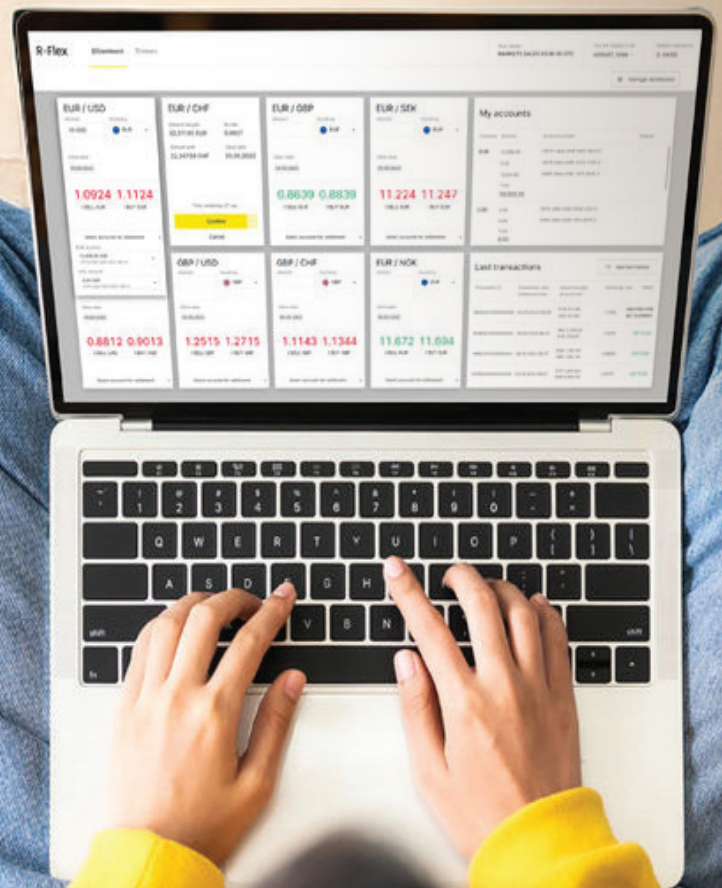


Online FX and Deposits

Make online currency trading and deposits happen



R-Flex

Digital platform for
FX exchange and
term deposits



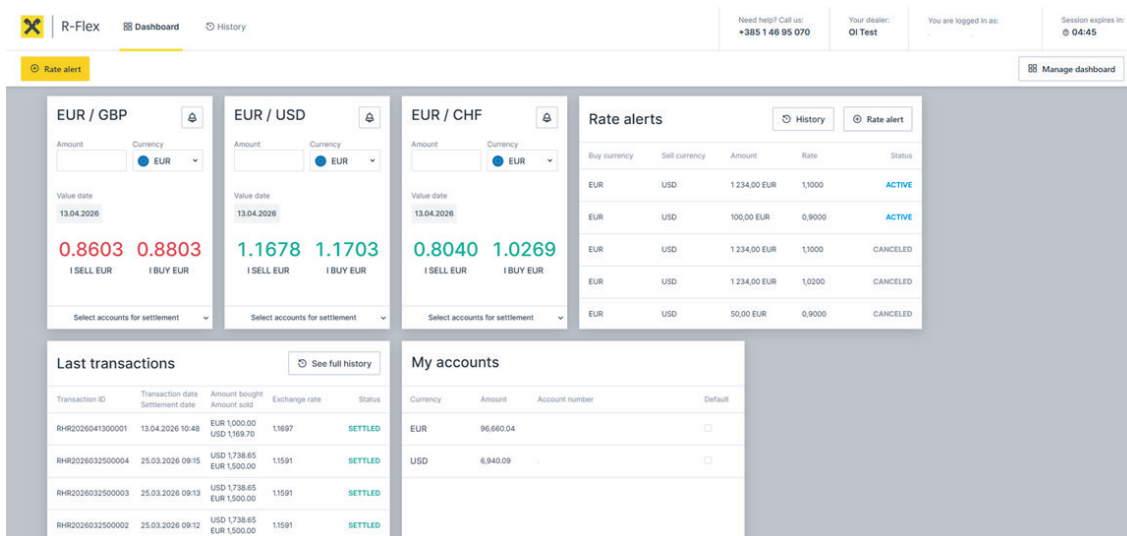
R-Flex is a secure and customizable web platform for online banking that allows buying and selling of currencies, viewing exchange rates, setting Rate alerts and term deposits. All functionalities and services are available simply and directly in the application, through a clear and intuitive user interface.

