

ENOTNA KUPOPRODAJNA POGODBA SINGLE PURCHASE CONTRACT

Družba IBIS inGold, a. s., s sedežem na naslovu Rybná 682/14, Staré Město, 110 00 Praha 1, Češka republika, ki je vpisana v poslovni register občinskega sodišča v Pragi, številka B 18920, ID: 25525433, davčna številka: CZ25525433 (v nadaljnjem besedilu: "Prodajalec"), e-naslov: shop@ibisingold.com, spletna stran Prodajalca (v nadaljnjem besedilu: "Spletna stran Prodajalca"): ibis.ibisingold.com, ki jo zastopa Libor Kochrda, predsednik upravnega odbora, sklepa enotno kupoprodajno pogodbo (v nadaljnjem besedilu: "Pogodba") za spodaj navedeno stranko kot Kupca (v nadaljnjem besedilu: "Kupec").

IBIS inGold, a.s., registered office Rybná 682/14, Staré Město, 110 00 Praha 1, the Czech Republic, incorporated in the Commercial Register kept by the Municipal Court in Prague, file reference B 18920, ID: 25525433, TIN: CZ25525433 (hereinafter the "Seller"), email: shop@ibisingold.com, website operated by the Seller (hereinafter the "Seller's Website"): ibis.ibisingold.com, represented by Libor Kochrda, chairman of the board of directors, hereby concludes a single purchase contract (hereinafter the "Contract") with the customer specified below as the Buyer (hereinafter the "Buyer").

KUPEC | BUYER

Ime | First Name

Priimek | Last Name

Datum rojstva | Date of Birth

Ulica in hišna številka | Street No.

Kraj | Town

Poštna številka | ZIP Code

Država | State

E-pošta | E-mail

Mobilni telefon | Mobile Phone

I. PREDMET POGODBE | SUBJECT MATTER OF THE CONTRACT

1. Predmet pogodbe je Prodajalčeva obveznost dostave naložbene kovine Kupcu v obliki, količini in vrsti, opredeljeni spodaj, in/ali dodatkov (v nadaljnjem besedilu: "Predmet nakupa") ter Kupcu omogočiti pridobitev lastninske pravice nad Predmetom nakupa kot tudi Kupčeva dolžnost prevzema Predmeta nakupa in plačila Nakupne cene.

The Subject Matter of the Contract is the Seller's obligation to deliver investment metal to the Buyer in the form, quantity and type specified below and/or accessories (hereinafter the "Subject Matter of Purchase") and to allow the Buyer to acquire the ownership right to the Subject Matter of Purchase, and the Buyer's obligation to take over the Subject Matter of Purchase and pay the Purchase Price.

Blago	Teža	DDV	Cena za kos z DDV	Številko kosov	Skupna cena z DDV
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Skupna cena za plačilo

2. Ingot (palica) je naložbena kovina, označena s produkcijsko številko, težo, čistostjo, vrsto kovine in imenom proizvajalca. Kovanec je naložbena plemenita kovina, označena z nominalno vrednostjo, težo, čistostjo, vrsto kovine, letnico kovanja in imenom proizvajalca. Komplet je zbirka nedvoumno določenega števila palic ali kovancev, ki jih dobavi Prodajalec kot celoto – posameznih palic ali kovancev ni mogoče dobaviti posebej. Kupec skupaj s palico, kovancem in/ali kompletom prejme certifikat o pristnosti. Oblika certifikata o pristnosti je odvisna od proizvajalca oz. dobavitelja palic, kovancev ali kompletov. Dodatki so blago, ki jih ponuja Prodajalec in niso naložbene kovine, kot so npr. darilne škatlice (v nadaljnjem besedilu: "Dodatki").

An ingot means investment metal marked with a production number, weight, fineness, type of metal, and producer. A coin means precious investment metal marked with a nominal value, weight, fineness, type of metal, year of mintage, and producer. A set means a complete set of an unambiguously specified quantity of ingots or coins exclusively delivered by the Seller as a whole; individual ingots or coins cannot be delivered separately. The Buyer will receive a certificate of authenticity together with the ingots, coins and/or set. The form of the certificate of authenticity depends on the producer or supplier of the ingots, coins or sets. Accessories mean goods offered by the Seller which are not investment metals, such as gift boxes (hereinafter the "Accessories").

II. RAČUN STRANKE | CUSTOMER'S ACCOUNT

1. Kupec si je na spletni strani Prodajalca ustvaril račun in se prijavil v račun pred sklenitvijo Pogodbe (v nadaljnjem besedilu: "Račun stranke"). Račun stranke je Kupcu na voljo po vnosu njegovega uporabniškega imena, gesla, lahko pa tudi varnostne avtentikacijske kode. Dokumenti in informacije, ki jih Prodajalec pošlje na Račun stranke v obliki sporočil, bodo shranjeni na tem računu zaradi vodenja evidenc. Prodajalec ne sme enostransko spremeniti vsebine poslanih sporočil.

The Buyer created an account on the Seller's Website and logged in to the account before the Contract was concluded (hereinafter the "Customer's Account"). The Customer's Account is available to the Buyer upon entering their login name, password and potentially their security authentication code. Documents and information sent by the Seller to the Customer's Account in the form of messages will be saved on this account for recordkeeping. The content of the messages sent cannot be unilaterally changed by the Seller.

2. Prodajalec bo na Račun stranke in/ali e-poštni naslov Kupca poslal informacije o sklenitvi Pogodbe, vse informacije v zvezi s Pogodbo ali njenimi spremembami kot tudi informacije o odpravi Predmeta nakupa Kupcu. Prodajalec lahko na Račun stranke pošlje tudi tržne informacije, če Kupec s tem soglaša. Prodajalec in Kupec se strinjata, da se sporočilo šteje za dostavljeno Kupcu takrat, ko se dostavi v Račun stranke.

The Seller will send to the Customer's Account and/or email address of the Buyer information on the conclusion of the Contract, all information as per the Contract or its amendments, and information on the dispatch of the Subject Matter of Purchase to the Buyer. The Seller may also send marketing information to the Customer's Account based on the Buyer's consent. The Seller and the Buyer agree that a message is considered delivered to the Buyer when delivered to the Customer's Account.

3. Kupec lahko prek računa stranke elektronsko podpisuje dokumente, ki jih prodajalec dovoli podpisati na ta način. Po prijavi v račun stranke mora kupec izpolniti ustrezen obrazec in ga potrditi z varnostno avtorizacijsko kodo preko mobilne aplikacije ali na drug podobno zanesljiv način, ki ga prodajalec lahko omogoči v prihodnje. Osnutek dokumenta je s tem veljavno podpisan s strani kupca. Elektronski podpis prodajalca se nato doda osnutku dokumenta, podpisan dokument pa se pošlje na kupčev račun stranke in/ali e-poštni naslov.

Through the Customer Account, the Buyer may electronically sign documents that the Seller allows to be signed in this manner. After logging in to the Customer Account, the Buyer shall fill in the relevant form and confirm it using the security authorisation code, by means of a mobile application, or by any other similarly reliable means that the Seller may enable in the future. The draft document shall thereby be validly signed on the Buyer's part. The Seller's electronic signature shall then be affixed to the draft document, and the signed document shall be sent to the Buyer's Customer Account and/or email address.

