

INFORMACIJE, PREDLOŽENE ZAINTERESIRANIM STRANEM PRED SKLENITVIJO NAKUPNE POGODBE IIPLANGOLD® NA DALJAVO, IN INFORMACIJE O PRAVICI ZAINTERESIRANE STRANKE, DA ODSTOPI OD POGODBE (v nadaljnjem besedilu: "Informacije")

INFORMATION PROVIDED TO INTERESTED PARTIES PRIOR TO THE REMOTE CONCLUSION OF A PURCHASE CONTRACT IIPLANGOLD® AND INFORMATION ON THE RIGHT OF THE INTERESTED PARTY TO WITHDRAW FROM THE CONTRACT (hereinafter referred to as the "Information")

Prodajalec je v skladu z zakonskimi predpisi pooblaščen, da predlaga sklenitev in sklene Nakupno pogodbo iiplanGold® (v nadaljnjem besedilu: "Pogodba"), zainteresirana stranka pa se zanima za sklenitev Pogodbe. Prodajalec ob upoštevanju tega dejstva pred morebitno sklenitvijo Pogodbe zainteresirani stranki predloži naslednje informacije, da bi zainteresirano stranko čim bolj in v zadostni meri pred dejansko sklenitvijo Pogodbe obvestil o nekaterih temeljnih vprašanjih v zvezi s pogodbenim razmerjem, tj. v skladu z oddelkom 1820 Zakona št. 89/2012 Sb. Češke republike, Civilni zakonik, kakor 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 authorised, in accordance with legal regulations, to propose the conclusion of and to conclude a Purchase Contract iiplanGold® (hereinafter referred to as the "Contract") and the interested party is interested in concluding the Contract. In light of this fact, the Seller provides the interested party with the following Information prior to the possible conclusion of the Contract in an effort to inform the interested party as best possible and sufficiently in advance of actually concluding the Contract of certain fundamental issues relating to the contractual relationship, this in accordance with Section 1820 of Act No. 89/2012 Sb. of the Czech Republic, the Civil Code, as amended (hereinafter referred to as the "Civil Code"). The Information concerns the content of the contractual relationship and information 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 | INFORMATION 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 (akciová společnost)
joint stock company

MATIČNA ŠTEVILKA
COMPANY NUMBER

25 52 54 33

SEDEŽ

REGISTERED OFFICE

**Rybná 682/14, 110 00 Praha 1 – Staré Město, Česká 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, Česká 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 POGODBENIH STRANK, VELJAVNO PRAVO IN INFORMACIJE, JEZIK, V KATEREM SE LAHKO SKLENE POGODBA | THE LEGAL ORDER WHICH GOVERNS THE LEGAL RELATIONSHIPS OF THE CONTRACTING PARTIES, APPLICABLE LAW AND INFORMATION, THE LANGUAGE IN WHICH THE CONTRACT MAY BE CONCLUDED**

Pravna razmerja, ki se vzpostavijo s Pogodbo, in pravna razmerja, povezana s Pogodbo, ter vprašanja veljavnosti in posledice ničnosti ureja češko pravo. Pogodbeni stranki se zato dogovorita, da se uporablja češko pravo. Sodišča Češke republike imajo stvarno in krajevno pristojnost za sodno reševanje sporov v zvezi s Pogodbo. Prodajalec vzpostavi razmerja z zainteresirano stranko pred sklenitvijo Pogodbe na podlagi pravnih predpisov Češke republike. Pogodba se lahko sklene v jezikih, ki so na voljo na spletni Strani Prodajalca. Informacije so na voljo v teh jezikih, v katerih se bo z vami pisno dogovarjal Prodajalec. Pogodbeni stranki sta se dogovorili, da – če je ta pogodba sklenjena v dveh jezikih – v primeru razlik med posameznima jezikovnima različicama Pogodbe prevlada angleška različica. Pravica potrošnika do zunajsodnega reševanja sporov je opisana v delu 31. teh informacij.

The legal relationships established by the Contract and the legal relationships associated with the Contract, and issues of validity and the consequences of voidability, are governed by Czech law. The applicable law is therefore agreed by the Contracting Parties as Czech law. The courts of the Czech Republic have subject-matter and venue jurisdiction for the judicial resolution of disputes to concern the Contract. The Seller takes the legal regulations of the Czech Republic as the basis of the creation of relationships with the interested party prior to the conclusion of the Contract. The Contract may be concluded in the languages which are available at the Website of the Seller. Information shall be provided in those languages and the Seller shall conduct dealings with you in writing in those languages. In the case that this Contract has been concluded in two languages, the Contracting Parties have arranged that the English version of the Contract shall prevail in the case of variations between the individual language versions of the Contract. The right of the consumer to out-of-court dispute settlement is described in part 31. of this Information.

3. KAJ JE NALOŽBENO ZLATO | WHAT IS 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 je varen način vlaganja kapitala.

Investment gold is a specific form of gold that is used as an investment instrument in much the same way as securities, for example. It might be offered in the form of gold ingots (bars) or coins with a high degree of fineness (up to 999.9) and defined weight, not purchased only for collections, but also as an investment. Investment gold is a safe way of investing capital.

4. NALOŽBENO ZLATO IN DDV | INVESTMENT GOLD AND VAT

Naložbeno zlato je oproščeno plačila DDV v vseh državah Evropske unije skladno z direktivami Evropske unije. V drugih državah to vprašanje urejajo pravila davčnih predpisov posamezne države glede uvoza naložbenega zlata.

Investment gold is exempt from VAT in all countries of the European Union in line with European Union directives. Other countries are governed by the rules of the tax regulations of the particular country in relation to the import of investment gold.

5. KAJ JE ČISTOST | WHAT IS FINENESS

Čistost je numerični podatek o sorazmernem masnem deležu plemenite kovine v predmetu ali palici. Čistost se tradicionalno izraža v karatih ali na podlagi sodobnejše metode "po teži na tisoč enot". Kar zadeva karate, upoštevamo opredelitev, da ima zlato z vsebnostjo 1.000 g na kg čistost 24 karatov. En karat je enak 1/24 teže; čista kovina je torej 24-karatna. Metoda merjenja po teži na tisoč enot je dejansko podobna – številka (na splošno trimesetna) določa, koliko delcev čiste kovine je v tisoč delih palice; čista kovina je označena z 999,0 ali več.

Fineness is numerical data about the proportionate weight content of precious metal in an object or ingot. Fineness is expressed traditionally in carats or using the more modern "millesimal" method. As far as carats are concerned, we draw on the definition that the fineness of gold of a content of 1,000 g per kg has fineness of 24 carats. One carat equals 1/24 of the weight; pure metal is therefore 24-carat. The millesimal method is de facto similar - a number (generally three digit) determines how many particles of pure metal are found in a thousand parts of the ingot; pure metal is marked 999.0 and upwards.

6. KAJ JE NALOŽBENA PALICA | WHAT IS AN 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 term used for a physical type of investment metal. Investment metal processed in this way is marked with a stamped serial number, the weight, fineness, type of metal, and manufacturer. This information is also stated in the certificate of authenticity that is provided together with the ingot.

7. KAJ JE NALOŽBENI KOVANEC | WHAT IS AN INVESTMENT COIN

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

Investment coin is the term used for a physical type of investment metal. Investment metal processed in this way is marked with a stamped nominal value, the weight, fineness, type of metal, year of mintage, and manufacturer. A certificate of authenticity is provided together with the coin.

8. KAJ JE KOMPLET NALOŽBENIH PALIC ALI KOVANCEV | WHAT IS A 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 v kompletu ni mogoče dobaviti posebej.

A set is a assemblage of an unambiguously specified number of ingots or coins that is supplied by the Seller as a whole - the individual ingots or coins in the set cannot be supplied separately.

9. CERTIFIKAT O PRISTNOSTI | CERTIFICATE OF AUTHENTICITY

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

A certificate of authenticity will be provided to you together with the investment ingot, coin, or set. The certificate of authenticity states the following:

- številko, podatke o čistosti, teži, naložbeni kovini in proizvajalcu v primeru palic in/ali kompletov palic;
a number, data about the fineness, the weight, the investment metal, and the manufacturer in the case of ingots and/or sets of ingots;
- nominalno vrednost, težo, čistost, vrsto kovine in proizvajalca v primeru kovancev in/ali kompletov kovancev.
the nominal value, weight, fineness, type of metal, and manufacturer in the case of coins and/or sets 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. Proizvajalec ali dobavitelj palice, kovanca ali kompleta določi obliko certifikata o pristnosti.

These data are identical to those stamped on the ingot or coin. The certificate of authenticity might be part of original security packaging or supplied loose. The manufacturer or supplier of the ingot, coin, or set determines the form of the certificate of authenticity.

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

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

10. KAJ JE IIPLANGOLD® | WHAT IS IIPLANGOLD®

iiplangold® je označení pro inteligentní investiční plán, který Vám umožňuje nákup investičních cenných kovů ve formě litého slitku o hmotnosti 1 000 gramů (dále jen „Předmět koupě“) postupným nákupem jeho hmotnosti, a navíc nabízí možnost průběžných výběrů (ve formě investičního zlata i peněz) či převodu nakoupených gramů na smlouvu iiplanRentier®, iiplanMax® nebo jinou smlouvu iiplanGold®, příp. v budoucnu na jinou smlouvu, která je evidovaná u Prodávajícího. Hmotnost Vámi nakoupeného investičního kovu Prodávající eviduje na tzv. Váhovém kontě (dále jen „Váhové konto“). Smlouvu sjednáváte na dobu neurčitou.

iiplangold® je označení pro inteligentní investiční plán, který Vám umožňuje nákup investičních cenných kovů ve formě litého slitku o hmotnosti 1 000 gramů (dále jen „Předmět koupě“) postupným nákupem jeho hmotnosti, a navíc nabízí možnost průběžných výběrů (ve formě investičního zlata i peněz) či převodu nakoupených gramů na smlouvu iiplanRentier®, iiplanMax® nebo jinou smlouvu iiplanGold®, příp. v budoucnu na jinou smlouvu, která je evidovaná u Prodávajícího. Hmotnost Vámi nakoupeného investičního kovu Prodávající eviduje na tzv. Váhovém kontě (dále jen „Váhové konto“). Smlouvu sjednáváte na dobu neurčitou.

iiplangold® vam omogoča najnižjo ceno fizičnega naložbenega zlata. Privlačna cena ni edina prednost – kupili boste čisto zlato, ki prihaja iz prestižne rafinerije PAMP v Švici in ga je mogoče preveriti prek VERISCAN™. VERISCAN™ je edinstvena tehnologija, ki jo uporablja PAMP za zelo preprosto preverjanje pristnosti palic ali kovancev, ne da bi jih poškodovali.

iiplangold® brings you the lowest price of physical investment gold. The attractive price is not the only advantage - you buy pure gold that comes from the prestigious PAMP refiner in Switzerland and that can be verified via VERISCAN™. VERISCAN™ is a unique type of technology used by PAMP that makes it possible to verify the authenticity of ingots or coins very easily, and without damaging them.

Pri rednih nakupih ni negativnih vplivov nihanj cen. Tveganje je manjše zlasti v primeru rednih naložb – tudi prek več desetletij. Poglavitni razlog za to je t. i. učinek povprečenja cen. Lahko redno vlagate enak znesek, vendar zaradi gibanja cen naložbenih plemenitih kovin kovino vsakič kupite po drugačni ceni.

Regular purchases eliminates the negative impacts of price fluctuations. The risk is minimised particularly in the case of regular investment, even over several decades. What is known as the price averaging effect is primarily responsible for this. You might regularly invest the same amount, but movements in the prices of investment precious metals mean that you buy at a different price every time.

Sami odločate, kako pogosto in koliko let želite kupovati to obliko naložbene kovine. Lahko sklenete neomejeno število pogodb. V času veljavnosti Pogodbe boste imeli možnost izrednih plačil, s katerimi pospešite nakup izbrane plemenite kovine ali predmeta nakupa. Prav tako imate možnost spremeniti znesek svoje redne naložbe ali prekiniti plačila, svojo pogodbo pa lahko prenesete tudi na drugo osebo. Zato imate popolno svobodo pri izbiri naložbenega načina.

You alone decide how often you want to buy this form of investment metal and for how many years. You can arrange an unlimited number of Contracts. Throughout the effect of the Contract, you will have the opportunity to send extraordinary payments and in doing so speed up the purchase of the chosen precious metal, or Subject-matter of Purchase. You also have the opportunity to change the size of your regular investment or to interrupt payments and you can also transfer your Contract to another person. You therefore have absolute freedom in your style of investment.

11. KAJ JE RAČUN | WHAT IS AN ACCOUNT

Vsa plačila in delni nakupi naložbenega zlata so shranjeni v težnem računu. Stanje težnega računa je izraženo v gramih z natančnostjo 6 decimalnih mest. V vašem uporabniškem računu Prodajalec navede točno vrednost vašega težnega računa za plačilo z zlatom ali gotovino ali za nakazilo v gramih. Poleg trenutne vrednosti obstaja tudi tako imenovana razpoložljiva vrednost vašega računa, kjer se upošteva plačilo za uspešno prodajo naložbenega zlata.

All payments and partial purchases of investment gold are kept in the Weight Account. The balance of the Weight Account is stated in grams with an accuracy of 6 decimal places. In your Customer Account, the Seller indicates the exact value of your Weight Account for Gold Payment, Cash Payment or Gram Transfer. In addition to the current value, there is a so-called disponible value of your account, which takes into account the Remuneration for procuring the sale of investment gold.

12.

KOLIKO ZNAŠA STANJE NA HRAMBNEM RAČUNU V PRIMERU IZPLAČILA V**DENARJU** | WHAT IS THE VALUE OF THE WEIGHT ACCOUNT FOR PAYMENT IN THE FORM OF MONEY

Trenutno stanje na Hrambnem računu za izplačilo v denarju ustreza sorazmernemu delu Odkupne cene kovine za kilogramsko zlato palico, in sicer glede na razmerje med grami na Hrambnem računu in skupno težo kilogramske lite zlate palice (Predmet nakupa). Da bi se izognili dvomu, Trenutno stanje na Hrambnem računu ne vključuje Odkupne premije IBIS ali Odkupne premije iiplanGold. Pri razpoložljivem stanju na Hrambnem računu v primeru izplačila v denarju se upošteva Nagrada za prodajo naložbenega zlata.

