

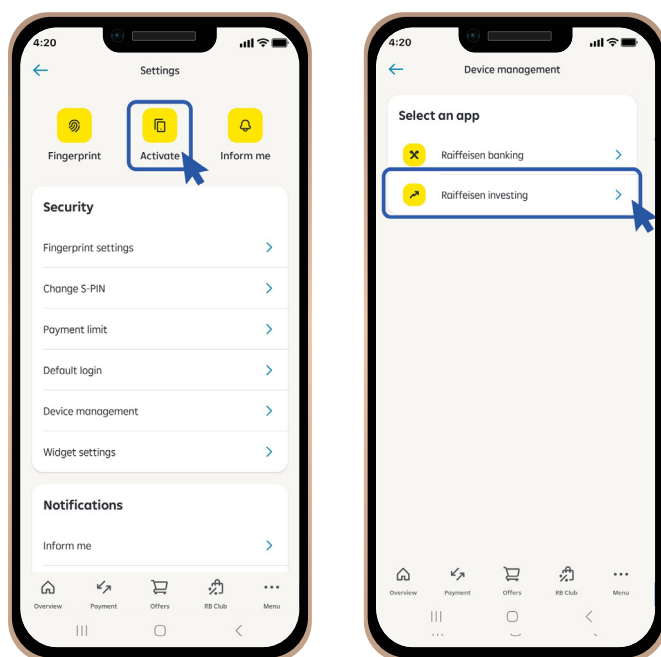
Activating the application - clients without an investment contract

Raiffeisen Mobile Investing App

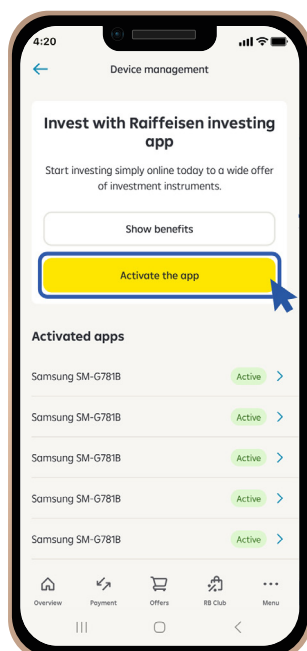
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Activating the investment application

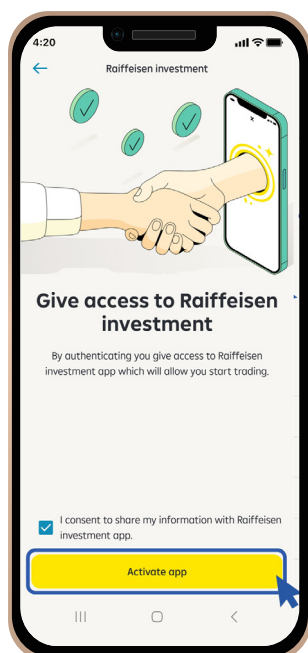
- 1) You can access the application using the activation banner displayed in your Raiffeisen mobile banking in *Menu – Settings – Activate – Raiffeisen investing*. Alternatively, you can directly visit the [App Store](#) or [Google Play](#) depending on the type of your mobile phone and search for the app called *Raiffeisen mobilní investice / Raiffeisen mobile investing*.



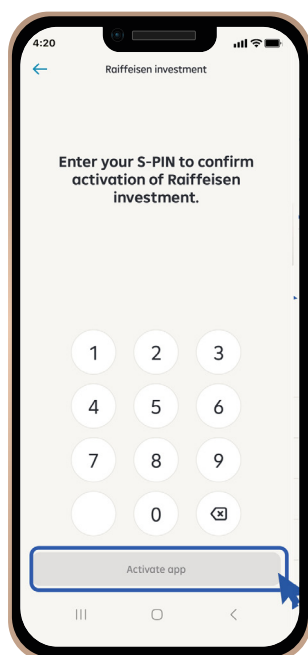
- 2) Continue with the activation of the Raiffeisen mobile investing app.



- 3) To properly pair both applications, you must now consent to the sharing of personal data.