4. Kupec se zavezuje, da bo s podatki za prijavo v Račun stranke ravnal skrbno in previdno, da bi preprečil zlorabo le-teh. Kupec se zlasti zavezuje, da ne bo shranil gesla v brskalnik ali na trdi disk, da bo redno preverjal sporočila, prejeta v Računu stranke, vedno uporabljal močno geslo (najbolje kombinacijo majhnih črk in velikih črk s številkami in posebnimi znaki, upoštevajoč dolžino gesla), da bo redno spreminjal geslo in da bo v primeru suma, da je bilo geslo zlorabljeno, brez odlašanja o vsem obvestil Prodajalca. Kupec je odgovoren za vso uporabo Računa stranke, vključno z uporabo s strani tretjih oseb, ne glede na to, kako te tretje osebe pridobijo dostop do Kupčevega Računa stranke. Prodajalec ne odgovarja za zlorabo Računa stranke s strani tretjih oseb, zlasti za morebitna naročila, ki jih prek Računa stranke posredujejo tretje osebe. Kupec nadalje izrecno potrjuje, da je navedena mobilna številka v glavi te Pogodbe pravilna, in izjavlja, da je to

njegova mobilna številka, ki se lahko uporabi za avtentikacijo v skladu s to Pogodbo. Kupec se zavezuje, da bo zagotovil ustrezno zaščito svojega mobilnega telefona in tako preprečil njegovo zlorabo (še posebej kar zadeva varnostne avtentikacijske kode).

The Buyer undertakes to handle the access data to the Customer's Account carefully and diligently to prevent its misuse. In particular, the Buyer undertakes not to store the password in a browser or on a hard disk, to regularly check messages received on the Customer's Account, to always use strong passwords (preferably a combination of lowercase and uppercase letters in conjunction with numbers and special characters and a minimum number of characters), to regularly change the password, and to immediately inform the Seller in the event of suspicion of compromise of the password. The Buyer is responsible for any use of the Customer's Account, including by third parties, regardless of how such third parties obtained access to the Buyer's Customer's Account. The Seller is not responsible for any misuse of the Customer's Account by third parties, in particular for any orders placed through the Customer's Account by such third parties. The Buyer further expressly confirms that the mobile phone number specified in the header of this Contract is correct, and declares that it is their mobile phone number, and can be used for authentication in accordance with this Contract. The Buyer undertakes to ensure that their mobile phone is sufficiently secured so that it cannot be misused (especially with regard to security authentication codes).

III.

UREDITEV IN SKLENITEV POGODBE | ARRANGEMENT AND CONCLUSION OF THE CONTRACT

1. **Pogodba se sklene elektronsko (Pogodba se sklene na spletu v e-trgovini). Kupec način plačila navede v Pogodbi.**
The Contract is concluded electronically (the Contract is concluded on-line in the e-shop). The Buyer will specify a payment method in the Contract.
2. **Pogodba med Prodajalcem in Kupcem se sklene s potrdilom naročila Kupca s strani Prodajalca, ki se pošlje na Račun stranke in/ali na e-poštni naslov Kupca, navedenega v naročilu na Spletni strani Prodajalca in/ali na Računu stranke, kot je opisano spodaj.**
The Contract between the Seller and the Buyer is concluded by confirmation of an order of the Buyer by the Seller sent to the Customer's Account and/or the Buyer's e-mail address entered in the order form on the Seller's Website and/or in the Customer's Account, as described below.
3. **Kupec Predmet nakupa naroči prek obrazca za naročilo, ki je na voljo na Spletni strani Prodajalca. Naročeni Predmet nakupa se obliki doda po izboru količine kosov posameznega blaga.**
The Buyer orders the Subject Matter of Purchase using the order form available on the Seller's Website. The ordered Subject Matter of Purchase is added to the form after the quantity of pieces of the individual goods is selected.
4. **Obrazec za naročilo še posebej vsebuje informacije o:**
The order form contains in particular information about:
 - a. **naročenem Predmetu nakupa**
the ordered Subject Matter of Purchase,
 - b. **nakupni ceni Predmeta nakupa in načinu določitve cene v skladu s VII. členom te Pogodbe**
the Purchase Price of the Subject Matter of Purchase and the price fixing method in accordance with Article VII. of this Contract,
 - c. **načinu plačila nakupne cene za Predmet nakupa**
the method of payment of the Purchase Price for the Subject Matter of Purchase,
 - d. **načinu dostave Predmeta nakupa**
the shipping method for the Subject Matter of Purchase,
 - e. **kontaktni Kupca in informacijah o dostavi**
the Buyer's contact and delivery information,
 - f. **informacijah o stroških v zvezi z dostavo Predmeta nakupa**
information on the costs associated with the delivery of the Subject Matter of Purchase,
5. **Po izpolnitvi obrazca za naročilo in s klikom na gumb za pregled Pogodbe se Kupcu prikaže osnutek Pogodbe. Če se Kupec ne strinja z blagom, ceno, načinom plačila ali stroški pošiljanja, lahko spremembe izvrši v obrazcu za naročilo.**
After filling out the order form and clicking on the "Contract Preview" button, a draft contract will be displayed to the Buyer. If the Buyer does not agree with the goods, the price, the payment method, or the shipping costs, they can make any

corresponding changes through the order form.

6. Če Kupec želi skleniti Pogodbo, lahko to stori s klikom na gumb za "Pošlji pogodbo". S klikom na ta gumb Kupec potrjuje pravilnost osnutka Pogodbe in izpolnjenega obrazca za naročilo na Spletni strani Prodajalca. S to potrditvijo Kupec Prodajalcu posreduje ponudbo za sklenitev Pogodbe glede na izpolnjeni ali spremenjeni obrazec za naročilo in v skladu z osnutkom Pogodb v skladu s prejšnjim odstavkom.

If the Buyer wishes to conclude the Contract, they may do so by clicking the "Send Contract" button. By clicking this button, the Buyer confirms that the draft Contract and the completed order form on the Seller's Website are correct. Through this confirmation, the Buyer makes an offer to the Seller to conclude the Contract according to the filled out or changed order form, and according to the draft Contract in accordance with the previous paragraph.

7. S klikom na gumb za "Pošlji pogodbo" se Kupec zavezuje, da bo kupil Predmet nakupa, naročenega z obrazcem za naročilo, in da bo poravnal Nakupno ceno v skladu s Pogodbo brez priloženega podpisa (v nadaljnjem besedilu: "Datum naročila").

By clicking the "Send Contract" button, the Buyer undertakes to purchase the Subject Matter of Purchase ordered via the order form, and undertakes to pay the Purchase Price in accordance with the Contract without attaching their signature (hereinafter the "Order Date").

8. Takoj po prejemu naročila Prodajalec Kupcu potrdi prejem prek Računa stranke in/ali e-poštnega naslova Kupca. Pogodba se šteje kot sklenjena samo, ko Kupec od Prodajalca prejme potrdilo. Besedilo sklenjene Pogodbe se pošlje Kupcu hkrati s potrditvijo naročila.

Immediately after receiving the order, the Seller will confirm its receipt to the Buyer via the Customer's account and/or the Buyer's e-mail address. The Contract is only considered concluded when the Buyer receives such confirmation from the Seller. The text of the concluded Contract will be sent to the Buyer simultaneously with the confirmation of the order.

9. Kupec se strinja, da bo pri sklepanju Pogodbe uporabil metodo komunikacije na daljavo. Stroške, ki jih Kupec utrpi zaradi komunikacije na daljavo v zvezi s sklenitvijo Pogodbe (stroški interneta in telefona), poravnava Kupec.

The Buyer agrees to use remote communication means when concluding the Contract. The costs incurred by the Buyer for the use of remote communication means in connection with the conclusion of the Contract (internet and phone costs) will be borne by the Buyer.

10. Če Prodajalec meni, da je naročilo (Pogodba) nenavadno, še posebej kar zadeva količino blaga, ceno, stroške odpreme, razdaljo itd., lahko Kupca prosi za ponovno potrditev Pogodbe na primeren način. Če Kupec v razumnem časovnem obdobju ponovno ne potrdi Pogodbe, ima Prodajalec pravico do odstopa od Pogodbe.

If the Seller thinks the order (Contract) is unusual, especially in terms of the quantity of goods, price, shipping costs, distance, etc., it is entitled to ask the Buyer to reconfirm the Contract in a suitable manner. If the Buyer fails to reconfirm the Contract within a reasonable period of time, the Seller is entitled to withdraw from the Contract.