The current value of the Weight Account for payment in the form of money corresponds to a proportional part of the Repurchase Price of Metal of one-kilo gold ingot based on the ratio of grams on the Weight Account to the total weight of one-kilo cast gold ingot (Subject-matter of Purchase). For the avoidance of doubt, the Current Value of the Weight Account does not include Repurchase Premium IBIS or Repurchase Premium iiplanGold. The available value of the Weight Account for payment in the form of money takes into account the Reward for Procurement of the Sale of Investment Gold.

13.

KOLIKO ZNAŠA STANJE NA HRAMBNEM RAČUNU V PRIMERU IZPLAČILA V**ZLATU** | WHAT IS THE VALUE OF THE WEIGHT ACCOUNT FOR PAYMENT IN THE FORM OF GOLD

Trenutno stanje na Hrambnem računu za izplačilo v naložbeni kovini ustreza sorazmernemu delu Skupne odkupne cene ali sorazmernemu delu Odkupne cene kovine, povečane za sorazmerni del Odkupne premije IBIS plus sorazmerni del Odkupne premije iiplanGold, in sicer glede na razmerje med grami in skupno težo kilogramske lite zlate palice (Predmet nakupa). Pri razpoložljivem stanju na Hrambnem računu v primeru izplačila v naložbeni kovini se upošteva Nagrada za prodajo naložbenega zlata.

The current value of the Weight Account for payment in the form of investment metal corresponds to a proportional part of the Total Repurchase Price, or a proportional part of the Repurchase Price of Metal plus a proportional part of Repurchase Premium IBIS plus a proportional part of Repurchase Premium iiplanGold according to a proportion of grams to the total weight of one-kilo gold cast ingot (Subject-matter of the Purchase). The available value of the Weight Account for payment in the form of investment metal takes into account the Reward for Procurement of the Sale of Investment Gold.

14.

CO JE HODNOTA VÁHOVÉHO KONTA PRO PŘEVOD GRAMŮ | CO JE HODNOTA VÁHOVÉHO KONTA PRO PŘEVOD GRAMŮ

Gramy z Váhového konta je možné převádět ve prospěch třetí osoby, resp. na Váhové konto této třetí osoby. Gramy se převádí v hodnotě ke dni převodu. Aktuální hodnota převáděných gramů pro převod na smlouvu iiplanGold® je vypočtena dle Aktuální kupní ceny (Předmětu koupě). Aktuální hodnota převáděných gramů pro převod na smlouvu iiplanRentier® nebo iiplanMax®, příp. v budoucnu na jinou smlouvu, která je evidovaná u Prodávajícího, odpovídá poměrné části Výkupní ceny kovu plus poměrné části Výkupní prémie IBIS, avšak bez poměrné části Výkupní prémie iiplanGold®, dle poměru převáděných gramů k celkové hmotnosti zlatého slitku (Předmětu koupě).

Gramy z Váhového konta je možné převádět ve prospěch třetí osoby, resp. na Váhové konto této třetí osoby. Gramy se převádí v hodnotě ke dni převodu. Aktuální hodnota převáděných gramů pro převod na smlouvu iiplanGold® je vypočtena dle Aktuální kupní ceny (Předmětu koupě). Aktuální hodnota převáděných gramů pro převod na smlouvu iiplanRentier® nebo iiplanMax®, příp. v budoucnu na jinou smlouvu, která je evidovaná u Prodávajícího, odpovídá poměrné části Výkupní ceny kovu plus poměrné části Výkupní prémie IBIS, avšak bez poměrné části Výkupní prémie iiplanGold®, dle poměru převáděných gramů k celkové hmotnosti zlatého slitku (Předmětu koupě).

15.

VSTOPNI CENOVNI PRIBITEK ZA PRVI KOS PREDMETA NAKUPA | INPUT PRICE INCREASE FOR THE FIRST PIECE OF THE SUBJECT-MATTER OF PURCHASE

Nakupna cena prvega kosa Predmeta nakupa vključuje vstopni cenovni pribitek v skladu z delom 32 teh informacij, ki je naveden v predlogu za sklenitev Pogodbe skladno s Cenikom nadomestil in storitev (v nadaljnjem besedilu: "Vstopni cenovni pribitek").

The purchase price of the first piece of the Subject-matter of Purchase includes an input price increase according to part

32. of this Information, which is enumerated in the proposal to enter into a Contract according to the Price List of Fees and Services (hereinafter referred to as the "Input Price Increase").

Znesek Vstopnega cenovnega pribitka je nespremenljiv ne glede na skupno število kosov Predmeta nakupa, ki jih kupite v skladu s Pogodbo, tj. Vstopni cenovni pribitek plačate le enkrat. Vstopni cenovni pribitek se vrne v obliki Odkupne premije iiplanGold® skladno s pogoji iz Pogodbe. Informacije o zvišanju Vstopnega cenovnega pribitka za en kos so na voljo na spletni Strani Prodajalca. Dejanski znesek na dan predložitve informacij je naveden v delu 32 teh informacij (v nadaljnjem besedilu: "Cenik nadomestil in storitev"). Informacije, ki se nanašajo na cene, nadomestila in storitve Prodajalca, so vam na voljo pred sklenitvijo Pogodbe.

The size of the Input Price Increase is invariable, irrespective of the total number of pieces of the Subject-matter of Purchase which you buy according to the Contract, i.e. you only pay the Input Price Increase once. The Input Price Increase is returned in the iiplanGold® Repurchase Premium according to the terms and conditions of the Contract. Information about the Input Price Increase for one piece is available at the Website of the Seller. The actual amount on the date of provision of the Information is found in part 32. of this Information (hereinafter referred to as the "Price List of Fees and Services"). Information to concern the Seller's prices, fees, and services is therefore available to you before concluding the Contract.

16. VRSTA POGODBE | TYPE OF CONTRACT

Vrsta pogodbe je navedena v Pogodbi in od nje je odvisno, v kakšnem razmerju Prodajalec samodejno razdeli vsa vaša plačila do trenutka, ko je vstopni cenovni pribitek v celoti plačan. Število pred poševnico določa delež plačila, ki se bo uporabil za kritje vstopnega cenovnega pribitka. Število za poševnico določa delež plačila, ki se bo uporabil za nakup naložbene kovine. Ko je vstopni cenovni pribitek plačan v celoti, se vsa plačila, ki jih izvedete, uporabijo za nakup naložbene kovine.

The type of contract is shown in the Contract and this dictates the ratio in which all payments which you make are automatically divided by the Seller until the time of full payment of the Input Price Increase. The number before the slash determines the % of the payment that shall be used to cover the Input Price Increase. The number after the slash determines the % of the payment that shall be used for the purchase of investment metal. Following the full payment of the Input Price Increase, all payments which you make shall be used for the purchase of investment metal.

17. KDAJ NAKUPNA POGODBA IIPLANGOLD® ZAČNE VELJATI IN UČINKOVATI | WHEN DOES THE PURCHASE CONTRACT IIPLANGOLD® BECOME VALID AND EFFECTIVE

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

A Contract can only be concluded in the following way (in the following steps):

- Izpolnite spletni obrazec Pogodbe, ki je na voljo na spletni Strani Prodajalca. Obrazec morate izpolniti v celoti. Identifikacijski podatki, ki jih navedete, morajo biti točni in resnični.

Fill in the online contract form at the Website of the Seller. The form must be completed in full. The identification details which you state must be accurate and true.

- V spletnem obrazcu potrjujete točnost in resničnost predloženih podatkov ter zanimanje za sklenitev Pogodbe.

You confirm the accuracy and veracity of the data provided and your interest in concluding a Contract in the online form.

- Spletna stran Prodajalca bo nato samodejno ustvarila osnutek Pogodbe v skladu s podatki, ki ste jih predložili. Da bi se izognili kakršnim koli nesporazumom, preverite, ali na ta način ustvarjeni osnutek Pogodbe ustreza podatkom, ki ste jih navedli v spletnem obrazcu, in vašim zahtevam. Tako pripravljen osnutek je predlog Prodajalca za sklenitev Pogodbe.

A draft Contract will then be automatically generated for you by the Website of the Seller in line with the data you have provided. In order to avoid any misunderstandings, please check that the draft Contract generated in this way corresponds to the data you provided in the online form and matches your requirements. The draft generated in this way is the Seller's proposal to conclude a Contract.

- Predlog za sklenitev Pogodbe bo poslan na vaš račun stranke (v nadaljnjem besedilu: "Račun stranke"; glejte del 18. teh Informacij) in/ali e-naslov, ki ste ga navedli pri izpolnjevanju obrazca pogodbe. Predlog bo poslan v obliki PDF z elektronskim podpisom Prodajalca. Skupaj s predlogom boste prejeli tudi informacije v obliki PDF.

A proposal to conclude a Contract will be sent to your Customer's Account (hereinafter referred to as the "Customer's Account"; see part 18. of this Information) and/or to the e-mail address that you provided when filling in the contract form. The proposal will be sent in PDF format with the Seller's electronic signature. You will also receive Information, again in PDF format, together with the proposal.

- Predlog za sklenitev Pogodbe lahko sprejmete samo tako, da na račun Prodajalca nakažete brezgotovinsko potrditveno plačilo. Potrditveno plačilo, ki mora znašati najmanj 4 EUR, je treba izvesti z bančnega računa/plačilne kartice, navedene v glavi predloga za sklenitev Pogodbe. V opisu transakcije navedite številko Pogodbe (variabilni simbol, ki je enak številki Pogodbe). Za sprejem Pogodbe je dovoljen tudi račun/plačilna kartica soproga/soproge ali registriranega partnerja. Lastnik tega računa/plačilne kartice mora biti jasno naveden v glavi predloga za sklenitev Pogodbe.

You can only accept the proposal to conclude a Contract by making a cashless confirming payment into the Seller's account. The confirming payment, which must be a minimum of 4 EUR, must be made from the bank account/payment card specified in the header to the proposal to conclude a Contract. State the Contract number in the description of the transaction (variable symbol, which is the same as the Contract number). The account/payment card of a husband/wife or registered partner is also permitted for acceptance of the Contract. The owner of that account/payment card must be clearly stated in the header to the proposal to conclude a Contract.

- Pogodba je sklenjena, ko se potrditveno plačilo nakaže na račun Prodajalca. Potrditveno plačilo je treba nakazati na račun Prodajalca najpozneje do 11:00 po CET 15. koledarski dan po datumu, ko prejmete predlog za sklenitev Pogodbe na svoj Račun stranke in/ali e-naslov. Prodajalec potrdi, da je sklenil Pogodbo, v sporočilu, ki ga pošlje na vaš Račun stranke in/ali vaš e-naslov, naveden v glavi predloga za sklenitev Pogodbe.

The Contract is concluded when the confirming payment is credited to the Seller's account. However, the confirming payment must be credited to the Seller's account not later than by 11:00 a.m. CET of the 15th calendar day following the date on which you receive the proposal to conclude a Contract at your Customer's Account and/or your email address. The Seller confirms having concluded a Contract in a message sent to your Customer's Account and/or your email address stated in the header to the proposal to conclude a Contract.

Potrditveno plačilo (po odbitku vseh bančnih stroškov, povezanih s prejemom plačila) se uporabi za plačilo Vstopnega cenovnega pribitka in/ali za nakup naložbene kovine v razmerju glede na vrsto pogodbe.

The confirming payment (after the deduction of any bank charges associated with receiving the payment) shall be used to pay the Input Price Increase and/or the purchase of investment metal in the ratio according to the type of contract.

Če Prodajalec prejme Potrditveno plačilo v roku za sprejem predloga za sklenitev Pogodbe, vendar brez ustrezne številke Pogodbe v opisu transakcije (variabilnega simbola) ali z napačno številko Pogodbe, vas bo o tem obvestil na vaš Račun stranke in/ali e-naslov. Nato morate v sedmih (7) koledarskih dneh opredeliti potrditveno plačilo, kar morate storiti z e-naslova, navedenega v glavi predloga za sklenitev Pogodbe. V tem elektronskem sporočilu mora biti navedeno:

If the Seller receives a confirming payment within the time limit for acceptance of the proposal to conclude a Contract, but without the relevant Contract number in the description of the transaction (variable symbol), or with the wrong Contract number, it will inform you of this at your Customer's Account and/or your email address. You then have a time limit of 7 calendar days to identify the confirming payment, which you should do from the e-mail address stated in the header to the proposal to conclude a Contract. The following must be stated in that e-mail:

- dan plačila;
the payment day;
- znesek plačila;
the size of the payment;
- številka računa/plačilna kartica;
the account number/payment card;
- ime lastnika računa/plačilne kartice in
the name of the account/payment card owner; and
- pravilna številka Pogodbe.
the correct Contract number.

Prodajalec zatem potrdi sklenitev Pogodbe v sporočilu, ki ga pošlje na vaš Račun stranke in/ali e-naslov. Pogodba je sklenjena, ko od Prodajalca prejmete potrditveno sporočilo na svoj Račun stranke in/ali e-naslov. V izogib dvomu velja, da lahko Prodajalec potrdi sklenitev Pogodbe tudi po predpisanem roku, ko od vas prejme elektronsko sporočilo, v katerem je potrditveno plačilo v zadostni meri opredeljeno skladno z zgoraj navedenim.

The Seller thereafter confirms that the Contract has been concluded by sending a message to your Customer's Account and/or your e-mail address. The Contract is concluded when you receive the confirming message from the Seller at your Customer's Account and/or your e-mail address. For the avoidance of doubt, it is stated that the Seller may confirm the conclusion of a Contract even when it receives an e-mail from you which identifies the confirming payment to a sufficient extent according to the above at a time later than within the required time limit.

Če Prodajalec prejme potrditveno plačilo pozneje kot v roku, določenem zgoraj, se Pogodba sklene le, če vas Prodajalec o tem obvesti na vaš Račun stranke in/ali e-naslov najpozneje v petih (5) Delovnih dneh po datumu prejema takega plačila.

Should the Seller receive the confirming payment at a time later than within the time limit specified above, the Contract shall only be concluded if the Seller notifies you of this at your Customer's Account and/or e-mail address not later than 5 Business Days after the date of receiving such payment.