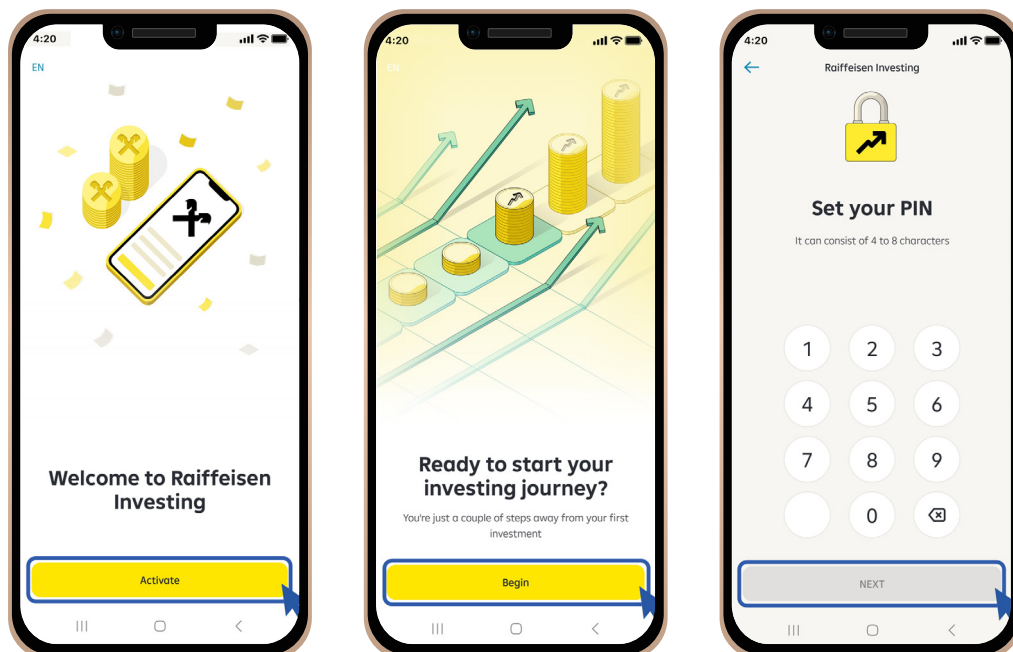


- 4) Confirm the start of activation with the S-PIN you use for confirmations in Raiffeisen mobile banking.

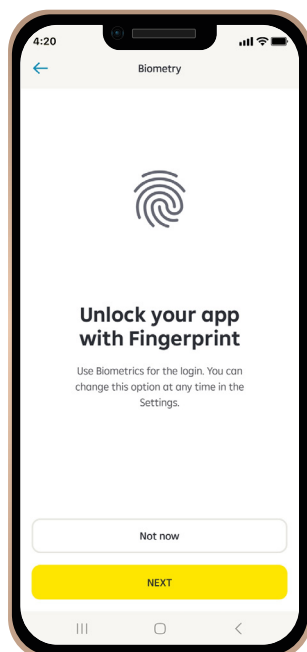


- 5) Continue to the application and create a PIN that will be used to log in and authorize orders placed directly in the Raiffeisen mobile investing application.

It is not necessary for the chosen PIN to be the same as the one you are already using in Raiffeisen mobile banking.



- 6) You can also use biometric authentication to log in and authorize orders. The type of biometric authentication will depend on the available features of your mobile device.



Concluding an investment contract

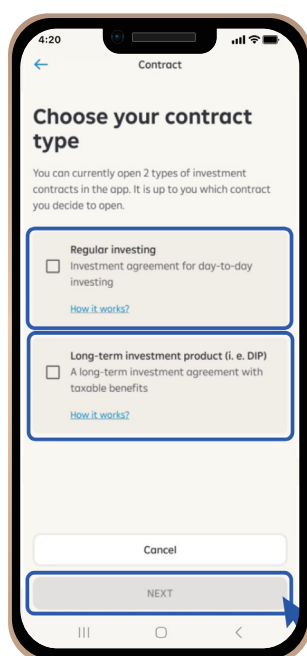
The application will show you what you have already completed and what still lies ahead at each milestone. The entire process should take no more than 10 minutes.