11. Vse blago, ki je predstavljeno na Spletni strani Prodajalca, je zgolj informativne narave; Prodajalec ni dolžan sklepati Pogodbe za to blago. Poglavje 1732, 2. odstavek akta št. 89/2012 civilnega zakonika ne velja.

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

IV. PRAVICE IN DOLŽNOSTI PRODAJALCA | RIGHTS AND OBLIGATIONS OF THE SELLER

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

The Seller undertakes to send the Subject Matter of Purchase to the address for sending goods specified in the Contract. The Seller will send the Subject Matter of Purchase after calculation of the final Purchase Price and after its payment by the Buyer to the Seller's account pursuant to Article VII. (excluding cash-on-delivery consignments). If the Purchase Price

is arranged as cash-on-delivery, the Seller will send the Subject Matter of Purchase to the Buyer after the conclusion of the Contract. In both cases, the Subject Matter of Purchase will be delivered to the Buyer no later than 60 calendar days from the date of fulfillment of the conditions for delivery, unless delivery is prevented by extraordinary unforeseen circumstances beyond the Seller's control (e.g. a natural disaster, epidemic, armed conflict, general strike, extraordinary delay by the Seller's supplier etc.).

2. Prodajalec si pridržuje pravico do odstopa od Pogodbe, če je naslov za pošiljanje blaga oz. količina naročenih Predmetov nakupa nepravilna oz. če je cena Predmeta nakupa očitno vprašljiva ali nepravilna. Prodajalec si prav tako pridržuje pravico do odstopa od Pogodbe, če Kupec v primeru, ko se Nakupna cena Predmeta nakupa spremeni glede na 4. in 5. odstavek VII. člena, večkrat zavrne plačilo končne Nakupne cene pri kršitvi Pogodbe, če Kupec ni izpolnil svojih dolžnosti glede prevzema in plačila zavezujočega naročila ali nakupa Predmeta nakupa v preteklosti, če je kupljeni predmet nakupa razprodan zaradi povečanega povpraševanja in ga ni več mogoče naročiti od dobavitelja Prodajalca ali če je bila zaradi tehnične napake prikazana napačna cena.

The Seller reserves the right to withdraw from the Contract if the address for sending goods or the quantity of the ordered Subject Matter of Purchase is incorrect, or the price for the Subject Matter of Purchase is clearly doubtful or incorrect. Furthermore, the Seller reserves the right to withdraw from the Contract if the Buyer, under a situation when the Purchase Price of the Subject Matter of Purchase is adjusted pursuant to Article VII., paragraphs 4. and 5., repeatedly refuses to pay the final Purchase Price in breach of the Contract, if the Buyer has not fulfilled their obligation to collect and pay for a binding order or purchased Subject Matter of Purchase in the past, if the purchased Subject Matter of Purchase is sold out due to increased demand and it is no longer possible to order it from the Seller's supplier, or if a wrong price was displayed due to a technical error.

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

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

4. Prodajalec si nadalje pridržuje pravico do odstopa od Pogodbe, če je Kupec že resno kršil drugo pogodbo, ki je bila sklenjena s Kupcem.

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

5. Obvestilo o odstopu od Pogodbe bo posredovano Kupcu na njihov Račun stranke in/ali e-poštni naslov.

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

6. Prodajalec ima pravico in v določenih primerih obveznost identificirati, preveriti in potrditi kupca, med drugim v zvezi s kupčevo kreditno sposobnostjo, ukrepi za preprečevanje pranja denarja in financiranja terorizma (vključno, kjer je primerno, poostreno identifikacijo in preverjanji kupca) ter izvajanjem mednarodnih ali nacionalnih sankcij in ukrepov za boj proti goljufijam ter nepoštenemu ali špekulativnemu trgovanju. Kot del take identifikacije, preverjanj in potrditev lahko prodajalec po lastni presoji od kupca zahteva dodatne informacije in/ali dokumente. Če kupec prodajalcu ne posreduje zahtevanih informacij ali dokumentov v razumnem roku ali če dvomi prodajalca o dejstvih, ki se pregledujejo ali preverjajo, obstajajo tudi po predložitvi takih informacij ali dokumentov, lahko prodajalec: (i) prekine pogodbo brez nadaljnega obvestila; ali (ii) zavrne obdelavo plačila ali druge izvedbe s strani kupca ali v njegovo korist. To ne posega v pravice in obveznosti prodajalca po obveznih zakonskih določbah. Če je kupec identificiran s kontrolnim plačilom v skladu z zakonom št. 253/2008 o nekaterih ukrepih za boj proti pranju denarja in financiranju terorizma, se kupec zavezuje, da bo izpolnil vse obveznosti, ki izhajajo iz tega zakona, in prodajalcu nudil potrebno sodelovanje.

The Seller shall have the right, and in certain cases the obligation, to identify, check and verify the Buyer, inter alia, with respect to the Buyer's creditworthiness, measures to counter money laundering and terrorist financing (including, where applicable, intensified identification and checks of the Buyer), and the implementation of international or national sanctions and measures to counter fraud and unfair or speculative trading. As part of such identification, checks and verification, the Seller, at the Seller's own discretion, may require the Buyer to provide additional information and/or documents. Should the Buyer fail to provide the requested information or documents to the Seller within a reasonable period of time, or should the Seller's doubts about the facts under review or verification persist even after the provision of such information or documents, the Seller may: (i) terminate the Contract without further notice; or (ii) refuse to process a payment or other performance by or for the benefit of the Buyer. This shall be without prejudice to the Seller's rights and obligations under mandatory provisions of law. Where the Buyer is identified by means of a control payment pursuant to Act No 253/2008 on certain measures to combat money laundering and terrorist financing, the Buyer undertakes to fulfil all obligations arising from that Act and to provide the Seller with the necessary cooperation.

V. PRAVICE IN DOLŽNOSTI KUPCA | RIGHTS AND OBLIGATIONS OF THE BUYER

1. Kupec se zavezuje, da bo navedeni pravilen naslov za pošiljanje blaga za dostavo Predmeta nakupa. V primeru spremembe naslova Kupca za dostavo blaga mora Kupec Prodajalcu spremembo nemudoma sporočiti v pisni obliki. Če Kupec ne izpolni svoje dolžnosti, zaradi česar se pošiljka Predmeta nakupa vrne Prodajalcu, bo Prodajalec Predmet nakupa ponovno poslal Kupcu samo po Kupčevem plačilu stroškov poštne, pakiranja in zavarovanja glede na Cenik nadomestil in storitev, ki je veljaven na dan ponovnega pošiljanja Predmeta nakupa Kupcu (v nadaljnjem besedilu: "Cenik nadomestil in storitev").

The Buyer undertakes to state the correct address for sending goods for the delivery of the Subject Matter of Purchase. If the Buyer's address for sending goods has changed, they are obliged to immediately inform the Seller in writing. If the Buyer fails to fulfill this obligation and a consignment with the Subject of Purchase is returned to the Seller, the Seller will resend the Subject Matter of Purchase to the Buyer only after the Buyer has repaid the postage, packaging and insurance fees according to the Pricelist of Fees and Services valid on the date the Subject Matter of Purchase is resent to the Buyer (hereinafter the "Pricelist of Fees and Services").

2. Kupec se zavezuje, da bo plačal Nakupno ceno, vključno z vsemi stroški glede na Cenik nadomestil in storitev, ter sprejel naročeni in poslani Predmet nakupa.

The Buyer undertakes to pay the Purchase Price, including the fees according to the Pricelist of Fees and Services, and to accept the ordered and sent Subject Matter of Purchase.

3. Če Kupec ne prejme pošiljke s Predmetom nakupa, čeprav je od Prodajalca prejel obvestilo o pošiljki na Račun stranke in/ali e-poštni naslov, mora o tem nemudoma obvestiti Prodajalca.

If the Buyer does not receive a consignment with the Subject Matter of Purchase, despite being notified of its dispatch by the Seller via their Customer's Account and/or e-mail address, they will immediately inform the Seller.