Sprejetje predloga za sklenitev Pogodbe z dopolnitvijo ali spremembo je vnaprej izključeno, razen če gre za spremembo, za katero vam je Prodajalec skupaj s Pogodbo poslal tudi pisni predlog za sklenitev na vaš Račun stranke in/ali e-naslov, naveden v glavi predloga za sklenitev Pogodbe. V takšnem primeru se Pogodba sklene v besedilu dogovorjenih sprememb.

The acceptance of a proposal to conclude a Contract with an amendment or variation is precluded in advance, unless it is an amendment for which a written proposal to conclude a Contract has been sent to you by the Seller together with the Contract to your Customer's Account and/or e-mail address specified in the header to the proposal to conclude a Contract. In such case the Contract is concluded in the wording of the arranged amendments.

18. RAČUN STRANKE | CUSTOMER'S ACCOUNT

Na spletnem mestu Prodajalca ustvarite Račun stranke, v katerega se morate prijaviti, preden se vam pošlje osnutek Pogodbe. Dostop do Računa stranke imate tako, da vnesete ime za prijavo, geslo in, odvisno od primera, varnostno avtorizacijsko kodo. Dokumenti in informacije, ki jih Prodajalec pošlje na Račun stranke v obliki sporočil, se shranijo na tem računu za morebitno reprodukcijo, pri čemer Prodajalec vsebine poslanih sporočil ne sme enostransko spremeniti.

Set up a Customer's Account at the Website of the Seller, which you must log into before a draft Contract is sent to you. The Customer's Account is accessible to you by entering a login name, password and, as the case may be, security authorisation code. Documents and information sent by the Seller to the Customer's Account in the form of messages shall be stored at that account for possible reproduction, whereby the content of sent messages may not be unilaterally altered by the Seller.

Prodajalec na vaš Račun stranke in/ali e-naslov pošlje osnutek Pogodbe, osnutek dodatkov k Pogodbi, podatke o sklenitvi Pogodbe ali dodatkov k Pogodbi, vse podatke v skladu s Pogodbo, tj. potrditev Pogodb o delnem nakupu z navedbo Dejanske cene Predmeta nakupa na dan sklenitve Pogodbe o delnem nakupu in teže kupljene naložbene kovine, potrditev Pogodb o delni prodaji z navedbo prodajne cene in/ali teže prodane naložbene kovine, informacije o odpremi predmeta nakupa kupcu ali potrdilo o medsebojni poravnavi v primeru odpovedi Pogodbe ali potrditev poteka Pogodbe. Prodajalec lahko na vaš Račun stranke pošlje tudi tržne informacije, če s tem soglašate. Sporočilo vam je dostavljeno, ko ga prejmete na Račun stranke.

The Seller shall send to your Customer's Account and/or to your e-mail address the draft Contract, draft amendments to the Contract, information on entering into the Contract or amendments to the Contract, all information according to the Contract, i.e. confirmation of Partial Purchase Contracts stating the Actual Price of the Subject-matter of Purchase on the date of concluding the Partial Purchase Contract and the weight of the purchased investment metal, confirmation of Partial Sales Contracts stating the Sales Price, and/or the weight of the investment metal sold, information about the dispatch of the Subject-matter of Purchase to the Buyer, or confirmation of reciprocal settlement in the case of notice of the Contract, or confirmation of the expiration of the Contract. The Seller may also send marketing information to your Customer's Account, should you give your consent to this. A message has been delivered to you when it has been received at the Customer's Account.

S podatki za prijavo v Račun stranke morate ravnati skrbno in previdno, da bi preprečili zlorabo le-teh. Zlasti gesla ne shranite v brskalnik ali na trdi disk, redno preverjajte sporočila, prejeta v Računu stranke, vedno uporabljajte močno geslo (najbolje kombinacijo majhnih in velikih črk s številkami in posebnimi znaki, upoštevajoč dolžino gesla), redno ga spreminjajte in v primeru suma, da je bilo geslo zlorabljeno, brez odlašanja o vsem 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 Računa stranke s strani tretjih oseb, zlasti za izvrševanje

morebitnih navodil, ki jih prek Računa stranke posredujejo tretje osebe. Izrecno potrjujete pravilnost mobilne telefonske številke, navedene v glavi te Pogodbe, in izjavljate, da je to številka vašega mobilnega telefona, ki se lahko uporablja za avtorizacijo v skladu s Pogodbo. Zagotovite, da je vaš mobilni telefon dovolj varen, da ga ne bo mogoče zlorabiti (predvsem v zvezi z ustvarjanjem varnostnih avtorizacijskih kod).

You must handle the login data for the Customer's Account carefully and with caution in order to prevent the misuse of that data. In particular, do not save the password in the browser or on a hard disk, regularly check the messages received in the Customer's Account, invariably use a strong password (best of all a combination of small letters and capitals combined with numbers and special characters, whilst keeping to the length of the password), regularly change the password and, if suspecting that the password has been misused, report everything to the Seller without delay. You are responsible for all use of the Customer's Account, including the use of that account by third parties, irrespective of the way in which such third parties obtain access to your Customer's Account. The Seller is not liable for misuse of the Client Account by third parties, in particular for the execution of any instructions submitted through the Client Account by such third parties. You expressly confirm the correctness of the mobile telephone number stated in the header to the Contract and declare that this is your mobile telephone number, which may be used for the purpose of authorisation according to the Contract. Make sure that your mobile telephone is sufficiently secure such that there can be no misuse of that mobile telephone (primarily with regard to the generation of security authorisation codes).

Prostřednictvím Zákaznického účtu můžete také provést elektronické podepsání dokumentů, které Prodávající umožňuje touto formou podepsat. Přihlásíte se na Zákaznický účet, vyplníte příslušný formulář a potvrdíte jej bezpečnostním autorizačním kódem, mobilní aplikací, případně jiným obdobně spolehlivým způsobem, který Prodávající v budoucnu umožní.

Prostřednictvím Zákaznického účtu můžete také provést elektronické podepsání dokumentů, které Prodávající umožňuje touto formou podepsat. Přihlásíte se na Zákaznický účet, vyplníte příslušný formulář a potvrdíte jej bezpečnostním autorizačním kódem, mobilní aplikací, případně jiným obdobně spolehlivým způsobem, který Prodávající v budoucnu umožní.

S tem zagotovite, da ste osnutek dokumenta veljavno podpisali. Elektronski podpis Prodajalca se naknadno doda osnutku dokumenta in podpisani dokument se pošlje na vaš Račun stranke in/ali e-naslov.

By doing this, you ensure that the draft document has been validly signed by you. The electronic signature of the Seller is subsequently added to the draft document and the signed document is sent to your Customer's Account and/or your e-mail address.

19. KAKO PLAČATE | HOW DO YOU PAY

Plačila morajo biti izvedena na bančni račun Prodajalca s plačilnim nalogom, trajnim nalogom, pošto nakaznico (gotovina na račun), plačilno kartico ali pologom gotovine na bančni račun Prodajalca.

Payments must be made into the bank account of the Seller by way of payment instruction, standing order, postal order (cash into account), payment card, or depositing cash into the Seller's bank account.

Številka računa Prodajalca in številka Pogodbe (variabilni simbol) sta del predloga za sklenitev Pogodbe v skladu z delom 17. teh informacij.

The Seller's account number and the Contract number (variable symbol) are part of the proposal to conclude a Contract according to part 17. of this Information.

Če se Prodajalcu zaračuna bančna provizija v zvezi s prejemom plačil na njegov račun, se ta provizija odšteje od plačila, ki ste ga poslali.

If the Seller is charged a bank charge in connection with receiving your payments into its account, this charge will be deducted from the payment you have sent.

Cena Predmeta nakupa vključuje DDV in 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. Dejanska nakupna cena Predmeta nakupa je določena v Ceniku za nakup, ki je na voljo na spletni strani prodajalca (v nadaljnjem besedilu: "Cenik za nakup"). Nakupna cena je objavljena v Ceniku za nakup od ponedeljka do petka, in sicer vedno ob 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 za nakup skladno s prvim delom te povedi (v nadaljnjem besedilu: "Dejanska cena"). Cenik za nakup ni predlog za sklenitev Pogodbe, temveč je poziv k oddaji predlogov za sklenitev Pogodbe.

The price of the Subject-matter of Purchase is inclusive of VAT and depends on movements on the financial market, which are independent of the will of the Seller. The price of the Subject-matter of Purchase is influenced by the price of investment precious metals on the precious metals exchange and the currency exchange rate. The actual purchase price of the Subject-matter of Purchase is specified in the Purchase Price List, which is available at the Website of the Seller (hereinafter referred to as the "Purchase Price List"). The purchase price is published in the Purchase Price List from Monday through Friday, invariably after 18:00 p.m. Central European Time (hereinafter referred to as "CET"), with immediate effect and with effect for the following day and, as the case may be, for other days when the purchase price is not published in the Purchase Price List according to the first part of this sentence (hereinafter referred to as the "Actual Price"). The Purchase Price List is not a proposal to conclude a Contract, but instead a call to submit proposals to conclude a Contract.

Nakup naložbene kovine za namen dobave Predmeta nakupa poteka v fazah prek Pogodb o delnem nakupu (v nadaljnjem besedilu: "Pogodba o delnem nakupu"). Pogodba o delnem nakupu se sklene tako, da nakažete ali položite določen znesek na prodajalčev bančni račun v skladu z Dejansko ceno naložbene kovine za Predmet nakupa, pri čemer v opisu transakcije (variabilni simbol) navedete številko Pogodbe. Znesek, nakazan na Prodajalčev račun na omenjeni način (po odbitku vseh bančnih stroškov, povezanih s prejemom plačila), je vaš nepreklicen predlog za sklenitev Pogodbe o delnem nakupu po nakupni ceni, ki ustreza tako nakazanemu znesku, zmanjšanemu za ustrezni znesek Vstopnega cenovnega pribitka (v nadaljnjem besedilu: "Nakupna cena"), in sicer za težo, ki ustreza razmerju med plačano Nakupno ceno in Dejansko ceno naložbene kovine za zadevni Predmet nakupa, veljavno na dan, ko se znesek knjiži v dobro Prodajalčevega računa. Pogodba o delnem nakupu se sklene pod pogojem, da teža kupljene naložbene kovine ni več kot 10 % manjša od teže take naložbene kovine, ki bi ustrezala Dejanski ceni na dan zapadlosti brezgotovinskega plačilnega naloga ali na dan pologa sredstev na Prodajalčev račun (v nadaljnjem besedilu: "Največje odstopanje kupljene teže"). Mogoč je neomejen nakup večje teže Predmeta nakupa. Teža kupljene naložbene kovine se določi v gramih do šest decimalnih mest natančno.

The purchase of investment metal for the purpose of delivery of the Subject-matter of Purchase proceeds in stages through Partial Purchase Contracts (hereinafter referred to as a "Partial Purchase Contract"). A Partial Purchase Contract is concluded such that you transfer or deposit an amount of money into the Seller's account, stating the number of the Contract in the description of the transaction (variable symbol), according to the Actual Price of investment metal for the relevant Subject-matter of Purchase. The amount credited to the Seller's account in this way (following the deduction of any bank charges associated with receiving the payment) is your irrevocable proposal to conclude a Partial Purchase Contract at a purchase price that corresponds to the amount credited in this way, reduced by the relevant amount of the Input Price Increase (hereinafter referred to as the "purchase price"), in a weight which corresponds to the ratio of the paid purchase price and the Actual Price of investment metal for the relevant Subject-matter of Purchase valid on the day on which the sum of money is credited to the Seller's account. A Partial Purchase Contract is concluded on the condition that the weight of the purchased investment metal is not more than 10 % lower than the weight of such investment metal that would correspond to the Actual Price on the due date of payment of a cashless payment instruction or on the day of depositing funds into the Seller's account (hereinafter referred to as the "Maximum Weight Deviation"). A higher weight of the relevant Subject-matter of Purchase can be purchased without limitation. Determination of the weight of purchased investment metal is done in grams, with accuracy to six decimal points.

Znesek je plačan v trenutku, ko se nakaže na prodajalčev račun, če je nakazan do 11:00 na delovni dan po CET; v nasprotnem primeru se šteje, da je bil plačan naslednji delovni dan (v nadaljnjem besedilu: "Dan plačila"). Za namene Pogodbe se kot delovni dan šteje vsak delovni dan, ko so banke v državi sedeža prodajalca običajno odprte za opravljanje bančnih storitev (v nadaljnjem besedilu: "Delovni dan"). Če Prodajalec ne more ugotoviti zneska, ker je bila v opisu transakcije (variabilni simbol) napačno navedena številka Pogodbe, velja, da je Dan plačila prvi Delovni dan, ko Prodajalec pred 11:00 po CET ugotovi, da je bilo plačilo izvedeno.

A financial amount has been paid at the instant at which it is credited to the Seller's account, if it is credited by 11:00 a.m. CET on a Business Day; otherwise it is considered as having been paid on the next business day (hereinafter referred to as the "Payment Day"). A Business Day is understood for the purposes of the Contract to be each business day on which banks are open as standard in the country of the registered office of the Seller for the provision of banking services (hereinafter referred to as a "Business Day"). If the Seller is unable to identify a financial amount in light of the Contract number having been wrongly entered in the description of the transaction (variable symbol), it stands that the Payment Day is the first Business Day on which you identify the payment to the Seller before 11:00 a.m. CET.

Prodajalec sprejme vaš predlog za sklenitev Pogodbe o delnem nakupu, tako da v petih (5) delovnih dneh od Dneva plačila pošlje na vaš Račun stranke in/ali e-naslov potrdilo o nakupu (v nadaljnjem besedilu: "Potrdilo o nakupu"). Prodajalec ni obvezan sprejeti vašega predloga za sklenitev Pogodbe o delnem nakupu. Predlog se ne sprejme zlasti v primeru, če prodajalec sumi, da je namen predloga predvsem vaše špekuliranje v zvezi s ceno naložbene kovine, ali v primeru izrednih in nepredvidenih okoliščin, ki nastanejo neodvisno od Prodajalčeve volje (npr. naravne nesreče, virusne epidemije, oboroženi spopadi, splošne stavke itd.) in povzročijo občutno nihanje nakupnih cen naložbenih kovin na trgu. Če teža kupljene naložbene kovine po Pogodbi o delnem nakupu presega Največje odstopanje kupljene teže, se Pogodba o delnem nakupu ne sklene. Prodajalec kljub temu pošlje Potrdilo o nakupu na vaš Račun stranke in/ali e-naslov, pri čemer je potrdilo o nakupu v tem primeru novi, nepreklicni predlog prodajalca za sklenitev Pogodbe o delnem nakupu. Takšen predlog je sprejet, če pisno ne izrazite nestrinjanja s predlogom v največ 15 koledarskih dneh od datuma, ko prejmete Potrdilo o nakupu. Kot sprejetje predloga šteje tudi vsako naknadno plačilo, ki ga izvršite Prodajalcu, ali prevzem katerega koli Predmeta nakupa.