User Manual

> R-Flex Platform Login

R-Flex the platform can be accessed by legal entities who are users of the RBA DIREKT service. Login is done by a personalized device, with the appropriate authorization authority. After logging in, please select **R-Flex** in the menu.

After login, a customizable and intuitive user interface is displayed that allows quick access to all functionalities and services.

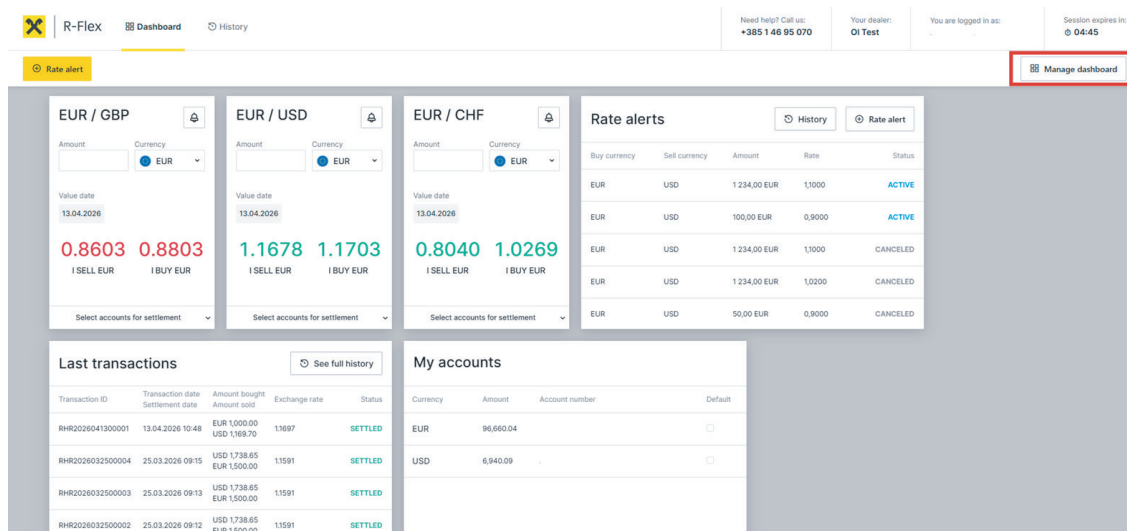


The screenshot shows the R-Flex dashboard interface. At the top, there is a navigation bar with 'R-Flex', 'Dashboard', and 'History' tabs. On the right, there is contact information: 'Need help? Call us: +385 1 46 95 070', 'Your dealer: OI Test', 'You are logged in as: [User]', and 'Session expires in: 04:45'. Below the navigation bar, there is a 'Rate alert' button and a 'Manage dashboard' button. The main content area is divided into several sections:

- Currency Exchange Rates:** Three panels for EUR / GBP, EUR / USD, and EUR / CHF. Each panel shows 'Amount', 'Currency', and 'Value date' (13.04.2026). For EUR / GBP, the rates are 0.8603 (SELL EUR) and 0.8803 (BUY EUR). For EUR / USD, the rates are 1.1678 (SELL EUR) and 1.1703 (BUY EUR). For EUR / CHF, the rates are 0.8040 (SELL EUR) and 1.0269 (BUY EUR). Each panel also has a 'Select accounts for settlement' dropdown.
- Rate alerts:** A table with columns: Buy currency, Sell currency, Amount, Rate, Status. It lists several active and canceled alerts.
- Last transactions:** A table with columns: Transaction ID, Transaction date, Settlement date, Amount bought, Amount sold, Exchange rate, Status. It shows several settled transactions.
- My accounts:** A table with columns: Currency, Amount, Account number, Default. It shows two accounts: EUR (96,660.04) and USD (6,940.09).

> Screen Settings

In the **Manage dashboard** menu, the user can select the functionalities and services they want to use. After selection, save your settings. Then the platform is ready for use.



This screenshot is identical to the one above, but with a red rectangular box highlighting the 'Manage dashboard' button in the top right corner of the dashboard area.

