

## **1. Customer Classification**

We are required to classify our customers as private, professional, or eligible counterparties in relation to transactions in financial instruments.

In accordance with the documents available to us, we classify you as **an eligible counterparty** within the meaning of MIFID II.

Under the provisions of the Securities Supervision Act, you are always entitled to demand a different classification from us at any time, for example as a professional customer, and therefore receive a higher level of legal protection, e.g. when executing customer orders. If you wish to change your classification, please contact your relationship manager at Raiffeisenlandesbank Oberoesterreich AG.

Please provide us with additional details in the confirmation document under item 1.

## **2. LEI Code**

Raiffeisenlandesbank Oberoesterreich AG requires the Legal Entity Identifier Code (LEI) of all non-natural persons. Please note that RLB OOE does not carry out transactions with financial instruments with customers until we have received a valid LEI from them. Please provide us with your LEI code in the confirmation document. Furthermore, by signing the return confirmation, you confirm your LEI to be valid during the entire business relationship with RLB OOE and agree to notify us of any changes.

## **3. Communication and Disclosure of Costs**

**Recording of telephone conversations and other electronic communications:** RLB OOE is required to record telephone conversations and other electronic communications relating to transactions with financial instruments and other investment products.

Over-the-counter derivative transactions and securities are regularly concluded and recorded via telephone.

**Before carrying out transactions with financial instruments**, customers receive **information about the costs** associated with a service offered or the acquisition of the financial instrument. This information is standardised or provided individually depending on the product or service.

If customers carry out transactions with us (e.g. over-the-counter derivatives) via **telephone or using other means of distance communication** (e.g. via platforms) and it is therefore not technically possible to provide the customer with the cost information **prior** to carrying out the transaction, then the **cost information** can

be provided to the customers in a durable medium immediately **after** the transaction has been carried out. Without prejudice to the obligations set out in Article 24 Paragraph 4 of Directive 2014/65/EU, investment firms providing services to eligible counterparties may agree to a limited adherence to the requirements according to Article 50 Paragraph 1 DeIVO 2017/565, unless the financial instruments concerned — regardless of the security service provided — incorporate a derivative and the eligible counterparty intends to offer such financial instruments to its customers.

We require your **consent** for this. However, you have the **option to postpone the transaction** to receive the cost information in advance.

**Product costs** incurred when carrying out over-the-counter derivatives and structured deposits can be seen in the so-called **Key Information Documents (KIDs)**, that RLB OOE primarily provides to its private customers via the site [priips.rlbooe.at](http://priips.rlbooe.at). These are KIDs in generic form describing the products from the groups and subgroups mentioned on the website. These KIDs provide the **maximum amount of product costs** that over-the-counter derivative transactions or structured deposits of the relevant subgroup may incur, depending on the client and transaction, as a percentage and as an absolute amount based on an assumed nominal amount. Other product costs or service costs will not be charged by RLB OOE for over-the-counter derivatives and structured deposits unless the customer is informed separately about this.

You acknowledge this by signing the confirmation document.

#### **4. Release from Banking Secrecy**

Security depositories, the respective stock company or securities issuer or their agent contact the bank on a case by case basis according to the respective capital market practice or legal requirements, requesting that the identity of the respective security holder be disclosed. The reason for the request to disclose the identity is not examined by the bank or cannot be examined. Depending on these capital market practices or legal requirements, disclosure of the identity may be necessary, for example, in connection with the distribution of dividends, by way of exercising voting rights, participation in capital measures or regulatory proceedings; not disclosing the identity, on the other hand, may be associated with negative consequences (**rejection of orders, blocking existing investments/ban on sale and transfer**, exclusion of dividend payment, voting rights, capital measures, etc.).

We request additional details in the confirmation document under item 4.

## **5. Information from Raiffeisenlandesbank Oberoesterreich**

- **Appendix A: Terms and conditions of RLB OOE** (in the version from March 2017).
- **Appendix B: General Information from Raiffeisenlandesbank Oberoesterreich on the Investment Business**  
This information includes, among other things, a description of the services provided by RLB OOE for transactions with financial instruments, a summary of the execution policy of RLB OOE, information on how to deal with conflicts of interest and financial incentives, measures to protect customer assets and complaints.
- **Appendix C: Risk Warnings for Transactions with Financial Instruments** (As of September 2017).

You confirm receipt of the documents by signing the confirmation document.

## **6. Providing Information to Our Customers**

The legal provisions require RLB OOE to provide its customers with comprehensive information relating to security services and transactions with financial instruments in a durable medium.

RLB OOE intends to make such information available in a durable medium, the information regarding costs in particular, by electronic means, e.g. email, rather than in paper form.

Additionally, in the future RLB OOE is required every year to provide its customers with a cost disclosure of all security services performed and transactions carried out this year.

For sending business confirmations, security settlements, portfolio comparisons, statements of security accounts and much more, please provide us with the desired electronic communication channels in the return confirmation.

### **Other**

For eligible counterparties, RLB OOE offers general advice-free transactions in the execution of orders in financial instruments within the meaning of MiFID II.

If you are interested in investment advice, we ask that you contact your responsible relationship manager at RLB OOE.

**Warning for target market inspection in the execution transaction:** We point out to our customers that there is **no or** - if relevant - there is a **limited** target market inspection in non-advice transactions.