The Seller accepts your proposal to conclude a Partial Purchase Contract by sending confirmation of purchase to your Customer's Account and/or to your e-mail address within 5 Business Days of the Payment Day (hereinafter referred to as "Purchase Confirmation"). The Seller is not obliged to accept your proposal to conclude a Partial Purchase Contract. A proposal shall not be accepted primarily in the case that the Seller suspects that the purpose of the proposal is principally speculation on your part in relation to the price of investment metal, or in the case of extraordinary and unforeseen circumstances occurring independent of the will of the Seller (for example, natural disasters, viral epidemics, armed conflicts, general strikes, etc.) which cause significant fluctuation of the purchase prices of investment metals on the market. In the case that the weight of the purchased investment metal according to the Partial Purchase Contract exceeds the Maximum Weight Deviation, the Partial Purchase Contract is not concluded. However, the Seller will send Purchase Confirmation to your Customer's Account and/or to your e-mail address, whereby Purchase Confirmation is in such case the new, irrevocable proposal of the Seller to conclude a Partial Purchase Contract. This proposal is accepted if you do not express your disagreement with the proposal in writing within a maximum of 15 calendar days following the day on which you receive Purchase Confirmation. Any subsequent payment which you make to the Seller or the acceptance of any Subject-matter of Purchase is also deemed to be acceptance of the proposal.

V Pogodbi se zavežete, da boste izvrševali plačila samo iz sredstev, katerih dejanski lastnik ste. Prodajalec vas ima pravico v 10 Delovnih dneh od Dneva plačila pozvati, da dokažete izvor sredstev, ki ste jih uporabili za plačilo Nakupne cene Predmeta nakupa, in da to storite v razumnem roku, ki ga določi Prodajalec. 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 o delnem nakupu. V takšnem primeru vam Prodajalec v razumnem roku povrne plačano Nakupno ceno, zmanjšano za bančne stroške, povezane s prejemom plačila, stroške transakcije, povezane z nakazilom plačila v skladu z veljavnim Cenikom nadomestil in storitev, ter stroške, povezane z odstopom od Pogodbe o delnem nakupu.

In the Contract, you undertake to make payments only using resources of which you are the actual owner. The Seller is, within 10 Business Days of the Payment Day, authorised to call on you to prove the origin of the funds which you used to pay the purchase price of the Subject-matter of Purchase, and to do so within a reasonable time limit specified by the Seller. Should you fail to prove within the set time limit that the purchase price was paid solely from funds of which you are the actual owner, the Seller is authorised to withdraw from the Partial Purchase Contract. In such case the Seller will return the paid purchase price to you within a reasonable time limit, after deducting the bank charges associated with receiving the payment and the transaction charges associated with sending the payment according to the valid Price List of Fees and Services and the costs associated with withdrawal from the Partial Purchase Contract.

Skupna nakupna cena celotne teže enega kosa Predmeta nakupa je vsota nakupnih cen, ki jih plačate Prodajalcu v skladu s Pogodbami o delnem nakupu (po odbitku morebitnih plačil s Hrambnega računa ali dodatnih odbitkov s Hrambnega računa v skladu z vašo Pogodbo), po katerih ste v fazah kupili naložbeno kovino za izdelavo enega kosa Predmeta nakupa v skupni teži. Po plačilu celotne nakupne cene za skupno težo Predmeta nakupa imate pravico, da se vam predmet nakupa dostavi skladno z delom 21. teh informacij.

The total purchase price of the total weight of one piece of the Subject-matter of Purchase is the sum of the purchase prices which you pay to the Seller according to Partial Purchase Contracts (following the deduction of any payments from the Weight Account or further deductions from the Weight Account according to your Contract) at which you purchased the investment metal for the production of one piece of the Subject-matter of Purchase in its total weight in stages. After having paid the full purchase price of the total weight of the Subject-matter of Purchase, you have the right to the delivery of the Subject-matter of Purchase according to part 21. of this Information.

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

Če ste v celoti plačali nakupno ceno za vsaj en kos Predmeta nakupa – tj. količina kupljene naložbene kovine, ki ustreza vsaj enemu kosu Predmeta nakupa, je zavedena na vašem Hrambnem računu in od sklenitve te Pogodbe je minilo najmanj 12 mesecev ali od dostave prejšnjega kosa Predmeta nakupa je minilo 12 mesecev – lahko pozovete Prodajalca, da dostavi en kos Predmeta nakupa. Obenem morate plačati poštnino, embalažo in zavarovanje v skladu s Cenikom nadomestil in storitev, ki velja na dan poziva. Če ni drugače dogovorjeno, se poštnina, embalaža in zavarovanje krijejo s prodajo ustrezne količine naložbene kovine z vašega Hrambnega računa. Predmet nakupa se vam dostavi v največ 60 koledarskih dneh po izpolnitvi pogojev za dostavo Predmeta nakupa, razen če dostavo preprečijo izredne in nepredvidene okoliščine, ki nastanejo neodvisno od Prodajalčeve volje (npr. naravne katastrofe, virusne epidemije, oboroženi spopadi, splošne stavke, izredna zamuda Prodajalčevega podizvajalca itd.).

If you have paid the full purchase price of at least one piece of the Subject-matter of Purchase, i.e. a quantity of purchased investment metal which corresponds to at least one piece of the Subject-matter of Purchase is on record in your Weight Account, and a period of at least 12 months has passed since the conclusion of this Contract or 12 months since the delivery of the previous piece of the Subject-matter of Purchase, you may call on the Seller to deliver one piece of the Subject-matter of Purchase. You must at the same time have paid postage, packaging, and insurance according to the Price List of Fees and Services valid on the date of making the call. Unless agreed otherwise, postage, packaging, and insurance shall be covered by the sale of the corresponding quantity of investment metal from the your Weight Account. The Subject-matter of Purchase will be delivered to you within a maximum of 60 calendar days following fulfilment of the terms and conditions for the delivery of the Subject-matter of Purchase, unless delivery is prevented by extraordinary and unforeseeable circumstances which arise independent of the will of the Seller (for example, natural disasters, viral epidemics, armed conflicts, general strikes, extraordinary delay on the side of the subcontractor of the Seller, etc.).

22. NADOMESTILO PRODAJALCA | THE REMUNERATION OF THE SELLER

Prodajalec je upravičen do nadomestila za ureditev nakupov naložbenega zlata (v nadaljnjem besedilu: "Nadomestilo prodajalca za ureditev nakupov naložbenega zlata") nad nakupno ceno Predmeta nakupa. Informacije o znesku Nadomestila prodajalca za ureditev nakupov naložbenega zlata so na voljo na spletni Strani Prodajalca, trenutni znesek tega nadomestila na dan predložitve teh informacij pa je naveden v delu 32. teh informacij. Nadomestilo prodajalca za ureditev nakupov naložbenega zlata se določi kot delež tekočega stanja teže naložbene kovine na vašem Hrambnem računu za vsak koledarski dan. Informacije, ki se nanašajo na Nadomestilo prodajalca za ureditev nakupov naložbenega zlata, so vam na voljo pred sklenitvijo Pogodbe. Nadomestilo prodajalca za ureditev nakupov naložbenega zlata plačate tako, da se stanje teže naložbene kovine na vašem Hrambnem računu stalno zmanjšuje.

The Seller is entitled to remuneration for arranging purchases of investment gold (hereinafter referred to as "Remuneration of the Seller for Arranging Purchases of Investment Gold") over and above the purchase price of the Subject-matter of Purchase. Information about the size and calculation of Remuneration of the Seller for Arranging Purchases of Investment Gold is available at the Website of the Seller and the current size of such remuneration on the date of provision of this Information is found in part 32. of this Information. Remuneration of the Seller for Arranging Purchases of Investment Gold is set as a percentage for each calendar day of the current balance of the weight of investment metal in your Weight Account. Information to concern Remuneration of the Seller for Arranging Purchases of Investment Gold is available to you before concluding the Contract. You pay Remuneration of the Seller for Arranging Purchases of Investment Gold such that the balance of the weight of investment metal in your Weight Account is reduced on an ongoing basis.

Prodajalec je vedno upravičen do nadomestila prodajalca za ureditev prodaje naložbenega zlata (v nadaljnjem besedilu: "Nadomestilo prodajalca za ureditev prodaje naložbenega zlata") po določeni odstotni stopnji realizirane vrednosti donosa, ko se izvede plačilo v kovini, plačilo v denarju ali prenos gramov. Informacije o znesku Nadomestila prodajalca za ureditev prodaje naložbenega zlata so na voljo na spletni Strani Prodajalca, trenutni znesek tega nadomestila na dan predložitve teh informacij pa je naveden v delu 32. teh informacij. Informacije, ki se nanašajo na Nadomestilo prodajalca za ureditev prodaje naložbenega zlata, so vam na voljo pred sklenitvijo Pogodbe. Nadomestilo prodajalca za ureditev prodaje naložbenega zlata plačate tako, da se stanje teže naložbene kovine na vašem Hrambnem računu ustrezno zmanjša.

The Seller is always entitled to remuneration of the Seller for Arranging sales of investment gold (hereinafter referred to as "Remuneration of the Seller for Arranging Sales of Investment Gold") when a Payment in Metal is made, a Payment in Money, or a Transfer of Grams, at the specified percentage rate of the realised value of the yield. Information about the size of Remuneration of the Seller for Arranging Sales of Investment Gold is available at the Website of the Seller and the current size of such remuneration on the date of provision of this Information is found in part 32. of this Information. Information to concern Remuneration of the Seller for Arranging Sales of Investment Gold is available to you before concluding the Contract. You pay Remuneration of the Seller for Arranging Sales of Investment Gold such that the balance of the weight of investment metal in your Weight Account is reduced by this.

Kdykoli od uzavření Smlouvy jste oprávněn požadovat výplatu z Váhového konta.

Kdykoli od uzavření Smlouvy jste oprávněn požadovat výplatu z Váhového konta.

Za namene plačila s Hrambnega računa se tekoča vrednost Hrambnega računa (v nadaljnjem besedilu: "Dejanska vrednost") izračuna na podlagi trenutnega cenika odkupa, ki je na voljo na spletnem mestu Prodajalca (v nadaljnjem besedilu: "Cenik odkupa"), in sicer na način, podrobno opredeljen v nadaljevanju:

For the purposes of payment from the Weight Account, the current value of the Weight Account (hereinafter referred to as the "Actual Value") is calculated according to the current repurchase price list presented at the Website of the Seller (hereinafter referred to as the "Repurchase Price List") in the manner detailed hereunder:

- Za plačilo v naložbeni kovini se Dejanska vrednost Hrambnega računa izračuna kot Odkupna cena kovine trenutne količine naložbene kovine, ki je evidentirana na Hrambnem računu, v skladu s Cenikom odkupa, povečana za sorazmerni del Odkupne premije IBIS in sorazmerni del Odkupne premije iiplan® Gold skladno s trenutnim Cenikom odkupa, pri čemer ti sorazmerni zneski ustrezajo razmerju med trenutno količino naložbene kovine, ki je evidentirana na Hrambnem računu, in skupno količino naložbene kovine, vsebovano v enem kosu Predmeta nakupa.

For payment in investment metal, the Actual Value of the Weight Account is calculated as the Repurchase Metal Price of the current quantity of investment metal on record in the Weight Account according to the Repurchase Price List raised by a proportionate part of the IBIS Repurchase Premium and by a proportionate part of the iiplanGold® Repurchase Premium according to the current Repurchase Price List, whereby these proportionate amounts correspond to the ratio of the current quantity of investment metal on record in the Weight Account and the total quantity of investment metal contained in one piece of the Subject-matter of Purchase.

- Za plačilo v denarju se Dejanska vrednost Hrambnega računa izračuna kot Odkupna cena kovine trenutne količine naložbene kovine, ki je evidentirana na Hrambnem računu, in sicer v skladu s Cenikom odkupa brez dodatnih povečanj (tj. Dejanska vrednost se ne poveča za sorazmerni del Odkupne premije IBIS in sorazmerni del Odkupne premije iiplanGold®).

For payment in money, the Actual value of the Weight Account is calculated as the Repurchase Metal Price of the current quantity of investment metal on record in the Weight Account according to the Repurchase Price List without further increases (i.e. the Actual Value is not raised by a proportionate part of the IBIS Repurchase Premium or by a proportionate part of the iiplanGold® Repurchase Premium).

- Pro převod peněz nebo gramů investičního kovu na libovolné váhové konto iiplanRentier® nebo iiplanMax®, případně Váhové konto zřízené podle jakékoli jiné smlouvy než iiplanGold®, se Aktuální hodnota Váhového konta vypočte jako Výkupní cena kovu aktuálního množství investičního kovu evidovaného na Váhovém kontu dle Ceníku výkupu navýšená o poměrnou část Výkupní prémie IBIS bez dalšího navýšení o Výkupní prémie iiplanGold® (tj. Aktuální hodnota nebude navýšena o poměrnou část Výkupní prémie iiplanGold®).

Pro převod peněz nebo gramů investičního kovu na libovolné váhové konto iiplanRentier® nebo iiplanMax®, případně Váhové konto zřízené podle jakékoli jiné smlouvy než iiplanGold®, se Aktuální hodnota Váhového konta vypočte jako Výkupní cena kovu aktuálního množství investičního kovu evidovaného na Váhovém kontu dle Ceníku výkupu navýšená o poměrnou část Výkupní prémie IBIS bez dalšího navýšení o Výkupní prémie iiplanGold® (tj. Aktuální hodnota nebude navýšena o poměrnou část Výkupní prémie iiplanGold®).