4. Kupec se zavezuje, da bo sprejel poslani Predmet nakupa. Če Kupec ne izpolni te obveznosti, mu Prodajalec Predmet nakupa pošlje znova. Prodajalec je dolžan pošiljanje Predmeta nakupa ponoviti dvakrat, vedno po plačilu poštne, embalaže in zavarovanja v skladu s Cenikom nadomestil in storitev, ki velja na dan ponovne odpreme. Če navedeni stroški pošiljanja niso poravnani, Prodajalec Predmeta nakupa ni dolžan poslati ponovno.

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

5. Če Kupec po 2 neuspešnih dostavah ne sprejme poslanega Predmeta nakupa, je Prodajalec upravičen do odstopa od Pogodbe. Če Prodajalec odstopi od Pogodbe iz prej navedenih razlogov, mora Kupec Prodajalcu plačati pogodbeno kazen v znesku 10 % Nakupne cene, a najmanj 40,00 EUR. Pogodbena kazen zapade v roku 5 dni od dneva zahteve plačila Kupcu. Prodajalec je svojo terjatev upravičen poravnati s terjatvijo Kupca za plačilo Nakupne cene (ali avansnim plačilom Nakupne cene). Če Kupec do datuma odpreme Prodajalcu še ni plačal poštne, embalaže in zavarovanja za ponovno pošiljanje po Ceniku nadomestil in storitev, ki je veljal na dan pošiljanja, Prodajalec svojo terjatev poravna s terjatvijo Kupca za plačilo Nakupne cene (ali avansnim plačilom nakupne cene).

If the Buyer fails to accept the shipped Subject Matter of Purchase after a further 2 failed attempts at delivery, the Seller is entitled to withdraw from the Contract. If the Seller withdraws from the Contract due to the reason under the previous sentence, the Buyer is obliged to pay the Seller a contractual penalty of 10% of the Purchase Price, but a minimum of EUR 40,00. The contractual penalty is payable within 5 days from the date of delivery of a call for payment to the Buyer. The Seller is entitled to set off the receivable for the payment of the contractual penalty against the Buyer's receivable for the refund of the Purchase Price (or an advance on the Purchase Price). If the Buyer has not yet paid the postage, packaging and insurance for resent packages to the Seller according to the Pricelist of Fees and Services valid on the day of dispatch, the Seller is entitled to set off this receivable against the Buyer's receivable for refund of the Purchase Price (or advance on the Purchase Price).

6. Vračila Predmeta nakupa Prodajalcu niso mogoča. Predmet nakupa se lahko ponudi v odkup samo glede na XI. člen Pogodbe.

Returns of the Subject Matter of Purchase to the Seller are not possible. The Subject Matter of Purchase may only be offered for repurchase under Article XI. of the Contract.

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

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

2. Podatki o plačilu se pošljejo Kupcu na Račun stranke in/ali na njegov e-poštni naslov skupaj z besedilom sklenjene Pogodbe. Pri pogajanju o Pogodbi mora Kupec izbrati način plačila: negotovinsko plačilo ali plačilo po povzetju glede na veljavni Cenik nadomestil in storitev.

Payment information is sent to the Buyer via their Customer's Account and/or e-mail address with the text of the concluded Contract. When negotiating the Contract, the Buyer must choose the method of payment: either non-cash payment or cash-on-delivery according to the valid Pricelist of Fees and Services.

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

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

4. Negotovinsko plačilo, izvršeno na bančni račun Prodajalca – plačilo na podlagi bančnega transferja, poštne nakazila ali gotovinskega pologa na bančni račun Prodajalca na podlagi negotovinskega načina plačila, se šteje, kot da je bila Nakupna cena poravnana, ko bil je zadevni znesek s pravilno številko pogodbe v opisu transakcije (variabilni simbol) evidentiran na računu Prodajalca.

Non-cash payment to the Seller's bank account - payment by bank transfer, postal order, or cash deposit onto the Seller's bank account - with the non-cash payment method, the Purchase Price is considered paid when the corresponding amount with the correct contract number in the transaction description (variable symbol) is credited to the Seller's account.

5. Kupec se zavezuje, da bo Nakupno ceno plačal samo iz sredstev, katerih dejanski lastnik je. Prodajalec lahko od Kupca zahteva dokazilo o izvoru sredstev, s katerimi je bila poravnana Nakupna cena v smiselnem roku, ki ga določi Prodajalec, v roku 10 Delovnih dni od datuma plačila na račun Prodajalca ali od evidentiranja glede na 7. odstavek VII. člena. Če v določenem roku Kupec ne dokaže (po presoji Kupca), da je bila Nakupna cena plačana izključno iz sredstev, katerih dejanski lastnik je, ima Prodajalec pravico odstopiti od Pogodbe. V takšnem primeru Prodajalec Kupcu v razumnem roku povrne plačano Nakupno ceno oz. plačani avans na nakupno ceno, zmanjšano za morebitne 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.

The Buyer undertakes to pay the Purchase Price exclusively using funds of which they are the actual owner. The Seller is entitled to request the Buyer to provide proof of origin of the funds using which the Purchase Price was paid within a

reasonable period set by the Seller, within 10 Business Days from the date the payment was credited to the Seller's account, or from its identification pursuant to Article VII., paragraph 7. If the Buyer fails to prove (at the Buyer's discretion) that the Purchase Price was paid exclusively using funds of which they are the owner within the specified deadline, the Seller is entitled to withdraw from the Contract. In such a case, the Seller will return the paid Purchase Price or advance on the Purchase Price to the Buyer within a reasonable period of time, minus any bank fees related to the receipt of payment and transaction fees associated with the payment according to the valid Pricelist of Fees and Services, and any costs associated with such withdrawal from the Contract.

6. 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").

For the purposes of the Contract, a business day means a working day when banks in the country of the Seller's registered office are open and provide banking services (hereinafter the "Business Day").

VII. DOLOČANJE CEN | PRICING (PRICE FIXING)

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

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

2. Stroški, ki zadevajo veljavni Cenik nadomestil in storitev, se določijo, ko se Kupčevo naročilo posreduje Prodajalcu. Popolni pregled naročila se pošlje Kupcu na Račun stranke in/ali na njegov e-poštni naslov skupaj s Pogodbo. Morebitni dodatni stroški glede na veljavni Cenik nadomestil in storitev se lahko izračunajo ob spremembi nakupne cene Predmeta nakupa, le-ti pa se sporočijo Kupcu na Račun stranke in/ali na njegov e-poštni naslov.

Fees according to the valid Pricelist of Fees and Services are calculated when a Buyer's order is sent to the Seller. A complete overview of the order will be sent to the Buyer via their Customer's Account and/or e-mail address together with the Contract. Any additional fees according to the valid Pricelist of Fees and Services may be calculated when the Purchase Price of the Subject Matter of Purchase is adjusted, and these will be notified to the Buyer via their Customer's Account and/or e-mail address.

3. Če je Nakupna cena plačilo po povzetju, velja Nakupna cena, ki je določena v skladu s 1. odstavkom, z naslednjo izključitvijo. Če je Kupec sklenil več enotnih kupoprodajnih pogodb s Prodajalcem z načinom plačila nakupne cene po povzetju, bo Predmet nakupa posameznih pogodb odposlan postopoma in vedno le takrat, ko se dogovorjena Nakupna cena v prejšnji pogodbi evidentira na bančnem računu Prodajalca. V takšnem primeru se Nakupna cena Predmeta nakupa pri naslednjih pogodbah prav tako določi postopoma, in sicer vedno v skladu s Cenikom Prodajalca, ki je veljaven na dan, ko je bila Nakupna cena, ki je veljala v prejšnji pogodbi, evidentirana na bančnem računu Prodajalca oz. na dan, ko je bilo to ugotovljeno glede na 7. odstavek VII. člena, če je bilo plačilo evidentirano (ali ugotovljeno) do 11.00 po srednjeevropskem času (CET) na Delovni dan. Če se plačilo evidentira (ali ugotovi) po 11.00 CET na Delovni dan, velja Cenik nakupa za naslednji Delovni dan. Vendar pa na takšen način prilagojena Nakupna cena ne bo presežala Nakupne cene, ki je veljala na Dan naročila, za več kot 20 %. Če končna Nakupna cena preseže ta limit, ima Kupec pravico do zavrnitve Predmeta nakupa in do odstopa od Pogodbe. Če je končna Nakupna cena nižja od Nakupne cene, ki je veljala na Dan naročila ali višja od te Nakupne cene za največ 20 %, se Pogodbeni stranki izrecno strinjata, da bo veljala takšna sprememba Pogodbe.