> FX Transactions

- To trade currencies, select **Add currency** in the **Manage dashboard** menu, then select the desired currency pair or more of them. Confirm your selection by clicking **Save**.

- Enter the amount for trading, select the currency, the settlement account and the option to buy or sell.

EUR / USD

Amount

Currency EUR

Value date 13.04.2026

1.1677 **1.1702**

I SELL EUR I BUY EUR

Select accounts for settlement

EUR account 96,660.04 EUR

USD account 6,940.09 USD

- After checking the entered data, the order is confirmed by clicking **Confirm**.

EUR / USD

Amount bought **1,000.00 EUR** At rate **1.1701**

Amount sold **1,170.10 USD** Value date **13.04.2026**

Time remaining: 5 sec.

Confirm

Cancel

- After confirmation, the following pops up on the screen:

i

Your transaction is waiting for settlement. It may take up to 30 seconds.

Please check the current status in the Last Transactions section

Close

- Transaction status is available in the **Last Transactions** tab.

Last transactions

See full history

Transaction ID	Transaction date Settlement date	Amount bought Amount sold	Exchange rate	Status
RHR2026041300002	13.04.2026 14:21	USD 1,167.00 EUR 1,000.00	1.1670	SETTLED
RHR2026041300001	13.04.2026 10:48	EUR 1,000.00 USD 1,169.70	1.1697	SETTLED
RHR2026032500004	25.03.2026 09:15	USD 1,738.65 EUR 1,500.00	1.1591	SETTLED
RHR2026032500003	25.03.2026 09:13	USD 1,738.65 EUR 1,500.00	1.1591	SETTLED

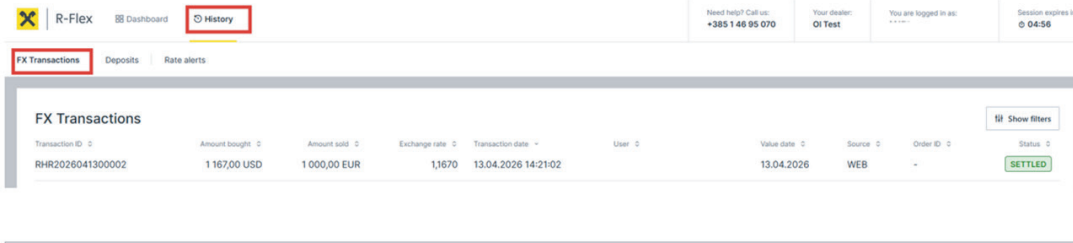
Note:

Transaction account balance is available in the **My accounts** tab.

My accounts

Currency	Amount	Account number	Default
EUR	95,660.04		<input type="checkbox"/>
USD	8,107.09		<input type="checkbox"/>

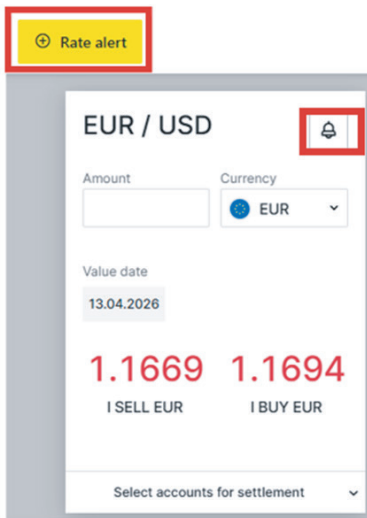
All executed currency trades and order statuses are available in the **History - Currency conversion** tab.



➤ Rate Alert

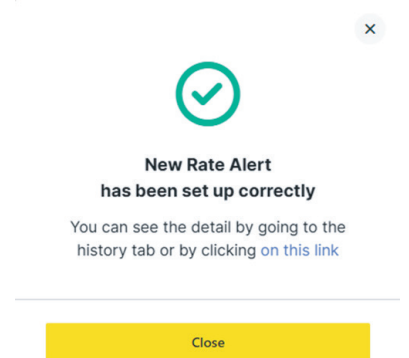
In the R-Flex platform, Rate alert can be set to send you timely notifications about a desired FX rate. Rate alert does not constitute a transaction or exchange rate fixing but serves for informational purposes only. FX rate is monitored exclusively during the R-Flex platform working hours.