Plačilo s Hrambnega računa se izvede tako, da uporabite Račun stranke (tako da izpolnite ustrezen obrazec in ga elektronsko podpišete), prek katerega Prodajalca pozovete k plačilu s Hrambnega računa. Poziv k plačilu s Hrambnega računa pomeni vaš predlog Prodajalcu za sklenitev Pogodbe o prodaji količine naložbene kovine, ki je evidentirana na hrambnem računu, ustrezno glede na prodajno ceno, ki ste jo izbrali (v nadaljnjem besedilu: "Pogodba o delni prodaji"). V pozivu k plačilu s Hrambnega računa izberete, ali naj bo plačilo izvedeno v naložbeni kovini ali denarju, navedete znesek Dejanske vrednosti Hrambnega računa, ki ga želite prejeti s prodajo naložbene kovine (v nadaljnjem besedilu: "Prodajna cena"), in datum, ko naj se izvede prodaja naložbene kovine (v nadaljnjem besedilu: "Datum prodaje"), ki ne sme biti prej kot dan po pozivu k plačilu s Hrambnega računa, razen če Prodajalec v določenem primeru omogoči prodajo na dan poziva.

Payment from the Weight Account proceeds such that you use the Customer's Account (by filling in the relevant form and signing it electronically) to call on the Seller to make a payment from the Weight Account. A call to make a payment from the Weight Account is your proposal to the Seller to conclude a contract on the sale of the quantity of investment metal on record in the Weight Account corresponding to the sales price which you have chosen (hereinafter referred to as a "Partial

Sales Contract"). You select in the call to make a payment from the Weight Account whether the payment should be made in investment metal or in money, state the amount of the Actual Value of the Weight Account that you wish to receive from the sale of investment metal (hereinafter referred to as the "Sales Price"), and state the date on which the sale of investment metal is to be made (hereinafter referred to as the "Sales Date"), which may not be earlier than the day following the call to make a payment from the Weight Account, unless the Seller makes it possible to make the sale on the date of the call in a specific case.

Cena naložbenih kovin je odvisna od gibanj na finančnem trgu, ki so neodvisna od Prodajalčeve volje. Količina naložbene kovine, prodane na podlagi Pogodbe o delni prodaji, se torej določi na Datum prodaje glede na Prodajno ceno, tj. glede na znesek Dejanske vrednosti Hrambnega računa na Datum prodaje, ki jo želite prejeti s prodajo naložbene kovine po Ceniku odkupa, veljavnem na Datum prodaje, pod pogojem, da teža prodane naložbene kovine ni več kot 10 % večja od teže te naložbene kovine, ki bi ustrezala prodajni ceni prodane naložbene kovine 5 Delovni dan pred Datumom prodaje (v nadaljnjem besedilu: "Največje odstopanje prodane teže"). Vendar največje odstopanje prodane teže ne velja v primeru, če Datum prodaje nastopi na Delovni dan, ki je prej kot peti (5) Delovni dan od zadevnega poziva k plačilu s Hrambnega računa. Mogoča je neomejena prodaja manjše teže naložbene kovine, s čimer se izrecno strinjate. Glede na način določanja največjega odstopanja prodane teže morate redno (vsaj vsake tri (3) Delovne dni) spremljati dejansko ceno naložbene kovine v skladu s Cenikom odkupa in ste, če se ne strinjate s plačilom s svojega Hrambnega računa po dejanski ceni, obvezani spremeniti ali preklicati plačila s Hrambnega računa, ki ste jih naročili, vendar še niso bila izvedena. Teža prodane naložbene kovine se določi v gramih do šest decimalnih mest natančno.

The price of investment metals depends on movements on the financial market, which are independent of the will of the Seller. The quantity of investment metal sold through a Partial Sales Contract is therefore determined on the Sales Date according to the Sales Price, i.e. according to the amount of the Actual Value of the Weight Account on the Sales Date which you wish to receive from the sale of investment metal, according to the Repurchase Price List valid on the Sales Date, provided that the weight of the sold investment metal is not more than 10 % higher than the weight of such investment metal which would equate to the Sales Price of the sold investment metal on the 5th Business Day prior to the Sales Date (hereinafter referred to as the "Maximum Sold Weight Deviation"). However, the Maximum Sold Weight Deviation does not apply in the case that the Sales Date falls on a Business Day earlier than the fifth Business Day from the relevant call to make a payment from the Weight Account. A lower weight of investment metal may be sold without limitation, with which you expressly agree. In light of the method of determining the Maximum Sold Weight Deviation, you are obliged to regularly (at least once every 3 Business Days) monitor the actual price of investment metal according to the Repurchase Price List and, if you do not agree with the making of a payment from your Weight Account at the actual price, you are obliged to amend or cancel the payments from the Weight Account which you have submitted, but which have not yet been made. Determination of the weight of sold investment metal is done in grams, with accuracy to six decimal points.

Če izberete, da se plačilo Prodajne cene izvede v naložbeni kovini, se vam naložbena kovina dostavi v obliki zlatih palic, kovancev ali kompletov, ki jih prodajalec takrat ponuja (v nadaljnjem besedilu: "Blago"), in sicer v vrednosti prodajne cene skladno s Cenikom nakupa, veljavnim na Datum prodaje. Ponovno ste dolžni plačati poštnino, embalažo in zavarovanje v skladu s Cenikom nadomestil in storitev, ki velja na Datum prodaje za namen dostave Blaga. Če ni drugače dogovorjeno, se poštnina, embalaža in zavarovanje krijejo s prodajo ustrezne količine naložbene kovine z vašega Hrambnega računa v mejah zadevne Pogodbe o delni prodaji, tako da se Prodajna cena poveča za poštnino, embalažo in zavarovanje pri izračunu količine prodane naložbene kovine. Prodajalčeva terjatev za plačilo cene kupljenega blaga z vaše strani in plačilo poštnine, embalaže in zavarovanja se poravna z vašo terjatvijo za plačilo Prodajne cene. Kupljeno Blago se vam dostavi pod pogoji, določenimi v delu 21. teh informacij. Lastninsko pravico do Blaga pridobite, ko plačate ceno zanj.

If you choose payment of the Sales Price in investment metal, the investment metal will be delivered to you in the form of the ingots, coins, or sets which the Seller is offering at that time (hereinafter referred to as the "Goods"), this at the value of the Sales Price according to the Purchase Price List valid on the Sales Date. You are again obliged to pay postage, packaging, and insurance according to the Price List of Fees and Services valid on the Sales Date for the purpose of delivery of the Goods. Unless agreed otherwise, postage, packaging, and insurance shall be covered by the sale of the corresponding quantity of investment metal from your Weight Account within the bounds of the concerned Partial Sales Contract, such that the Sales Price shall be increased by postage, packaging, and insurance when calculating the quantity of sold investment metal. The claim of the Seller to the payment, by you, of the price of the purchased Goods and to the payment of postage, packaging, and insurance is offset against your claim to the payment of the Sales Price. The purchased goods will be delivered to you under the terms and conditions specified in part 21. of this Information. You acquire the right of ownership to the Goods at the time at which the price of the Goods has been paid.

Če izberete, da se Prodajna cena plača v denarju, ste obvezani plačati tudi stroške transakcije, povezane z nakazilom plačila v skladu s Cenikom nadomestil in storitev, ki velja na Datum prodaje. Če ni drugače dogovorjeno, se stroški transakcije, povezani z nakazilom plačila, krijejo s prodajo ustrezne količine naložbene kovine z vašega Hrambnega računa v mejah zadevne Pogodbe o delni prodaji, tako da se Prodajna cena poveča za stroške transakcije pri izračunu količine prodane naložbene kovine. Prodajalčeva terjatev za plačilo stroškov transakcije, povezanih z nakazilom plačila, se poravna z vašo terjatvijo za plačilo Prodajne cene. Preostanek Prodajne cene se v 20 Delovnih dneh od Datuma prodaje plača na bančni račun, ki ga določite v ta namen.

Should you choose payment of the Sales Price in money, you are also obliged to pay the transaction charges associated with sending the payment according to the Price List of Fees and Services valid on the Sales Date. Unless agreed otherwise, the transaction charges associated with sending the payment will be covered by the sale of the corresponding

quantity of investment metal from your Weight Account within the bounds of the concerned Partial Sales Contract, such that the Sales Price will be increased by those transaction charges when calculating the quantity of sold investment metal. The claim of the Seller to the payment of the transaction charges associated with sending the payment is offset against your claim to the payment of the Sales Price. The remainder of the Sales Price will be paid into the bank account that you specify to this end, within 20 Business Days of the Sales Date.

Prodaja naložbene kovine za namen Plačila v kovini ali Denarju se izvede na podlagi vašega predloga za sklenitev Pogodbe o delni prodaji. Prodajalec sprejme vašo ponudbo tako, da vam v petih (5) Delovnih dneh od dneva prodaje na vaš Račun stranke in/ali e-naslov pošlje potrdilo o prodaji (v nadaljnjem besedilu: "Potrdilo o prodaji"). Prodajalec ni dolžan sprejeti predloga za sklenitev Pogodbe o delni prodaji. Če količina naložbene kovine, prodane na podlagi Pogodbe o delni prodaji, presega Največje odstopanje prodane teže, se Pogodba o delni prodaji ne sklene. Prodajalec kljub temu pošlje Potrdilo o prodaji na vaš Račun stranke in/ali e-naslov, pri čemer je Potrdilo o prodaji v tem primeru novi, nepreklicni predlog Prodajalca za sklenitev Pogodbe o delni prodaji. Takšen predlog je z vaše strani sprejet, če pisno ne izrazite nestrinjanja s predlogom v največ 10 koledarskih dneh od datuma, ko prejmete Potrdilo o prodaji, pri čemer se kot sprejetje predloga šteje tudi vsak naknaden prevzem Blaga, ki ste ga kupili. Če izberete, da se plačilo Prodajne cene izvede v denarju, morate v roku, določenem za sporočitev nestrinjanja, Prodajalcu vrniti tudi celotno Prodajno ceno (ali celoten del le-te, ki ga je Prodajalec plačal), če vam je že bila plačana v skladu z ustrežno Pogodbo o delni prodaji; v nasprotnem primeru se šteje, da je Pogodba o delni prodaji sklenjena. Pogodba o delni prodaji se ne sklene, če na datum prodaje na vašem Hrambnem računu ni zadostne količine naložbene kovine, da bi se lahko izpolnila Pogodba o delni prodaji.

The sale of investment metal for the purpose of Payment in Metal or Payment in Money proceeds on the basis of your proposal to conclude a Partial Sales Contract. The Seller accepts your offer in such a way that it sends you confirmation of sale to your Customer's Account and/or your e-mail address within 5 Business Days of the Sales Date (hereinafter referred to as "Confirmation of Sale"). The Seller is not obliged to accept a proposal to conclude a Partial Sales Contract. Should the quantity of investment metal sold through the Partial Sales Contract exceed the Maximum Sold Weight Deviation, no Partial Sales Contract is concluded. However, the Seller shall send Confirmation of Sale to your Customer's Account and/or to e-mail address, whereby Confirmation of Sale is in such case the new, irrevocable proposal of the Seller to conclude a Partial Sales Contract. Such proposal is accepted if you, as the Buyer, do not express disagreement in writing within a maximum of 10 calendar days from the date on which you receive Confirmation of Sale, whereby acceptance of the proposal is also deemed to be any subsequent acceptance of the Goods which you have purchased. Should you choose payment of the Sales Price in money, you must, within the time limit for expression of disagreement, also return to the Seller the full Sales Price (or the whole of the portion thereof paid by the Seller), if already having been paid to you pursuant to the relevant Partial Sales Contract; otherwise the Partial Sales Contract is deemed to have been concluded. A Partial Sales Contract is not concluded if there is an insufficient quantity of investment metal on record in your Weight Account on the Sales Date to be able to fulfil such Partial Sales Contract.

Kdykoli od uzavření Smlouvy jste dále oprávněn požádat Prodávajícího o převedení Vámi zvoleného množství investičního kovu z Vašeho Váhového konta na Váhové konto evidované Prodávajícím na základě jiné kupní smlouvy iiplanMax®, iiplanRentier® nebo iiplanGold®, a to i na Váhové konto třetí osoby (v takovém případě se jedná o převod zvoleného množství investičního kovu ve prospěch této třetí osoby), a to za následujících podmínek:

Kdykoli od uzavření Smlouvy jste dále oprávněn požádat Prodávajícího o převedení Vámi zvoleného množství investičního kovu z Vašeho Váhového konta na Váhové konto evidované Prodávajícím na základě jiné kupní smlouvy iiplanMax®, iiplanRentier® nebo iiplanGold®, a to i na Váhové konto třetí osoby (v takovém případě se jedná o převod zvoleného množství investičního kovu ve prospěch této třetí osoby), a to za následujících podmínek:

- predložite zahtevek za prenos prek Računa stranke (tako da izpolnite ustrezen obrazec in ga elektronsko podpišete). V zahtevku izberete količino prenesene naložbene kovine ali znesek Dejanske vrednosti Hrambnega računa, glede na katerega se določi ustrezna količina naložbene kovine, ki naj se prenese, in navede Hrambni račun, na katerega naj se prenese naložbena kovina, ter datum, ko naj se izvede prenos naložbene kovine (v nadaljnjem besedilu: "Datum prenosa"). Datum prenosa ne sme biti prej kot dan po dnevu, ko je bil vložen zahtevek za prenos, razen če Prodajalec v določenem primeru omogoči prenos na dan zahtevka.

You submit the request for transfer through the Customer's Account (by filling in the relevant form and signing it electronically). In the request you choose either the quantity of transferred investment metal or the amount of the Actual Value of the Weight Account whose corresponding quantity of investment metal is to be transferred and further state identification of the Weight Account into which the investment metal is to be transferred and the date on which the transfer of investment metal is to be made (hereinafter referred to as the "Transfer Date"). The Transfer Date may not be earlier than the day following the request for transfer, unless the Seller makes it possible for the transfer to be carried out on the date of the request in a specific case.

- Če v zahtevku izberete znesek Dejanske vrednosti Hrambnega računa, glede na katerega se določi ustrezna količina naložbene kovine, ki naj se prenese, se količina prenesene naložbene kovine izračuna na Datum prenosa. Cena se določi na enak način kot v primeru plačila v naložbeni kovini skladno z delom 23. teh informacij.

If you choose in the request the amount of the Actual Value of the Weight Account whose corresponding quantity of investment metal is to be transferred, the quantity of transferred investment metal is calculated on the Transfer Date. The price is determined in the same way as for payment in investment metal according to part 23. of this Information.