If the Purchase Price is cash-on-delivery, the Purchase Price set in accordance with paragraph 1. will apply with the following exclusion. If the Buyer has concluded several single purchase contracts with the Seller with cash-on-delivery as the selected method for payment of the Purchase Price, the Subject Matter of Purchase of individual contracts will be shipped gradually, and always after the Purchase Price agreed in the previous contract has been credited to the Seller's bank account. In such a case, the Purchase Price of the Subject Matter of Purchase of the following contracts will also be fixed gradually, always according to the Seller's Pricelist valid as of the date when the Purchase Price agreed in the previous contract was credited to the Seller's bank account, or as of the date it was identified according to Article VII., paragraph 7., if the payment is credited (or identified) by 11:00 a.m. CET on a Business Day. If the payment is credited (or identified) after 11:00 a.m. CET on a Business Day, the Purchase Pricelist valid for the following Business Day applies. However, the Purchase Price set in this manner will not exceed the Purchase Price valid on the Order Date by more than

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

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

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

- a. Nakupna cena se določi v skladu s 1. odstavkom zgoraj in velja le, če se evidentira na bančnem računu Prodajalca ali ugotovi v skladu s 7. odstavkom VII. člena do 11.00 CET na Delovni dan nemudoma po objavi četrte Dejanske cene od Datuma naročila.

The Purchase Price set in accordance with paragraph 1 above is valid only if credited to the bank account of the Seller or identified in accordance with Article VII., paragraph 7. by 11:00 a.m. CET on the Business Day immediately following the announcement of the fourth Actual Price from the Order Date.

- b. Če se Nakupna cena evidentira na računu Prodajalca oz. če se identificira v skladu s 7. odstavkom VII. člena kasneje od roka, navedenega v točki a) 4. odstavka VII. člena, se Nakupna cena spremeni glede na Cenik, ki je veljaven na dan evidentiranja Nakupne cene na bančnem računu Prodajalca oz. na dan identifikacije plačila. Vendar pa – če se plačilo evidentira (ali ugotovi) do 11.00 CET na Delovni dan – obvelja Cenik nakupa, ki je veljal za tisti dan; če se plačilo evidentira (ali ugotovi) po 11.00 CET na Delovni dan, velja Cenik nakupa za naslednji delovni dan. Toda na takšen način prilagojena Nakupna cena ne bo presegala Nakupne cene, ki je veljala na dan deponiranja sredstev na račun Prodajalca oz. na dan vnosa naročila z negotovinskim plačilom pri banki oz. na dan, ki je določen na naročilu kot rok za plačilo Nakupne cene (kar nastopi kasneje) za več kot 20 %. Če končna Nakupna cena presega to mejo, se obvestilo, ki ga Prodajalec pošlje Kupcu o tej končni Nakupni ceni, šteje kot ponudba za spremembo Pogodbe, ki se sprejme, razen če Kupec izrecno zavrne ponudbo v pisni obliki v roku 24 ur od prejema obvestila oz. če Kupec sprejme Predmet nakupa ali naknadno izvrši plačilo. Zavrnitev ponudbe za spremembo Pogodbe glede na prejšnjo poved prekliče predmet Pogodbe z negotovinskim plačilom (vse morebitne dolžnosti prizadete Pogodbe potečejo od začetka). Če je prilagojena Nakupna cena glede na ta odstavek Pogodbe nižja od Nakupne cene, ki je veljala na dan deponiranja sredstev na račun Prodajalca oz. na dan vnosa naročila z negotovinskim plačilom pri banki oz. na dan, ki je določen na naročilu kot rok za plačilo Nakupne cene (kar nastopi kasneje), ali če je cena višja od te Nakupne cene za največ 20 %, se Pogodbeni stranki izrecno strinjata, da bo veljavna takšna sprememba Pogodbe.

If the Purchase Price is credited to the Seller's account or identified in accordance with Article VII., paragraph 7. later than within the deadline specified in Article VII., paragraph 4., letter a), the Purchase Price will be adjusted according to the Purchase Pricelist valid at the time of crediting the Purchase Price to the Seller's bank account, or valid at the time of payment identification. However, if the payment is credited (or identified) by 11:00 a.m. CET on a Business Day, the Purchase Pricelist valid for that day will apply; if the payment is credited (or identified) after 11:00 a.m. CET on a Business Day, the Purchase Pricelist valid for the next Business Day will apply. However, the Purchase Price adjusted in this manner will not exceed the Purchase Price valid on the day the funds were deposited onto the Seller's account or on the day when a non-cash payment order was placed with a bank, or on the day specified in the order as the due date of the Purchase Price (whichever occurs later), by more than 20%. If the final Purchase Price exceeds this limit, a notification of this final Purchase Price by the Seller to the Buyer represents an offer to amend the Contract, which is accepted unless the Buyer expressly rejects the offer in writing within 24 hours from receiving the notification, or if the Buyer accepts the Subject of Purchase or subsequently makes any payment. Refusal of an offer to amend the Contract according to the previous sentence cancels the subject Contract with non-cash payment (any obligations from the affected Contract expire from the beginning). If the adjusted Purchase Price under this paragraph of the Contract is lower than the Purchase Price valid on the day funds are deposited onto the Seller's account or on the day a non-cash payment order is placed with a bank, or on the day specified in the order as the due date of the Purchase Price (whichever occurs later), or higher than this Purchase Price by a maximum of 20%, the Parties expressly agree that such amendment to the Contract will be effective.

5. Če se Pogodbeni stranki strinjata z Nakupno ceno v negotovinski obliki, ki presega "Mejo skupne cene za blago za naročilo z negotovinskim plačilom z določitvijo cene" glede na Cenik nadomestil in storitev, ki je veljaven na Dan naročila, se Nakupna cena, ki je določena v skladu s 1. odstavkom, vedno prilagodi glede na Cenik nakupov, ki je veljaven na dan, ko se Nakupna cena knjiži na bančni račun Prodajalca oz. glede na Cenik nakupov, ki je veljaven v času identifikacije plačila glede na 7. odstavek VII. člena. Če se plačilo evidentira (ali ugotovi) do 11.00 CET na Delovni dan, obvelja Cenik nakupa, ki je veljal za tisti dan; če se plačilo evidentira (ali ugotovi) po 11.00 CET na Delovni dan, velja Cenik nakupa za naslednji delovni dan. Vendar pa na takšen način prilagojena Nakupna cena ne bo presegala Nakupne cene, ki je veljala na dan deponiranja sredstev na račun Prodajalca oz. na dan vnosa naročila z negotovinskim plačilom pri banki oz. na dan,

ki je določen na naročilu kot rok za plačilo Nakupne cene (kar nastopi kasneje) za več kot 20 %. Če končna Nakupna cena presega to mejo, se obvestilo, ki ga Prodajalec pošlje Kupcu o tej končni Nakupni ceni, šteje kot ponudba za spremembo Pogodbe, ki se sprejme, razen če Kupec izrecno zavrne ponudbo v pisni obliki v roku 24 ur od prejema obvestila oz. če Kupec sprejme Predmet nakupa ali naknadno izvrši plačilo. Zavrnitev ponudbe za spremembo Pogodbe glede na prejšnjo poved prekliče predmet Pogodbe z negotovinskim plačilom (vse morebitne dolžnosti prizadete Pogodbe potečejo od začetka). Če je prilagojena Nakupna cena glede na ta odstavek Pogodbe nižja od Nakupne cene, ki je veljala na dan deponiranja sredstev na račun Prodajalca oz. na dan vnosa naročila z negotovinskim plačilom pri banki oz. na dan, ki je določen na naročilu kot rok za plačilo Nakupne cene (kar nastopi kasneje), ali če je cena višja od te Nakupne cene za največ 20 %, se Pogodbeni stranki izrecno strinjata, da bo veljavna takšna sprememba Pogodbe.