1. Access the **Rate alert** tab via the main menu or the bell icon in the FX trading window for the selected currency pair



2. Enter the amount, currencies, desired exchange rate, date and select the notification method (e-mail). If you would like to receive the notification at a different e-mail address or if the existing address is incorrect, contact Financial Markets at +385 1 4695 070.

3. After you set the Rate alert, a confirmation message appears on the screen.

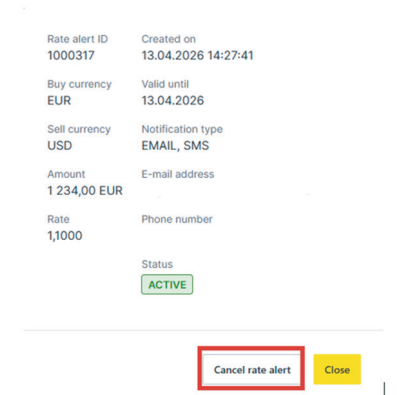


4. Alert status is available in the History tab, where the status can be any of the following:

- Active (desired FX rate not yet reached)
- Reached (desired FX rate reached)
- Cancelled
- Expired

Rate alert ID	Buy currency	Sell currency	Amount	Rate	Created on	Valid until	Achieved on	Status
1000317	EUR	USD	1234,00 EUR	1,1000	13.04.2026	13.04.2026	-	ACTIVE

5. Alerts can be cancelled in the **History** tab, by selecting the respective notification and clicking on the cancellation button.



> Term Deposits

The R-Flex platform allows making of term deposits in EUR, USD, GBP and CHF. You have the possibility to choose a term from 1 to 365 days, at competitive interest rates.

1. Tap on the **Term Deposit – New request** tab.

R-Flex | Dashboard | History

Currency pairs | Widgets

Last transactions My accounts Rate alerts New deposit Active deposits

Add currency

New deposit

Currency: EUR | From account: 95 660,04 EUR

Deposit amount: [input] | End date (DD.MM.YYYY): DD.MM.YYYY

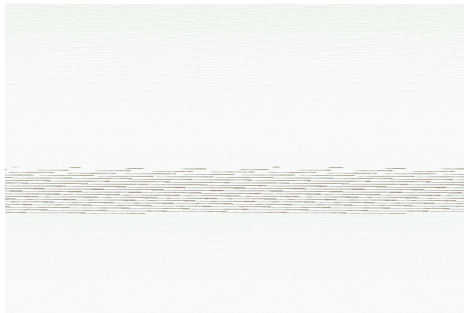
Interest rate (annual): [input]

Select end date to see the exact interest rate for your deposit

Next

2. Enter the required data:

- currency (EUR, USD, GBP or CHF)
- debit / credit account
- deposit amount
- maturity date



- ### 3. After entering the data, click **Continue** to see the request summary on your screen. Please check the entered data and confirm the request with **Open deposit**.

New deposit

From account	(95 660,04 EUR)
Deposit amount	1 000,00 EUR
Interest rate (annual)	0,78%
Start date	13.04.2026
End date	20.04.2026

Deposit operations can be done between 09:00 - 20:00

Cancel | Open deposit

- ### 4. After data confirmation, the message **"We are processing your request"** appears on the screen.



We're processing your request
This may take up to 60 seconds. If approved, the deposit will appear on your list.

Close

- ### 5. All approved deposits are listed in the **Active deposits** tab.

Active deposits

Refresh

Total 5 500,00 EUR

Deposit 0,78%	Start date: 13.04.2026	End date: 20.04.2026	1 000,00 EUR
Deposit 0,72%	Start date: 23.03.2026	End date: 04.05.2026	2 500,00 EUR
Deposit 0,72%	Start date: 23.03.2026	End date: 23.04.2026	2 000,00 EUR

- ### 6. Early termination of term deposit can be executed in the **History – Term deposits** tab, by selecting the respective deposit and submitting an Early Termination Request, in accordance with the bank's terms and conditions.

R-Flex | Dashboard | History

Need help? Call us: +385 1 46 95 070 | Your dealer: OI Test | You are logged in as: | Session expires in: 04:12

FX Transactions | Deposits | Rate alerts

Deposits

Contract no.	Deposit ID	Start date	End date	Linked account	Interest rate (annual)	Amount	Status
7000349770	1063	13.04.2026	20.04.2026		0,78%	1 000,00 EUR	ACTIVE

Terminate