- 1) First, check your personal details.
- 2) Before concluding an investment contract, you must choose the type of contract you want to conclude. You can choose just one or both.

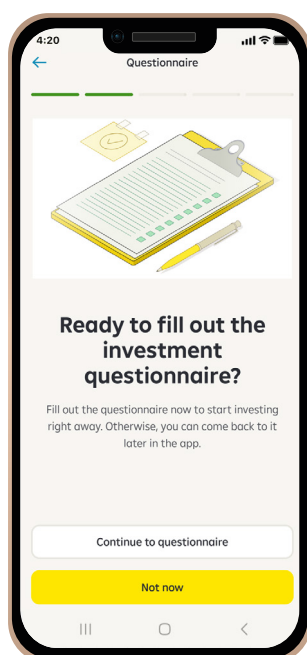
Explanation/description of each contract type:

The contract for Regular investing (EDI) is used to create a financial reserve for any purpose. You can easily invest and deposit or withdraw money from your investment account flexibly without any restrictions.

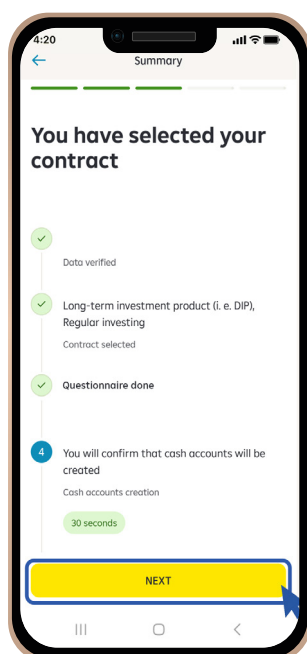
The contract for Long-term investment product (DIP) focuses exclusively on the needs of clients who want to secure a decent income in retirement while taking advantage of tax benefits or contributions from the employer.



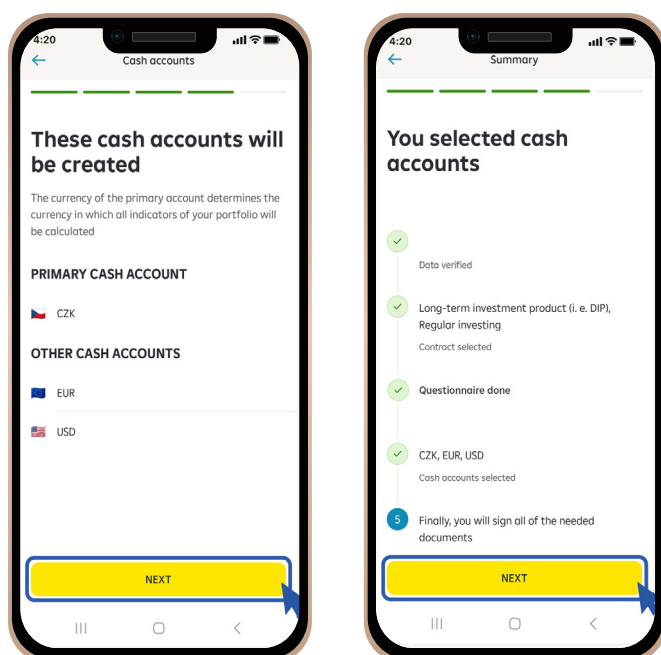
- 3) Next, proceed to complete the investor questionnaire.



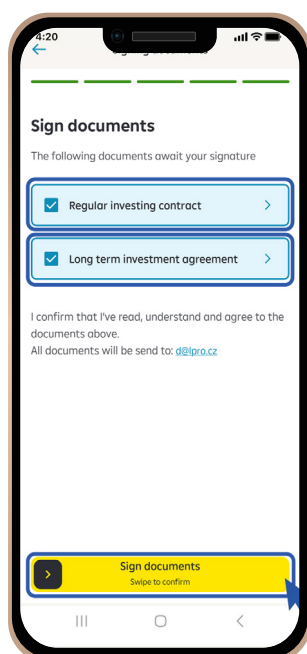
- 4) After completing the investor questionnaire, there are only two final steps left – confirming the creation of cash accounts and concluding an investment contract.