If the Parties agree on a Purchase Price in a non-cash form that exceeds the "Limit of the total price of the goods for an order with non-cash payment with price fixing" according to the Pricelist of Fees and Services valid on the Order Date, the Purchase Price set in accordance with paragraph 1. is always adjusted according to the Purchase Pricelist valid when the Purchase Price is credited to the bank account of the Seller, or according to the Purchase Pricelist valid when the payment is identified according to Article VII., paragraph 7. If the payment is credited (or identified) by 11:00 a.m. CET on a Business Day, the Purchase Pricelist valid for such day will be applied; if the payment is credited (or identified) after 11:00 a.m. CET on a Business Day, the Seller's Purchase Pricelist valid for the following Business Day will apply. However, the Purchase Price adjusted in this manner will not exceed the Purchase Price valid on the day the funds were deposited onto the Seller's account or on the day a non-cash payment order was placed with a bank, or on the day specified in the order as the due date of the Purchase Price (whichever occurs later), by more than 20%. If the final Purchase Price exceeds this limit, notification of this final Purchase Price by the Seller to the Buyer represents an offer to amend the Contract, which is accepted unless the Buyer expressly rejects the offer in writing within 24 hours from receiving the notification, or if the Buyer accepts the Subject of Purchase or subsequently makes any payment. Refusal of an offer to amend the Contract according to the previous sentence cancels the subject Contract with non-cash payment (any obligations from the affected Contract expire from the beginning). If the adjusted Purchase Price according to this paragraph of the Contract is lower than the Purchase Price valid on the day funds are deposited onto the Seller's account or on the day a non-cash payment order is placed with a bank, or on the day specified in the order as the due date of the Purchase Price (whichever occurs later), or higher than this Purchase Price by a maximum of 20%, the Parties expressly agree that such amendment to the Contract will be effective.

6. Nakupna cena Dodatkov v Pogodbi se ne spremeni.

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

7. Če katerega koli zneska na Prodajalčevem računu ni mogoče identificirati zaradi nepravilne številke pogodbe v opisu transakcije (variabilni simbol), se uporabijo pravila za evidentiranje plačil na Prodajalčev račun za določitev Nakupne cene glede na 4. in 5. odstavek VII. člena Pogodbe na prvi Delovni dan, na katerega lahko Prodajalec identificira plačilo pred 11.00 po srednjeevropskem času na Delovni dan.

If any sum credited to the Seller's account cannot be identified due to an incorrect contract number in the transaction description (variable symbol), the rules for crediting payments to the Seller's account will be used for fixing the Purchase Price under Article VII., paragraphs 4. and 5. of the Contract on the first Business Day on which the Seller is able to identify the payment before 11:00 a.m. CET on a Business Day.

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

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

9. Po evidentiranju sredstev na računu Prodajalca s pravilno številko pogodbe v opisu transakcije (variabilni simbol) oz. po identifikaciji le-tega bo na Račun stranke in/ali e-naslov Kupca poslano potrditveno sporočilo o prejetem plačilu na račun Prodajalca in o končnem znesku Nakupne cene.

After the funds have been credited to the Seller's account with the correct contract number in the transaction description (variable symbol), or after their identification, a message will be sent via the Customer's Account and/or e-mail address of the Buyer, confirming that the payment has been credited to the Seller's account and the final amount of the Purchase Price.

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

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

- a. preplačilo: se vrne v obliki negotovinskega plačila na račun Kupca, ki ga je le-ta uporabil pri svojem zadnjem plačilu, z odbitkom morebitnih stroškov transakcije v zvezi s plačilom glede na veljavni Cenik nadomestil in storitev. Če je Kupec plačal s poštnim nakazilom ali gotovino na račun Prodajalca, se preplačilo vrne v obliki negotovinskega plačila na račun Kupca, ki ga le-ta sporoči Prodajalcu.

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

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

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

11. Če Kupec plača Nakupno ceno brez stroškov glede na veljavni Cenik nadomestil in storitev, bo Kupec nezadostno plačilo poravnal na naslednji način: Predmet nakupa bo poslan s plačilom po povzetju v znesku, ki ustreza nezadostnemu plačilu in vključuje stroške za plačilo po povzetju glede na veljavni Cenik nadomestil in storitev. Če je na voljo plačilo po povzetju glede na veljavni Cenik nadomestil in storitev (odvisno od izbranega načina dostave, naslova za pošiljanje blaga in valuto), bo Kupec nezadostno plačilo poravnal z negotovinskim plačilom na račun Prodajalca s številko pogodbe v opisu transakcije (variabilni simbol).

If the Buyer pays the Purchase Price without the fees according to the Pricelist of Fees and Services, they will settle the underpayment as follows: the Subject Matter of Purchase will be sent as cash-on-delivery in the amount corresponding to the underpayment of the, including the cash-on-delivery fee according to the valid Pricelist of Fees and Services. If cash-on-delivery is not allowed according to the valid Pricelist of Fees and Services (depending on the selected shipping method, the address for sending goods, and the currency), the Buyer will settle the underpayment by non-cash payment to the Seller's account with the contract number in the transaction description (variable symbol).

12. Plačana Nakupna cena oz. plačani avans na nakupno ceno za preklicano Pogodbo (če Kupec ne potrdi višje nakupne cene za Predmet nakupa za negotovinska plačila glede na točko b) 4. odstavka VII. člena oz. 5. odstavka VII. člena Pogodbe) se vrne na bančni račun, ki ga je Kupec nazadnje uporabil za plačilo, z odbitkom bančnih stroškov, povezanih s prejemom plačila in transakcijskih stroškov v zvezi s plačilom glede na veljavni Cenik nadomestil in storitev. Če je Kupec plačal s poštnim nakazilom ali gotovino na bančni račun Prodajalca, se Nakupna cena oz. avans na Nakupno ceno, spremenjen glede na zgornjo poved, vrne v obliki negotovinskega plačila na račun Kupca, ki ga le-ta sporoči Prodajalcu.

A paid Purchase Price, or paid advance on the Purchase Price for a canceled Contract (if the Buyer does not approve a higher Purchase Price for the Subject Matter of Purchase for a non-cash payment according to Article VII., paragraph 4., letter b), or Article VII., paragraph 5. of the Contract) is returned to the bank account last used by the Buyer for payment, minus any bank fees associated with the receipt of the payment and transaction fees related to the payment according to the valid Pricelist of Fees and Services. If the Buyer paid by postal order or cash deposit to the bank account of the Seller, the Purchase Price or advance on the Purchase Price, adjusted in accordance with the sentence above, is returned in a non-cash form to the Buyer's account notified to the Seller.

VIII. DOSTAVA PREDMETA NAKUPA | DELIVERY OF THE SUBJECT MATTER OF PURCHASE

1. Predmet nakupa se pošlje na naslov za pošiljanje blaga. Pošiljka je zavarovana. Predmetu nakupa je priložen davčni dokument. Na dan odpreme Predmeta nakupa Prodajalec Kupcu pošlje obvestilo o odpremi v njegov Račun stranke in/ali na njegov e-poštni naslov. Vrednost blaga v eni pošiljki ne sme presegati omejitve glede na Prodajalčev veljavni Cenik nadomestil in storitev. Če naročilo presega omejitve, bo blago odposlano v več pošiljkah.