Prodajalec sprejme vaš zahtevek za izvedbo prenosa s Hrambnega računa, tako da vam v petih (5) Delovnih dneh od Datuma prenosa pošlje potrdilo o prenosu na vaš račun stranke in/ali e-naslov, kar ima za posledico sklenitev pogodbe o prenosu s Hrambnega računa (v nadaljnjem besedilu: "Pogodba o prenosu s hrambnega računa"). Prodajalec ni obvezan ugoditi zahtevku za prenos in skleniti Pogodbe o prenosu s Hrambnega računa. Prenos naložbene kovine se ne izvede predvsem v primeru, če na vašem Hrambnem računu na Datum prenosa ni zadostne količine naložbene kovine za izvedbo takšnega prenosa.

The Seller accepts your request to make a transfer from the Weight Account by sending you confirmation of transfer to your Customer's Account and/or e-mail address within 5 Business Days of the Transfer Date, which results in the conclusion of an agreement of transfer from the Weight Account (hereinafter referred to as the "Agreement of Transfer from the Weight Account"). The Seller is not obliged to accommodate the request for transfer and to enter into the Agreement of Transfer from the Weight Account. A transfer of investment metal is not made primarily in the case that there is not a sufficient quantity of investment metal on record in your Weight Account on the Transfer Date for the execution of such transfer.

Količina naložbene kovine, ki je evidentirana na vašem Hrambnem računu, se zmanjša za preneseno količino naložbene kovine, količina naložbene kovine, ki je evidentirana na Hrambnem računu, ki ga določite za prenos, pa se poveča.

The quantity of investment metal on record in your Weight Account shall be reduced by the transferred quantity of investment metal and the quantity of investment metal on record in the target Weight Account specified by you for transfer shall be increased.

Pokud dojde k prevodu investični kovu z Váhového konta evidovaného Prodávajícím na základě jiné kupní smlouvy iiplanGold®, iiplanRentier® nebo iiplanMAX®, příp. v budoucnu na základě jiné smlouvy, která je evidovaná u Prodávajícího, na Vaše Váhové konto, bude o množství převáděného investični kovu zvýšeno množství investični kovu evidovaného na Vašem Váhovém kontu.

Pokud dojde k převodu investični kovu z Váhového konta evidovaného Prodávajícím na základě jiné kupní smlouvy iiplanGold®, iiplanRentier® nebo iiplanMAX®, příp. v budoucnu na základě jiné smlouvy, která je evidovaná u Prodávajícího, na Vaše Váhové konto, bude o množství převáděného investični kovu zvýšeno množství investični kovu evidovaného na Vašem Váhovém kontu.

S plačili s Hrambnega računa ali prenosi je mogoče črpati celotno količino naložbene kovine, evidentirane na Hrambnem računu (tj. vrednost Hrambnega računa je lahko enaka nič), ne da bi prišlo do odpovedi Pogodbe.

It is possible, by way of payments from the Weight Account or transfers, to fully exhaust the quantity of investment metal on record in the Weight Account (i.e. the value of the Weight Account may be zero) without this leading to the termination of the Contract.

24. SPREMEMBE POGODBE | AMENDMENTS TO THE CONTRACT

Spremembe Pogodbe morajo biti vedno v obliki pisnega dodatka na papirju in/ali izpolnjenega ustreznega obrazca na Računu stranke, ki je v elektronski obliki podpisan v skladu z delom 18. teh informacij. Če je predmet spremembe Pogodbe sprememba vaše telefonske številke kupca, je treba spremembo vedno navesti pisno, na papirju.

Amendments to the Contract must invariably be made in the form of written amendments on paper, and/or by filling in the relevant form at the Customer's Account, which shall be electronically signed according to part 18. of this Information. If the subject-matter of the amendment to the Contract is a change to your telephone number, the amendment must invariably be made in writing, on paper.

25. ODPREMA | EXPEDITION

Predmet nakupa ali Blago, plačan/-o na podlagi Plačila v naložbeni kovini, vam bo poslan/-o, če ste v celoti plačali nakupno ceno za Predmet nakupa ali Blago. Hkrati morate plačati tudi poštnino, embalažo in zavarovanje v skladu s Cenikom nadomestil in storitev, ki velja na dan, ko Prodajalec prejme poziv za dostavo Predmeta nakupa ali na datum plačila v naložbeni kovini. Predmet nakupa ali Blago se vam dostavi v največ 60 dneh po izpolnitvi pogojev za dostavo predmeta nakupa ali blaga, razen če dostavo preprečijo izredne in nepredvidene okoliščine, ki nastanejo neodvisno od Prodajalčeve volje (npr. naravne katastrofe, virusne epidemije, oboroženi spopadi, splošne stavke, izredna zamuda Prodajalčevega podizvajalca itd.).

The Subject-matter of Purchase, or the Goods, paid for based on Payment in Investment Metal, will be sent to you if you have paid the full purchase price of the Subject-matter of Purchase, or the Goods. You must, at the same time, have paid by that time postage, packaging, and insurance according to the Price List of Fees and Services valid on the date of delivery of the call to deliver the Subject-matter of Purchase to the Seller, or on the date of payment of investment metal. The Subject-matter of Purchase or the Goods will be delivered to you within a maximum of 60 days following fulfilment of the terms and conditions for the delivery of the Subject-matter of Purchase or Goods, unless delivery is prevented by extraordinary and unforeseeable circumstances which arise independent of the will of the Seller (for example, natural disasters, viral epidemics, armed conflicts, general strikes, extraordinary delay on the side of the subcontractor of the Seller, etc.).

Posamezni kosi Predmeta nakupa ali Blaga, plačani na podlagi Plačila v naložbeni kovini, vam bodo poslani na vaš poštni naslov, ki ga imamo v evidenci. Pošiljke so zavarovane. Skupaj s Predmetom nakupa ali Blaga se dostavi tudi davčni dokument. Prodajalec vam na datum odpreme pošlje obvestilo o odpremi, in sicer to obvestilo pošlje na vaš Račun stranke in/ali e-naslov.

Individual pieces of the Subject-matter of Purchase or the Goods paid for on the basis of a Payment in investment metal will be sent to you to the mailing address which we have on record for you. Consignments are insured. A tax document is delivered together with the Subject-matter of Purchase or the Goods. The Seller sends notification of dispatch to you on the expedition date by sending such notification to your Customer's Account and/or e-mail address.

Kot kupec morate Prodajalcu predložiti točen poštni naslov, kamor se pošlje Predmet nakupa ali Blago. Zavezujete se, da boste sprejeli poslani Predmet nakupa. Če ne izpolnite te obveznosti, vam bo Prodajalec Predmet nakupa poslal večkrat. Prodajalec je obvezan pošiljanje ponoviti dvakrat, vedno po plačilu poštnine, embalaže in zavarovanja z vaše strani v skladu s Cenikom nadomestil in storitev, ki velja na dan ponovne odpreme. Če ni drugače dogovorjeno, se poštnina, embalaža in zavarovanje krijejo s prodajo ustrezne količine naložbene kovine z vašega Hrambnega računa, ki se izračuna na enak način, kot je navedeno v delu 23. teh Informacij (tj. Prodajalčeva terjatev za plačilo poštnine, embalaže in zavarovanja se pobota z vašo terjatvijo za plačilo prodajne cene, ki ustreza količini naložbene kovine). Če določeni stroški odpreme niso plačani, lahko Prodajalec nadaljuje s ponovnim pošiljanjem Predmeta nakupa ali Blaga, vendar k temu ni obvezan.

You, as the Buyer, must provide the Seller with a correct mailing address to which the Subject-matter of Purchase or the Goods shall be sent. You undertake to accept the sent Subject-matter of Purchase or Goods. Should you fail to fulfil this obligation, the Seller shall send the Subject-matter of Purchase to you repeatedly. The Seller is obliged to carry out two such repeat dispatches, invariably following the payment, by you, of postage, packaging, and insurance according to the Price List of Fees and Services valid on the date of repeat dispatch. Unless agreed otherwise, postage, packaging, and insurance shall be covered by the sale of the corresponding quantity of investment metal from your Weight Account, calculated in the same way as in part 23. of this Information (i.e. the claim of the Seller to payment of postage, packaging, and insurance is offset against your claim for the payment of the Sales Price of the corresponding quantity of investment metal). If the specified costs of dispatch are not paid, the Seller may proceed with the repeat dispatch of the Subject-matter of Purchase or the Goods, but is not obliged to do so.

Če ne prevzamete Predmeta nakupa ali Blaga tudi po tem, ko vam je bil/-o poslan/-o tretjič, se vrnitev take pošiljke Prodajalcu šteje za vaš nepreklicni predlog za sklenitev Pogodbe o odkupu Predmeta nakupa ali Blaga v skladu s delom 27. teh Informacij, naslovljen na Prodajalca, pri čemer se kot Dan odkupa in datum predložitve predloga za sklenitev Pogodbe o odkupu v tem primeru šteje datum, ko se taka pošiljka vrne Prodajalcu. Prodajalec sprejme takšen predlog za sklenitev pogodbe s plačilom odkupne cene (po odbitku vseh stroškov transakcije, povezanih z nakazilom plačila po veljavnem Ceniku nadomestil in storitev), ki se nakaže bančni račun, s katerega ste nazadnje izvedli plačilo v zvezi s Pogodbo, ali na račun, ki ste ga pisno ali v spremembi Pogodbe sporočili Prodajalcu. Če do takrat Prodajalcu še niste plačali poštnine, embalaže in zavarovanja za ponovno pošiljanje po Ceniku nadomestil in storitev, veljavnem na datum odpreme, Prodajalec svojo terjatev poravnava z vašo terjatvijo za plačilo odkupne cene.

Should you fail to accept the Subject-matter of Purchase or the Goods even after it/they has/have been sent to you for a third time, the return of such consignment to the Seller is deemed to be your irrevocable proposal to conclude a contract on the repurchase of the Subject-matter of Purchase or the Goods, according to part 27. of this Information, addressed to the Seller, whereby the Repurchase Day and the date of submitting the proposal to conclude a Repurchase Contract are in this case understood to be the date of return of the consignment to the Seller. The Seller accepts such a proposal to conclude a contract by paying the repurchase price (following the deduction of any transaction charges associated with sending payment according to the valid Price List of Fees and Services) by transfer into the bank account from which you sent your most recent payment in relation to the Contract, or into an account announced to the Seller in writing or in an amendment to the Contract. If, by that time, you have not yet paid the Seller postage, packaging, and insurance on the repeat dispatches according to the Price List of Fees and Services valid on the date of sending thereof, the Seller shall offset its claim against your claim to the payment of the repurchase price.

Predmet nakupa ali Blaga se ne sme vrniti Prodajalcu; lahko se le ponudi v odkup skladno z delom 27. teh Informacij.

The Subject-matter of Purchase or the Goods may not be returned to the Seller; it/they may only be offered back for repurchase according to part 27. of this Information.

Izročitev pošiljke poteka v skladu z izbranim načinom dostave Predmeta nakupa ali Blaga po Ceniku nadomestil in storitev,

ki velja na dan odpreme pošiljke. Obvezani ste nemudoma preveriti dobavljeno pošiljko in Predmet nakupa ali Blago. Pošiljka se šteje za dostavljeno po tem, ko se preveri, da je nepoškodovana, in se prevzame. Po prevzemu ne morete uveljavljati nobene pravne ali finančne odškodnine za škodo, ki je nastala zaradi malomarnosti pri prevzemu Predmeta nakupa ali Blaga.

The handover of a consignment proceeds according to the chosen method of delivery of the Subject-matter of Purchase or the Goods according to the Price List of Fees and Services valid on the date of sending the consignment. You must immediately check the delivered consignment and check the Subject-matter of Purchase or the Goods. The consignment is deemed to have been delivered after the consignment has been checked for being intact and following the acceptance thereof. After acceptance, you may not claim any legal or financial redress for damage incurred as a result of negligence when accepting the Subject-matter of Purchase or the Goods.

Če se pošiljka dostavi v poškodovani embalaži, lahko prevzem zavrnete. V takšnem primeru o tem takoj obvestite Prodajalca po elektronski pošti ali telefonu, ki sta navedena v kontaktnih podatkih v delu 1. teh Informacij.

If a consignment is delivered to you with breached packaging, you may refuse to accept the consignment. In such case inform the Seller of this by e-mail or telephone without delay using the contact details specified in part 1. of this Information.

Lastninsko pravico do Predmeta nakupa pridobite v trenutku, ko je plačana celotna zakupna cena za vsak kos Predmeta nakupa (tj. ko se kupi naložbena kovina v teži enega kosa Predmeta nakupa) in pozovete Prodajalca, da ga dostavi.

You acquire the right of ownership to the Subject-matter of Purchase at such time as the full purchase price of each piece of the Subject-matter of Purchase has been paid (i.e. when investment metal of a weight of one piece of the Subject-matter of Purchase has been purchased) and you call on the Seller to deliver.

Lastninsko pravico do Blaga pridobite, ko plačate ceno zanj. Kupljeno Blago se vam dostavi pod enakimi pogoji, kot veljajo za Predmet nakupa.

You acquire the right of ownership to the Goods at the time at which the price of the Goods has been paid. The purchased Goods will be delivered to you under the same terms and conditions as for the Subject-matter of Purchase.

Zaradi ohranjanja vrednosti naložbene plemenite kovine ni dopustna nobena poškodba le-te. Prav tako niso dopustne poškodbe originalne zaščitne embalaže Predmeta nakupa ali Blaga s certifikatom o pristnosti.

Any damaging of investment precious metal is impermissible, in order to maintain the value of investment precious metal. For a Subject-matter of Purchase or Goods with original protective packaging, damaging of the original security packaging with certificate of authenticity is also impermissible.

26. ZAHTEVKI | CLAIMS

Pravice, ki izhajajo iz pomanjkljive izvedbe in odgovornost prodajalca za napake urejajo ustrezne določbe Zakona št. 89/2012 Sb. Češke republike, Civilni zakonik, kakor je bil spremenjen, zlasti oddelki 2099 do 2112 in oddelki 2165 do 2174. Kupec pošlje zahtevek pisno na poštni naslov Prodajalca ali ga vloži po telefonu ali elektronski pošti na prodajalčev e-naslov z navedbo številke izvorne pogodbe in opisom ugotovljenih pomanjkljivosti. Prodajalec vam pošlje potrdilo, da je prejel zahtevek na vaš račun stranke in/ali e-naslov. Prodajalec sprejme odločitev o zahtevku v treh (3) Delovnih dneh od prejema zahtevka in vas o tem obvesti na vaš Račun stranke in/ali e-naslov, 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 Prodajalčev naslov.