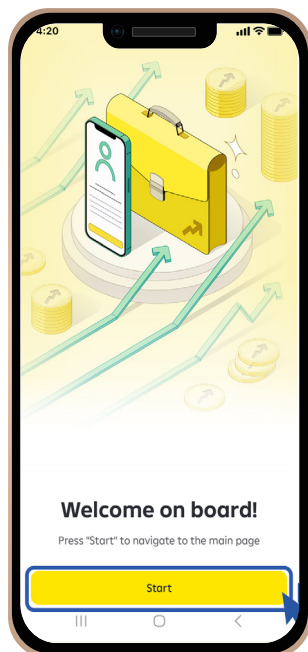
- 5) The Raiffeisen mobile investing app will create three current investment accounts in CZK, EUR, and USD for you free of charge.



- 6) Read all the documents related to the conclusion of the investment contract(s) and completion of the investor questionnaire. If you agree with all the documents, confirm their reading and swipe from left to right to sign the provided documents.

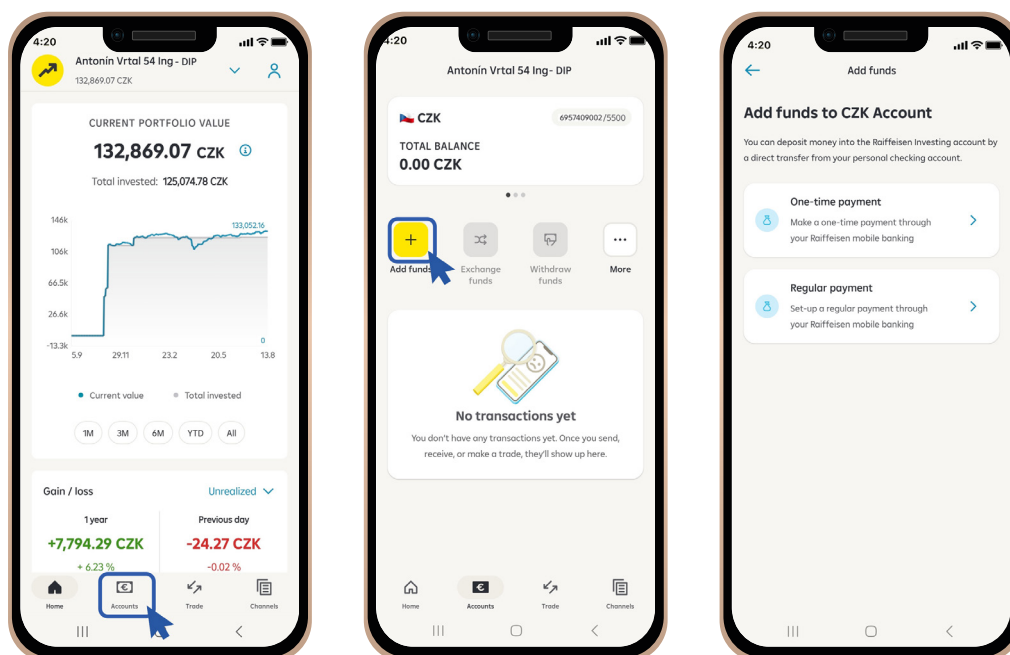


- 7) The process of conclusion of the investment contract on your part is now complete. Now it's our turn to process everything and conclude the contract. This operation usually takes no more than 30 seconds, but occasionally it may take more. If you don't want to wait, you can exit the app. We will notify you by email when your contract is activated.



Depositing money into an investment account

You have successfully concluded an investment contract and activated the Raiffeisen mobile investing app. Now all you need to do is deposit money into your investment account and you can start investing. In the *Accounts* section, click *Add funds* and choose from the following options to deposit funds. You can use pre-filled one-time or regular payments from your current account, and you will be redirected to complete the payment order in your Raiffeisen mobile banking.



Search for an investment product

You can use the funds deposited in your investment account for investments. To search for investment products and subsequently buy/sell them, please refer to the separate manual available [HERE](#).