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

2. Pošiljke se pošljejo glede na izbrano metodo pošiljanja za Predmet nakupa glede na Cenik nadomestil in storitev, ki je veljaven na dan odpreme. Kupec mora takoj pregledati dostavljeno pošiljko, tudi Predmet nakupa. Po preveritvi integritete pošiljke in sprejemu le-te se pošiljka šteje za dostavljeno. Po takšnem sprejemu Kupec ni več upravičen do nobenega pravnega ali finančnega nadomestila iz naslova malomarnosti v času sprejema Predmeta nakupa. Če pošiljka prispe s poškodovano embalažo, lahko Kupec le-to zavrne. V tem primeru Kupec nemudoma obvesti Prodajalca po e-pošti ali telefonu. Naložbene plemenite kovine nikakor ne smejo biti poškodovane, da se ohrani njihova vrednost. Če je Predmet nakupa v svoji originalni embalaži, ne sme biti nobene poškodbe na zaščitni embalaži s certifikatom o pristnosti. Lastništvo nad Predmetom nakupa ob prejemu le-tega preide na Kupca.

Consignments are delivered according to the selected shipping method for the Subject Matter of Purchase according to the Pricelist of Fees and Services valid on the date of dispatch. The Buyer is obliged to immediately inspect a delivered consignment, including the Subject Matter of Purchase. After the integrity of the consignment is checked and it is accepted, the consignment is considered delivered. After such acceptance, the Buyer is no longer entitled to any legal or financial compensation resulting from negligence during the acceptance of the Subject Matter of Purchase. If a consignment is delivered with damaged packaging, the Buyer may refuse it. In such a case, the Buyer will immediately notify the Seller by e-mail or telephone. The investment precious metals must not be damaged in any way in order to preserve their value. If the Subject Matter of Purchase is in its original protective packaging, there must also be no damage to the protective packaging with the certificate of authenticity. Ownership of the Subject Matter of Purchase passes to the Buyer at acceptance.

IX. ZAHTEVKI | CLAIMS

1. Pravice, ki izhajajo iz pomanjkljive izvedbe, in odgovornost Prodajalca za napake urejajo ustrezne določbe akta št. 89/2012, civilnega zakonika s spremembami, še posebej 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 izvirne pogodbe in opisom ugotovljenih pomanjkljivosti. Prodajalec Kupcu pošlje potrdilo, da je prejel zahtevek ali pritožbo na njegov Račun stranke in/ali e-poštni naslov. Prodajalec sprejme odločitev o zahtevku ali pritožbi v 3 delovnih dneh od prejema zahtevka ali pritožbe in o tem obvesti Kupca na njegov Račun stranke in/ali e-poštni naslov, razen če se s Kupcem 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 Seller's liability for defects are governed by Act No 89/2012, the Civil Code of the Czech republic, as amended, in particular Sections 2099 to 2112 and Sections 2165 to 2174. The Buyer will file a claim in writing to the correspondence address of the Seller, by telephone, or by e-mail to the e-mail address of the Seller, indicating the original contract number and a description of the defect. The Seller will send the Buyer a confirmation of receipt of the claim via their Customer's Account and/or e-mail address. The Seller will issue a decision on a claim within 3 Business Days of its receipt, and notify the Buyer via their Customer's Account and/or e-mail address, unless otherwise agreed with the Buyer. A justified claim will be settled without undue delay, but no later than within 30 calendar days from the date of delivery of the Subject Matter of Purchase that is the subject of the claim to the address of the Seller.

X. EVIDENCA PODATKOV IN VARSTVO OSEBNIH PODATKOV | RECORDS AND PERSONAL DATA PROTECTION

1. Prodajalec obdeluje Kupčeve osebne podatke zlasti za namene izvajanja Pogodbe. Podrobnejše informacije o načinu Prodajalčeve obdelave osebnih podatkov so v Pravni izjavi, ki je na voljo na Spletni strani Prodajalca (na povezavi <https://ibis.ibisingold.com/Files/pdf/SL/Legal>). Prodajalec lahko kadar koli enostransko spremeni Pravno izjavo in o tem obvesti Kupca.

The Seller will process the Buyer's personal data mainly for the purposes of performing the Contract. More detailed information on how the Seller will process this personal data is provided in the Legal Statement available on the Seller's Website (under the following link <https://ibis.ibisingold.com/Files/pdf/SL/Legal>). The Seller is entitled to unilaterally amend the Legal Statement at any time, and the Buyer will be informed thereof.

1. Prodajalec odkupi ves Predmet nakupa, ki ga je prodal na podlagi Pogodbe (vendar ne Dodatkov). Odkupna cena Predmeta nakupa oz. posameznih delov Predmeta nakupa se izračuna glede na trenutno veljavni Cenik za odkupe, ki je objavljen na Spletni strani Prodajalca (v nadaljnjem besedilu: "Cenik odkupa"). Takšen odkup se izvede po ceni, opredeljeni v Ceniku odkupa (v nadaljnjem besedilu: "Odkupna cena"), ki jo sestavlja (i) Cena nakupa kovine in (ii) Odkupna premija IBIS, ki velja od dneva, ko je bil Predmet odkupa dostavljen Prodajalcu (v nadaljnjem besedilu: "Dan odkupa"). Drugi premium odkupi (glede na cenik odkupa, npr. iiplan® premium odkup ali iiplanGold® premium odkup) ne veljajo za odkupe Predmeta nakupa. Odkupna cena je objavljena v Ceniku odkupa od ponedeljka do petka, in sicer vedno po 18.00 po srednjeevropskem času, 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 ne predstavlja predloga za sklenitev pogodbe, temveč je poziv k oddaji ponudb.

The Seller will repurchase all the Subject Matter of Purchase sold by the Seller on the basis of the Contract (but not the Accessories). The repurchase price of the Subject Matter of Purchase, or individual parts of the Subject Matter of Purchase, will be calculated according to the current pricelist for repurchases stated on the Seller's Website (hereinafter the "Repurchase Pricelist"). Such repurchase is implemented at the price stated in the Repurchase Pricelist (hereinafter the "Repurchase Price"), which consists of (i) the Purchase Price of the metal, and (ii) the IBIS Repurchase Premium valid as of the date the Repurchased Subject Matter of Purchase was delivered to the Seller (hereinafter the "Repurchase Day"). No other repurchase premium (according to the Repurchase Pricelist, e.g. iiplan® Repurchase Premium or iiplanGold® Repurchase Premium) will be applied to the repurchase of the Subject Matter of Purchase. The Repurchase Price is published in the Repurchase Pricelist from Monday to Friday, always after 18:00 p.m. CET, with immediate effect, and is also valid for the following day and possibly for other days when the Repurchase Price in the Repurchase Pricelist is not published according to the first part of this sentence. The Repurchase Pricelist is not an offer to conclude a contract, but is only a call to submit offers.

2. Kupec Prodajalcu predloži predlog za sklenitev Pogodbe o odkupu Predmeta nakupa (i) prek Računa stranke tako, da izpolni ustrezeni obrazec in ga elektronsko podpiše v skladu s 3. odstavkom II. člena ali (ii) tako, da pošlje kopijo pisnega predloga z lastnoročnim podpisom na obrazcu z Računa stranke na Prodajalčev e-naslov ali (iii) tako, da na Prodajalčev naslov pošlje pisni predlog z lastnoročnim podpisom na papirju na obrazcu z Računa stranke. Predmet predloga za sklenitev pogodbe o odkupu, ki je nepreklicna, je prodaja določenega Predmeta nakupa po Odkupni ceni pod pogojem, da Odkupna cena kovine na Dan odkupa ni več kot 10 % nižja kot na dan, ko je Kupec Prodajalcu predložil 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 Buyer will submit a proposal to conclude a contract for the repurchase of the Subject Matter of Purchase to the Seller (i) via the Customer's Account by filling out the relevant form, signing it electronically in accordance with Article II., paragraph 3., or (ii) by sending a copy of a signed written proposal as per the form on the Customer's Account to the e-mail address of the Seller, or (iii) by sending a signed written proposal in paper form as per the form on the Customer's Account to the Seller's address. The subject matter of a proposal to conclude a repurchase contract, which is irrevocable, is the sale of the specified Subject Matter of Purchase for the Repurchase Price, provided that the Repurchase Price of the metal is not more than 10% lower on the Repurchase Date compared to the date on which the Buyer submitted the proposal to the Seller to conclude a repurchase contract (hereinafter the "Minimum Metal Price"). The Seller will accept such a proposal to conclude a contract via the non-cash payment of the Repurchase Price (minus any transaction fees associated with the payment according to the valid Pricelist of Fees and Services).