The rights arising from defective performance and the liability of the Seller for defects are governed by the relevant provisions of Act No. 89/2012 Sb. of the Czech Republic, the Civil Code, as amended, in particular its Sections 2099 through 2112 and Sections 2165 through 2174. The Buyer lodges a claim in writing to the mailing address of the Seller or by telephone or by e-mail to the e-mail address of the Seller, stating the original Contract number and a description of the defects ascertained. The Seller sends you confirmation of having received the claim to your Customer's account and/or e-mail address. The Seller takes a decision on the claim within 3 Business Days of receiving the claim and informs you at your Customer's account and/or e-mail address, unless it agrees otherwise with you. A legitimate claim is handled without undue delay, and not later than within 30 calendar days of the date of delivery of the claimed Subject-matter of Purchase to the address of the Seller.

Prodajalec odkupi vse kose Predmeta nakupa in drugo Blago (dobavljeno v primeru plačila v naložbeni kovini s Hrambnega računa), ki so bili prodani po Pogodbi, po ceni (v nadaljnjem besedilu: "Odkupna cena"), določeni s spodaj predstavljeno metodo v skladu s Cenikom odkupa, ki velja na datum, ko se odkupljeni Predmet nakupa ali Blago dobavi Prodajalcu (v nadaljnjem besedilu: "Dan odkupa"). Odkupna cena je objavljena v Ceniku odkupa od ponedeljka do petka, in sicer vedno ob 18:00 po CET, s takojšnjim učinkom in učinkom za naslednji dan ter, odvisno od primera, za druge dni, ko Odkupna cena ni objavljena v Ceniku odkupa skladno s prvim delom te povedi. Cenik odkupa ni predlog za sklenitev pogodbe, temveč je poziv k oddaji predlogov.

The Seller shall repurchase all the pieces of the Subject-matter of Purchase and other Goods (delivered in the case of payment from the Weight Account in investment metal) sold by it pursuant to the Contract at a price (hereinafter referred to as the "Repurchase Price") determined using the method presented hereunder according to the Repurchase Price List valid for the date on which the repurchased Subject-matter of Purchase or Goods is/are delivered to the Seller (hereinafter referred to as the "Repurchase Day"). The Repurchase Price is published in the Repurchase Price List from Monday through Friday, invariably after 18:00 p.m. CET, with immediate effect and with effect for the following day and, as the case may be, for other days when the Repurchase Price is not published in the Repurchase Price List according to the first part of this sentence. The Repurchase Price List is not a proposal to conclude a contract, but instead a call to submit proposals.

- V primeru odkupa Predmeta nakupa, ko je od dobave na vaš naslov do Dneva odkupa minilo najmanj 60 mesecev, Odkupna cena vključuje (i) Odkupno ceno kovine, (ii) Odkupno premijo IBIS in (iii) Odkupno premijo iiplanGold®. Znesek odkupne premije iiplanGold® za en kos Predmeta nakupa je naveden v Ceniku odkupa.

In the case of the repurchase of the Subject-matter of Purchase when a minimum of 60 months have passed from the delivery thereof to your address to the Repurchase Day, the Repurchase Price comprises (i) the Repurchase Metal Price, (ii) the IBIS Repurchase Premium, and (iii) the iiplanGold® Repurchase Premium. The size of the iiplanGold® Repurchase Premium for one piece of the Subject-matter of Purchase is stated in the Repurchase Price List.

- V primeru odkupa Predmeta nakupa, ko od dobave vam do Dneva odkupa še ni minilo 60 mesecev, Odkupna cena vključuje samo Odkupno ceno kovine. Odkupna premija IBIS in odkupna premija iiplan® Gold znašata nič, tj. nista del skupne Odkupne cene.

In the case of the repurchase of the Subject-matter of Purchase when a minimum of 60 months have not passed from the delivery thereof to you until the Repurchase Day, the Repurchase Price solely comprises the Repurchase Metal Price. The IBIS Repurchase Premium and the iiplanGold® Repurchase Premium are zero, i.e. they are not part of the Total Repurchase Price.

- V primeru odkupa drugega Blaga Odkupna cena vsebuje (i) Odkupno ceno kovine in (ii) Odkupno premijo IBIS. Odkupna premija iiplan® Gold znaša nič, tj. ni del skupne Odkupne cene.

In the case of the repurchase of other Goods, the Repurchase Price comprises (i) the Repurchase Metal Price and (ii) the IBIS Repurchase Premium. The iiplanGold® Repurchase Premium is zero, i.e. it is not part of the Total Repurchase Price.

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

You may submit a proposal to conclude a contract on the repurchase of the Subject-matter of Purchase to the Seller as follows:

- prek Računa stranke predložite ustrezen obrazec in ga elektronsko podpišete skladno z delom 18. teh Informacij ali using the Customer's Account, by filling in the relevant form and signing it electronically according to part 18. of this Information; or
- pošljete pisni predlog z lastnoročnim podpisom na obrazcu z Računa stranke na prodajalčev e-naslov, naveden v delu 1. teh Informacij, ali by sending a written proposal, signed in your own hand, in the wording of the form at the Customer's Account, to the Seller's e-mail address presented in part 1. of this Information; or
- pošljete pisni predlog z lastnoročnim podpisom na papirju na obrazcu z Računa stranke na Prodajalčev naslov. by sending a written proposal on paper, signed in your own hand, in the wording of the form at the Customer's Account, to the Seller's address.

Predmet predloga za sklenitev Pogodbe o odkupu, ki je nepreklicna, je prodaja določenega Predmeta nakupa ali Blaga po odkupni ceni pod pogojem, da Odkupna cena kovine na Dan odkupa ni več kot 10 % nižja kot na dan, ko ste Prodajalcu predložili predlog za sklenitev Pogodbe o odkupu (v nadaljnjem besedilu: "Najnižja cena kovine"). Prodajalec sprejme

takšen predlog za sklenitev Pogodbe z brezgotovinskim plačilom Odkupne cene (po odbitku vseh stroškov transakcije, povezanih z nakazilom plačila po veljavnem Ceniku nadomestil in storitev).

The subject-matter of the proposal to conclude a contract of repurchase, which is irrevocable, is the sale of the specified Subject-matter of Purchase or Goods at the Repurchase Price on the condition that the Repurchase Metal Price on the Repurchase Day is not more than 10 % lower in comparison with the date on which you submit the proposal to conclude the contract of repurchase to the Seller (hereinafter referred to as the "Minimum Metal Price"). The Seller accepts such a proposal to conclude a Contract with the cashless payment of the Repurchase Price (following the deduction of any transaction charges associated with sending payment according to the valid Price List of Fees and Services).

Če je odkupna cena kovine nižja od Najnižje cene kovine, imate pravico podati novi predlog ali pa vam Prodajalec na vašo zahtevo in stroške pošlje nazaj prejeti Predmet nakupa ali Blago (poštnina, embalaža in zavarovanje v skladu z veljavnim Cenikom nadomestil in storitev).

When the Repurchase Metal Price is lower than the Minimum Metal Price, you have the right to submit a new proposal or the Seller shall, at your request, send the received Subject-matter of Purchase or Goods back to your address at your expense (postage, packaging, and insurance according to the valid Price List of Fees and Services).

Prodajalec opravi fizični pregled pristnosti in čistosti Predmeta nakupa ali Blaga in preveri, da ni kakor koli poškodovan/-o, ter pregled certifikata in vseh dobavljenih dodatkov. Če je dobavljen/-o predmet nakupa ali blago poškodovan/-o ali nepopoln/-o ali če so dodatki k Predmetu nakupa ali Blagu poškodovani ali nepopolni, ima prodajalec pravico določiti nižjo odkupno ceno ali zavrniti odkup ter vrniti Predmet nakupa ali Blago na vaš naslov na vaše stroške (poštnina, embalaža in zavarovanje v skladu z veljavnim Cenikom nadomestil in storitev). 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-naslova, navedenega v Pogodbi o odkupu. Če ne potrdite predloga za sklenitev Pogodbe o odkupu v roku, navedenem v predlogu, ali sicer v razumnem roku, Prodajalec vrne Predmet nakupa ali Blago na vaš naslov in na vaše stroške (poštnina, embalaža in zavarovanje v skladu z veljavnim Cenikom nadomestil in storitev).

The Seller undertakes a physical inspection of the authenticity and fineness of the Subject-matter of Purchase or Goods, and that it/they is/are not damaged overall, and of the certificate and all supplied accessories. If a damaged or incomplete Subject-matter of Purchase or Goods is/are delivered, or damaged or incomplete accessories to the Subject-matter of Purchase or the Goods, the Seller has the right to determine a Repurchase Price which is lower or to refuse repurchase and to return the Subject-matter of Purchase or the Goods to your address at your expense (postage, packaging, and insurance according to the valid Price List of Fees and Services). If the Seller determines a lower Repurchase Price, it will send you a proposal to conclude a Repurchase Contract to your Customer's Account and/or e-mail address, as specified in the header to the Repurchase Contract. You confirm such a proposal in an e-mail sent to the Seller from the e-mail address specified in the Repurchase Contract. Should you fail to confirm the proposal to conclude a Repurchase Contract within the time limit stated in the proposal, otherwise within a reasonable time limit, the Seller shall return the Subject-matter of Purchase or the Goods to your address at your expense (postage, packaging, and insurance according to the valid Price List of Fees and Services).

28.

INFORMACIJE O ODSTOPU OD POGODBE | INFORMATION ON 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. Določbe oddelka 1837 Civilnega zakonika opredeljujejo primere, v katerih 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.

According to Section 1829 of Act No. 89/2012 Sb. of the Czech Republic, the Civil Code, a consumer has the right to withdraw from a contract within a time limit of 14 days, whereby that time limit commences on the date of concluding the contract or, if the contract is a purchase contract, on the date of acceptance of the goods. In the provisions of its Section 1837, however, the Civil Code defines the cases in which the buyer may not withdraw from a contract. According to the provisions of Section 1837(b), it is not possible to withdraw from contracts on the supply of goods or services whose price depends on movements on the financial market which are independent of the will of the business undertaking and which might occur during the time limit for withdrawal from the contract.

Cena Predmeta nakupa ali Blaga je odvisna od gibanj na finančnem trgu, ki so neodvisna od Prodajalčeve volje (na ceno Predmeta nakupa ali Blaga vplivata cena naložbenih plemenitih kovin na borzi plemenitih kovin in menjalni tečaj), Dejanska cena naložbenih kovin za Predmet nakupa ali Blaga pa je določena v skladu z delom 20. teh informacij. Glede na to dejstvo v skladu z oddelkom 1837(b) Zakona št. 89/2012 Sb. Češke republike, Civilni zakonik, kakor je bil spremenjen, nimate pravice odstopiti od Pogodbe ali Pogodbe o delnem nakupu, Pogodbe o delni prodaji ali Pogodbe o prenosu s Hrambnega

računa.

The price of the Subject-matter of Purchase or of the Goods is dependent on movements on the financial market which are independent of the will of the Seller (the price of the Subject-matter of Purchase or the Goods is influenced by the price of investment precious metals on the precious metal exchange and the currency exchange rate) and the Actual Price of investment metals for the Subject-matter of Purchase or the Goods is determined in accordance with part 20. of this Information. In light of this fact, you do not, according to Section 1837(b) of Act No. 89/2012 Sb. of the Czech Republic, the Civil Code, as amended, have the right to withdraw from the Contract or from a Partial Purchase Contract, a Partial Sales Contract, or an Agreement of Transfer from the Weight Account.

Predmet nakupa se ne sme vrniti Prodajalcu; lahko se le ponudi v odkup skladno z delom 27. teh Informacij.

The Subject-matter of Purchase may not be returned to the Seller; it may only be offered back for repurchase according to part 27. of this Information.

29. POTEK POGODBE | EXPIRATION OF THE CONTRACT

Pogodba se sklene za nedoločen čas. Pogodbo lahko kadar koli odpoveste z odpovednim rokom treh mesecev, ki začne teči s prvim dnevom koledarskega meseca, ki sledi vročitvi obvestila Prodajalcu. Pogodba se lahko odpove samo v pisni obliki, na papirju.

The Contract is concluded for an indefinite term. You may give notice of the Contract at any time, with a notice period of three months, commencing on the first day of the calendar month which follows the delivery of notice to the Seller. Notice of the Contract may only be presented in writing, on paper.

V primeru odpovedi Pogodbe vsa Kupčeva plačila, zahtevana za plačilo vstopnega cenovnega pribitka, na dan izteka odpovednega roka pripadajo Prodajalcu, vendar slednji ne zagotavlja nadomestne izpolnitve.

In the case of notice of the Contract, all payments of the Buyer prescribed for payment of the Input Price Increase on the date of expiration of the notice period pertain to the Seller and no compensatory performance is provided by the Seller.

Dojde-li k zániku závazků ze Smlouvy a zároveň budete mít u Prodávajícího nakoupený investiční kov (na Váhovém kontu je evidováno nenulové množství investičního kovu), náleží Vám náhrada ve výši vypočtené dle Ceníku výkupu platného ke dni zániku závazků ze Smlouvy (pokud však došlo k zániku závazků ze Smlouvy z důvodu výpovědi Smlouvy, pak dle Ceníku výkupu platného ke dni doručení výpovědi druhé smluvní straně) podle množství investičního kovu evidovaného na Váhovém kontu. Při zániku závazků ze smlouvy iiplanGold® bezodkladně zvolíte (pokud již bude doručena výpověď Prodávajícímu), zda požadujete výplatu náhrady v investičním kovu nebo v penězích. Pokud ve lhůtě stanovené dle předchozí věty nezvolíte požadovaný způsob výplaty, bude výplata náhrady provedena v penězích. Výplata náhrady proběhne obdobně dle bodu 23. těchto Informací, přičemž za Den prodeje se považuje den zániku závazků ze Smlouvy.

