly with the seller. Consumers are obliged to prove this fact to the Czech Trade Inspection Authority. Consumers are entitled to file a petition with the Czech Trade Inspection Authority no later than 1 year from the date on which they exercised their right, which is the subject of the dispute, with the seller for the first time. Out-of-court settlement of consumer disputes is free of charge. No limitation periods run from the moment out-of-court settlement of a consumer dispute is initiated. The above procedure is without prejudice to your right to bring a matter to court. The court with jurisdiction in accordance with the legal regulations of the Czech Republic is competent to decide disputes arising from the concluded Contract.

27.

CENIK NADOMESTIL IN STROŠKOV | PRICELIST OF FEES AND SERVICES

OMEJITVE NAROČIL | LIMITS FOR ORDERS

Vrsta takse	Znesek
Fee type	Amount
Omejitev skupne cene blaga za naročilo z brezgotovinskim plačilom s fiksacijo cene	4 000,00 EUR
The total price limit of goods for the order with noncash payment with price fixing	

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.

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 naslovník 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 naslovníku – Storitev Zavarovanega pisma češke pošte pomeni dostavo pošiljke v roke naslovníka, naslovníkovega zastopnika ali naslovníkovega 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 naslovníku – Storitev Zavarovanega paketa češke pošte pomeni dostavo pošiljke v roke naslovníka, naslovníkovega zastopnika ali naslovníkovega 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 Range 4	6,20 EUR	23,20 EUR	37,60 EUR	58,40 EUR	91,60 EUR
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 poslani, 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.

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).

Express Saver[®] prevozniskega 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 špedijski 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, dostavljaivec pošiljko poskusi dostaviti še dvakrat (skupaj trije poskusi). Če dostava ni uspešno izvedena, dostavljaivec 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

The amounts specified in the Pricelist are inclusive of VAT.
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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

Skupina držav Group of countries

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

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

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

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

The amounts specified in the Pricelist are inclusive of VAT.
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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 | First Name

Priimek | Last 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, 15.06.2026