3. Če je Odkupna cena kovine nižja od Najnižje cene kovine, ima Kupec pravico podati novo ponudbo ali pa Prodajalec Kupcu na njegovo zahtevo in stroške pošlje nazaj prejeti Predmet nakupa (poština, embalaža in zavarovanje v skladu z veljavnim Cenikom nadomestil in storitev) na naslov Kupca.

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

4. Prodajalec fizično preveri avtentičnost, čistost in splošno integriteto Predmeta nakupa, vključno s certifikatom in vsemi priloženimi dodatki, ki so sestavni del dostavljenega Predmeta nakupa. V primeru dostave poškodovanega ali nepopolnega Predmeta nakupa (tudi dodatkov, ki so sestavni del Predmeta nakupa) ima Kupec pravico do določitve nižje Odkupne cene oz. do zavrnitve odkupa in vračila Predmeta nakupa na naslov Kupca na njegove stroške (poština, pakiranje in stroški zavarovanja glede na veljavni Cenik nadomestil in storitev). Če Prodajalec določi nižjo Odkupno ceno, Kupcu pošlje predlog za sklenitev pogodbe o odkupu na Račun stranke in/ali e-naslov, naveden v glavi pogodbe o odkupu,

ki ga Kupec potrdi v elektronskem sporočilu, poslanem Prodajalcu z e-naslava, navedenega v pogodbi o odkupu. Če Kupec ne potrdi predloga za sklenitev odkupne pogodbe v smiselnem roku, opredeljenem s strani Prodajalca v predlogu, Prodajalec Predmet nakupa vrne Kupcu na njegov naslov in na njegove stroške (poština, pakiranje in stroški zavarovanja glede na veljavni Cenik nadomestil in storitev).

The Seller will perform a physical inspection of the authenticity, fineness and overall integrity of the Subject Matter of Purchase, including the certificate and all supplied accessories that form an integral part of the delivered Subject Matter of Purchase. In the event of delivery of a damaged or incomplete Subject Matter of Purchase (incl. accessories that form an integral part of the Subject Matter of Purchase), the Seller has the right to set a lower Repurchase Price or reject the repurchase and return the Subject Matter of Purchase at the Buyer's expense (postage, packaging and insurance fees according to the valid Pricelist of Fees and Services) to the Buyer's address. If the Seller sets a lower Repurchase Price, it will send the Buyer a proposal to conclude a repurchase contract via the Customer's Account and/or e-mail address specified in the header of the repurchase contract, and the Buyer will confirm the proposal by e-mail sent to the Seller from the e-mail address specified in the repurchase contract. If the Buyer does not confirm the proposal to conclude a repurchase contract within a reasonable deadline specified by the Seller in the proposal, the Seller will return the Subject Matter of Purchase at the Buyer's expense (postage, packaging and insurance fees according to the valid Pricelist of Fees and Services) to the Buyer's address.

XII. ZUNAJSDODNO REŠEVANJE SPOROV | OUT-OF-COURT DISPUTE SETTLEMENT

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

As a consumer, the Buyer has the right to the out-of-court settlement of a consumer dispute. The entity competent for the out-of-court settlement of consumer disputes is the Czech Trade Inspection Authority (www.coi.cz). The Buyer is entitled to initiate an out-of-court settlement of a dispute only after they fail to resolve a dispute directly with the Seller. The Buyer will be obliged to prove this fact to the Czech Trade Inspection Authority. The Buyer is entitled to file a petition with the Czech Trade Inspection Authority no later than 1 year from the date on which they exercised their right, which is the subject of the dispute, with the Seller for the first time. Out-of-court settlement of consumer disputes is free of charge. No limitation periods run from the moment an out-of-court settlement of a consumer dispute is initiated. The above procedure is without prejudice to the Buyer's right to bring a matter to court. The court with jurisdiction in accordance with the legal regulations of the Czech Republic will be competent to decide on a dispute arising from the concluded Contract.

XIII. KONČNE DOLOČBE | FINAL PROVISIONS

1. Kupec priznava, da je cena naložbenih kovin odvisna od gibanj na finančnem trgu, ki so neodvisna od Prodajalčeve volje. Glede na to dejstvo Kupec v skladu z oddelkom 1837(b) akta št. 89/2012, civilnega zakonika, kakor je bil spremenjen, nima pravice odstopiti od te pogodbe ali Pogodbe skladno z oddelkom 1829 akta št. 89/2012, Civilnega zakonika, kakor je bil spremenjen.

The Buyer acknowledges that the price of the investment metal depends on fluctuations of the financial market beyond the Seller's control. With regard to this fact, the Buyer has no right, pursuant to Section 1837, paragraph b) of Act No 89/2012, the Civil Code of the Czech republic, as amended, to withdraw from the Contract pursuant to Section 1829 of Act No 89/2012, the Civil Code, as amended.

2. Kupec je upravičen do delnega odstopa od Pogodbe glede dodatkov, in sicer v roku 14 dni od prejema Predmeta nakupa. Kupec je od Pogodbe dolžan odstopiti v pisni obliki, prav tako pa mora obvestilo o odstopu, skupaj z morebitnimi Dodatki, poslati Prodajalcu na naslov, ki je naveden v glavi Pogodbe.

The Buyer is entitled to partially withdraw from the Contract regarding Accessories within 14 days of receiving the Subject Matter of Purchase. The Buyer is obliged to withdraw from the Contract in writing and to send a notice of withdrawal

together with the relevant Accessories back to the Seller to the address specified in the header of the Contract.

3. Obvestila se pošljejo na naslove, navedene zgoraj v glavi. Če se pogodbeni stranki v Pogodbi strinjata, se obvestilo lahko pošlje tudi na e-naslove zgoraj v glavi oz., v primeru Kupca, tudi na njegov Račun stranke.

Notices are delivered to the addresses specified above in the header. If agreed between the Parties to the Contract, a notice may also be delivered to the e-mail addresses above in the header or, in the case of the Buyer, also via their Customer's Account.

4. Če je Pogodba sklenjena v dveh jezikih, se Pogodbeni stranki strinjata, da v primeru razlik med obema različicama prevlada angleška različica Pogodbe.

If the Contract has been drawn up bilingually, the Parties agree that in the event of discrepancies between the individual language versions, the English version of the Contract will prevail.

5. Če Pogodba ne vsebuje določb, ki izrecno predpisujejo drugače, pravna razmerja med Pogodbenima strankama urejajo veljavni pravni predpisi Češke republike, zlasti akt št. 89/2012, Civilni zakonik, kakor je bil spremenjen.

Unless the Contract expressly contains differing provisions, the legal relationships between the Parties are governed by the valid laws of the Czech Republic, in particular Act No 89/2012, the Civil Code, as amended.

Partner, številka | Partner, number

Uredi zastopnik partnerja, odgovoren za pravilnost vnesenih podatkov in za preverjanje identitete kupca:

Brokered by the partner's representative responsible for the correctness of the data filled in and for the verification of the Buyer's identity:

Ime in priimek | Full Name

Številka | Number

E-pošta | E-mail

Mobilni telefon | Mobile Phone

Praha, 26.05.2025



Libor Kochrda
predsednik uprave

Chairman of the Board of Directors
IBIS InGold®, a.s.