Dojde-li k zániku závazků ze Smlouvy a zároveň budete mít u Prodávajícího nakoupený investiční kov (na Váhovém kontu je evidováno nenulové množství investičního kovu), náleží Vám náhrada ve výši vypočtené dle Ceníku výkupu platného ke dni zániku závazků ze Smlouvy (pokud však došlo k zániku závazků ze Smlouvy z důvodu výpovědi Smlouvy, pak dle Ceníku výkupu platného ke dni doručení výpovědi druhé smluvní straně) podle množství investičního kovu evidovaného na Váhovém kontu. Při zániku závazků ze smlouvy iiplanGold® bezodkladně zvolíte (pokud již bude doručena výpověď Prodávajícímu), zda požadujete výplatu náhrady v investičním kovu nebo v penězích. Pokud ve lhůtě stanovené dle předchozí věty nezvolíte požadovaný způsob výplaty, bude výplata náhrady provedena v penězích. Výplata náhrady proběhne obdobně dle bodu 23. těchto Informací, přičemž za Den prodeje se považuje den zániku závazků ze Smlouvy.

Potek Pogodbe se potrdi na vaš Račun stranke in/ali e-naslov.

The expiration of the Contract will be confirmed to you at your Customer's Account and/or e-mail address.

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

Prodajalec obdeluje vaše osebne podatke, in sicer zlasti za namene izvajanja Pogodbe. Podrobnejše informacije o tem, kako Prodajalec obdeluje takšne osebne podatke, so na voljo v Pravni izjavi, ki je na voljo na spletni strani Prodajalca (na naslednji povezavi: https://ibis.ibisingold.com/Main.aspx?M_=FOO&CT_=SDI). Prodajalec lahko kadar koli enostransko spremeni Pravno izjavo in vas o tem obvesti.

The Seller shall process your personal data, in particular for the purposes of performance of the Contract. More detailed information on how the Seller processes such personal data is available in the Legal Declaration, which is available at the Website of the Seller (at the following link: <https://ibis.ibisingold.com/Files/pdf/SL/Legal>). The Seller is authorised to unilaterally amend the Legal Declaration at any time, and shall inform you of having done so.

31.

PRAVICA POTROŠNIKA DO ZUNAJSDODNEGA REŠEVANJA SPOROV | THE RIGHT OF THE CONSUMER TO OUT-OF-COURT DISPUTE SETTLEMENT

Če niste zadovoljni s storitvami Prodajalca, lahko vložite pisno pritožbo na Prodajalčev poštni naslov ali e-naslov, naveden v delu 1. teh Informacij. Pritožbo bomo obravnavali v najkrajšem možnem času; Prodajalec bo vedno v 10 koledarskih dneh na vaš e-naslov potrdil, da je prejel vašo pritožbo, in vas bo nato obvestil o rezultatu svoje preiskave.

If you are not happy with the services provided by the Seller, you can lodge a written complaint at the mailing address or the e-mail address of the Seller stated in part 1. of this Information. The complaint will be handled as quickly as possible, in that the Seller will invariably confirm having received your complaint within 10 calendar days at your e-mail address and will subsequently inform you of the result of its investigation.

Če spora (pritožbe, zahtevka) ni mogoče rešiti, imate kot kupec/potrošnik pravico do zunajsodnega reševanja potrošniškega spora. Češki organ za tržno inšpekcijo (Česká obchodní inspekce – www.coi.cz) je pristojen za zunajsodno reševanje sporov. Potrošnik ima pravico sprožiti zunajsodno reševanje sporov, če spora ne more rešiti neposredno s prodajalcem. Potrošnik mora to dokazati češkemu organu za tržno inšpekcijo. Potrošnik ima pravico vložiti zahtevek pri češkem organu za tržno inšpekcijo najkasneje v enem (1) letu po datumu, ko pri prodajalcu prvič uveljavlja svojo pravico, ki je predmet spora. Za zunajsodno reševanje sporov se taksa ne plačuje. Zastaralni rok preneha teči z začetkom zunajsodnega reševanja spora. Navedeni postopek ne vpliva na vašo pravico, da svoj zahtevek naslovite na sodišče. 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 the buyer/consumer, have the right to out-of-court settlement of a consumer dispute. Česká obchodní inspekce (Czech Trade Inspection Authority - www.coi.cz) is the subject of out-of-court dispute settlement. The consumer is authorised to initiate out-of-court dispute settlement at such time as it is unable to resolve a dispute with the seller directly. The consumer must prove this to the Czech Trade Inspection Authority. The consumer is authorised to lodge an application with the Czech Trade Inspection Authority within a maximum of 1 year of the date on which it exercises its right, which is the object of the dispute, with the Seller for the first time. No fee is paid for out-of-court dispute settlement. Limitation periods do not run as of the initiation of out-of-court dispute settlement. The foregoing procedure does not affect your right to address the court with your claim. The court having jurisdiction is authorised to decide disputes arising from a concluded Contract in accordance with the legal regulations of the Czech Republic.

32. CENIK NADOMESTIL IN STORITEV | PRICE LIST OF FEES AND SERVICES

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

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

NALOŽBENE KOVANE ZLATE PALICE
INVESTMENT GOLD CAST INGOTS

PAMP SUISSE

Teža Weight	Vrsta pogodbe 100/0 Type of contract 100/0	Vrsta pogodbe 70/30 Type of contract 70/30	Vrsta pogodbe 50/50 Type of contract 50/50
1 000,00 g	600,00 EUR	760,00 EUR	960,00 EUR

The amounts specified in the Pricelist are inclusive of VAT.

The amounts specified in the Pricelist are inclusive of VAT.

NAGRADA PRODAJALCU ZA POSREDOVANJE PRI NAKUPU NALOŽBENEGA ZLATA | **REWARD TO THE SELLER FOR PROCUREMENT OF PURCHASING OF INVESTMENT GOLD**

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

NAGRADA PRODAJALCU ZA POSREDOVANJE PRI PRODAJI NALOŽBENEGA ZLATA | **REWARD TO THE SELLER FOR PROCUREMENT OF THE SALE OF INVESTMENT GOLD**

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

DOSTAVA KUPLJENEGA BLAGA | DELIVERY OF THE GOODS PURCHASED

ČESKÁ POŠTA | ČESKÁ POŠTA

Pošiljatelj izbere vrsto dostave, ki je trenutno na voljo za ciljno državo.

The sender selects the type of delivery currently available in the country of destination.

Spodaj navedene specifikacije dostave se lahko razlikujejo glede na storitev, ki jo trenutno ponuja špediter v državi končne destinacije.

The delivery specifications below may vary depending on the services currently provided by the carrier in the country of final destination.

Zavarovano pismo ali Zavarovani paket češke pošte pomeni dostavo pošiljke v posebni embalaži in ob upoštevanju strogih varnostnih ukrepov.

Insured Letter or Insured Parcel by Česká pošta means delivery of the consignment in special packaging and under increased safety measures.

Če je vrednost pošiljke večja od vrednosti, ki se izroča osebno naslovniku na njegov naslov, bo poštar v nabiralniku pustil obvestilo za dvig pošiljke v določenem roku na določeni pošti. Poštar bo pustil obvestilo v naslovnikovem poštnem nabiralniku tudi v primeru neuspešne dostave. Pošiljka se lahko na pošti običajno prevzame v 15 dneh. Pošiljatelj in naslovnik lahko podaljšata obdobje za prevzem pošiljke s standardnih 15 dni na 30 dni. Če Zavarovanega pisma ali Zavarovanega paketa ni mogoče dostaviti, se bo le-ta vrnil/-o pošiljatelju.

If the consignment value is higher than the value delivered by the carrier directly to the address to the addressee's hands, the postman shall leave a notice in the mailbox to pick up the consignment within a specified period of time from the designated post office. In case of unsuccessful delivery, the postman shall leave a notification in the mailbox of the addressee as well. The parcel is normally stored at the post office for 15 days. The sender and addressee can prolong the term for collecting the consignment from standard 15 days to 30 days. If the Insured Letter or Insured Parcel cannot be delivered, it shall be returned to the sender.

ZAVAROVANO PISMO | INSURED LETTER

Največja teža pošiljke je 2 kg. V primeru večje teže se bo pošiljka razdelila na več pošilk oz. se bo storitev Zavarovanega pisma spremenila v storitev Zavarovanega paketa.

The maximum weight of the consignment amounts to 2 kilogrammes. In case of higher weight, the shipment shall be divided into more consignments or the service Insured Letter shall be changed to the Insured Parcel.

Zavarovano pismo, dostavljeno samo naslovniku – Storitev Zavarovanega pisma češke pošte pomeni dostavo pošiljke v roke naslovnika, naslovnikovega zastopnika ali naslovnikovega zakonitega predstavnika. Pri dostavi Zavarovanega pisma se zahtevata prejemnikova identifikacija in podpis.

Insured Letter with Delivery to the Addressee Only – The service Insured Letter from Česká pošta means delivery of the parcel into the hands of the addressee, the addressee's agent or the addressee's legal representative. Delivery of the Insured Letter requires recipient's identification and signature.

Zavarovano pismo s Potrdilom o dostavi – Pri dostavi Zavarovanega pisma s Potrdilom o dostavi mora prejemnik podpisati pisno izjavo o prejemu pošiljke, ki se posreduje pošiljatelju.

Insured Letter with Certificate of Delivery – When delivering Insured Letter with Certificate of Delivery, the recipient will sign a written acknowledgement of receipt of the consignment which will be forwarded to the sender.

ZAVAROVANI PAKET | INSURED PARCEL

Zavarovani paket je namenjen večjim predmetom oz. predmetom, ki tehtajo do teže 10 kg.

Insured Parcel is intended for bulky items or items weighing up to 10 kg.

Zavarovani paket, dostavljen samo naslovniku – Storitev Zavarovanega paketa češke pošte pomeni dostavo pošiljke v roke naslovnika, naslovnikovega zastopnika ali naslovnikovega zakonitega predstavnika. Pri dostavi Zavarovanega paketa se zahtevata prejemnikova identifikacija in podpis.

Insured Parcel with Delivery to the Addressee Only – The service Insured Parcel from Česká pošta means delivery of the parcel into the hands of the addressee, the addressee's agent or the addressee's legal representative. Delivery of the Insured Parcel requires recipient's identification and signature.

Zavarovani paket s Potrdilom o dostavi – Pri dostavi Zavarovanega paketa s Potrdilom o dostavi mora prejemnik podpisati pisno izjavo o prejemu pošiljke, ki se posreduje pošiljatelju.

Insured Parcel with Certificate of Delivery – When delivering Insured Parcel with Certificate of Delivery, the recipient will sign a written acknowledgement of receipt of the consignment which will be forwarded to the sender.

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

Skupina držav Group of countries	Vrednost pošiljke Consignment value			
	od 0 EUR do 2 000,00 EUR from 0 EUR to 2 000,00 EUR	od 2 001,00 EUR do 4 000,00 EUR from 2 001,00 EUR to 4 000,00 EUR	od 4 001,00 EUR do 20 000,00 EUR from 4 001,00 EUR to 20 000,00 EUR	od 20 001,00 EUR do 80 000,00 EUR from 20 001,00 EUR to 80 000,00 EUR
Območje 1 Range 1	7,60 EUR	15,20 EUR	39,60 EUR	75,20 EUR
Območje 2 Range 2	14,40 EUR	28,80 EUR	50,40 EUR	82,00 EUR
Območje 3 Range 3	15,60 EUR	31,20 EUR	53,60 EUR	85,60 EUR
Območje 4 Range 4	23,20 EUR	37,60 EUR	58,40 EUR	91,60 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	Vrednost pošiljke Consignment value			
	od 0 EUR do 2 000,00 EUR from 0 EUR to 2 000,00 EUR	od 2 001,00 EUR do 4 000,00 EUR from 2 001,00 EUR to 4 000,00 EUR	od 4 001,00 EUR do 20 000,00 EUR from 4 001,00 EUR to 20 000,00 EUR	od 20 001,00 EUR do 80 000,00 EUR from 20 001,00 EUR to 80 000,00 EUR
Območje 5 Range 5	26,80 EUR	44,40 EUR	65,20 EUR	96,80 EUR
Območje 6 Range 6	28,40 EUR	47,20 EUR	68,40 EUR	100,40 EUR
Območje 7 Range 7	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	80 000 EUR

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

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

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

UPS | UPS

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

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

Express Saver[®] prevozniškega podjetja UPS, skupaj z dodatnima storitvama Potreben podpis odrasle osebe in Direktna dostava, pomeni, da bo pošiljka z blagom dostavljena odrasli osebi, tj. pošiljke ne more prevzeti mladoletna oseba. UPS zahteva prejemnikov

podpis. Pošiljka se dostavi izključno na naslov, ki je naveden na špedicijski oznaki. Dostave pošiljke ni mogoče preložiti ali preusmeriti na kateri koli drug naslov. Največja dovoljena teža pošiljke je 2 kilograma. V primeru, da gre za večjo težo, se blago razdeli na več pošiljk. UPS bo prejemniku poslal e-pošto s povezavo za sledenje pošiljki. Za skoraj vsa poslovna območja v Evropi se dostava izvede naslednji delovni dan po tem, ko pošiljko sprejme prevoznik. Če prejemnika ni na navedenem naslovu, 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 EUR do 2 000,00 EUR from 0 EUR to 2 000,00 EUR	od 2 001,00 EUR do 4 000,00 EUR from 2 001,00 EUR to 4 000,00 EUR	od 4 001,00 EUR do 20 000,00 EUR from 4 001,00 EUR to 20 000,00 EUR	od 20 001,00 EUR do 80 000,00 EUR from 20 001,00 EUR to 80 000,00 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
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	Švica, Norveška

Skupina držav
Group of countries

Range 7 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	80 000 EUR

The amounts specified in the Pricelist are inclusive of VAT.

The amounts specified in the Pricelist are inclusive of VAT.

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

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

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 in priimek | Full Name

Ulica in hišna številka | Street No.

Poštna številka | ZIP Code

E-pošta | E-mail

Datum rojstva | Date of birth

Kraj | Town

Država | State

Mobilni telefon | Mobile Phone

KONTAKTNI PODATKI POSREDNIKA | AGENT CONTACT DATA

Ime in priimek | Full Name

Številka | Number

E-pošta | E-mail

Mobilni telefon | Mobile Phone

Praha, 12.05.2024