

1. Purpose of the program

AKCENTA CZ a.s. (hereinafter referred to as the "Company") is introducing an Activity Bonus incentive program (hereinafter referred to as the "Program") for clients using an Internal Payment Account (IPA).

The aim of the Program is to reward clients who actively use the IPA for currency exchange and payments.

2. Participation in the Program

- Any client who has set up an IPA and is registered with Online Broker (OLB) can participate in the Program.
- Participation in the Program begins upon activation in OLB by clicking the "Activate Bonus" button in the IPA section.
- Activation is a one-time process and remains valid until canceled by the client.
- Cancellation can be made by calling the Company's customer service line.

3. Program principle and calculation period

3.1 Start of bonus calculation

The bonus begins to accrue for the client on the second calendar day after activation of the Program.

3.2 End of bonus calculation

If the client deactivates the Program, the bonus calculation ends at the end of the calendar month in which the deactivation was performed.

3.3 Monthly retroactive crediting

The bonus is credited retroactively, always in the month following the month for which the bonus entitlement arose (M+1).

4. Conditions for bonus eligibility

The client is entitled to a bonus for a given calendar month if, during that month:

1. maintains a balance on the IPA, and at the same time
2. performs currency exchanges (FX Spot) from the IPA, which are settled via the IPA.

Forward transactions are not included in the bonus calculation.

5. Bonus calculation

5.1 Values included in the calculation

The following values are included in the calculation for each IPA currency separately (CZK, EUR, USD):

1. Average daily balance (ADB)
 - a. $ADB = \text{sum of daily closing balances of the given currency} / \text{number of days in the month}$
2. Volume of FX Spot transactions settled via IPA (FX volume)
 - a. The volume in the currency that was settled via the IPA is included
 - b. For IPA–bank, the side settled via IPA is included
 - c. For IPA–IPA, both currency sides are counted

- d. Forwards are not included

5.2 Basis for calculating the bonus

The basis for calculating the bonus is the lower of the following values:

- Average daily balance (ADB)
- Volume of FX Spot transactions settled via IPA (FX volume)

The calculation is performed separately for each currency.

5.3 Bonus calculation

$$\text{Bonus for a given currency} = \text{Set monthly rate} \times \min(\text{ADB, FX volume})$$

Interest convention used: ACT/365.

5.4 Conversion to CZK

The resulting bonus for CZK, EUR and USD is converted to CZK at the Czech National Bank (ČNB) exchange rate valid on the last day of the relevant month.

The total monthly bonus is the sum of the bonuses from all three currencies.

6. Bonus payment

- The bonus is always paid in CZK.
- The bonus is credited retroactively for the previous month.
- The bonus is paid only for months in which the client has met the activity conditions.

7. Important information

1. The bonus is not interest on a deposit or an interest-bearing product. It is a reward for active use of the IPA.
2. The parameters of the Program (including the monthly rate) are not guaranteed and are subject to change.
3. The Company reserves the right to modify or terminate the Program at any time.
4. The amount of the bonus depends solely on the client's actual activity.
5. The internal payment account is not covered by the deposit insurance system.
6. The tax liability associated with the bonus is the responsibility of the client. The Company does not withhold or pay any taxes.

8. Contact Information

If you have any questions about the Program, please contact your trader or our customer service line: +420 498 777 770, info@akcenta.eu.