CHRISTMAS 2025

1. **Public promise**

   Finax, o.c.p., a. s., registered office: Bajkalská 19B, 821 01 Bratislava – Ružinov, Company ID: 51 306 727, registered in the Commercial Register of the Municipal Court Bratislava III, Section: Sa, Insert No.: 6713/B (hereinafter "**Finax**"), makes a public promise (hereinafter the "**Public Promise**") to clients regarding a discount on the portfolio management fee for the year 2026 (hereinafter the "**Discount**") under the following conditions:

2. **Conditions for obtaining the Discount**
   - The campaign runs from December 1st, 2025, to December 31st, 2025, inclusive (hereinafter the "**Campaign Period**").
   - The client must have at least one asset account opened with Finax, i.e., must have successfully completed full verification no later than the last day of the Campaign Period, i.e. December 31st, 2025. This means their identity, including identification document and contact details, must be duly verified in the form and manner required by Finax (hereinafter the "**Client Asset Account** ").
   - During the Campaign Period, the client must make any Net Deposit to their Client Asset Account.
   - For the purpose of applying the Discount, "**Net Deposits** " are considered all deposits received on a specific Client Asset Account during the Campaign Period, minus any withdrawals made from that same account during the Campaign Period. Transfers from another Finax asset account are not included in the value of Net Deposits.
   - Net Deposits must be credited to the Client Asset Account no later than December 31st, 2025. The decisive factor is the date of crediting, not the date of sending.
   - The campaign and the Discount do not apply to Brokerage accounts, Finax Shares accounts, insurance accounts, or B2B accounts mediated through UnitPlus.

3. **The amount and application of the Discount**
   - The Discount applies to all Client Asset Accounts to which any Net Deposit was credited during the Campaign Period and for which all the above conditions are met.
   - Clients who meet these conditions will have the value of all Net Deposits made during the Campaign Period managed without a portfolio management fee from January 1st, 2026, to December 31st, 2026, (the fee for the period from the moment of deposit until December 31st, 2025, will be charged in accordance with [the price list]).
   - The Discount will be applied (credited) to the Client Asset Account after the end of the campaign, no later than 15 business days of the following calendar month (January 2026).
   - The Discount is non-transferable.
   - The Discount can be combined with other discounts offered by Finax during the Campaign Period.

4. **Final provisions**

   Finax reserves the right to refuse or subsequently cancel the Discount if the Client does not meet or ceases to meet the aforementioned conditions for obtaining the Discount, as well as in cases where the client performs a full or partial sale on the Client Asset Account to which the Discount applies. Any full or partial sale will cancel the Discount linked to the Client Asset Account from which the sale is made. If the client has other asset accounts with other applied discounts, a withdrawal from one account does not affect the discounts applied to other accounts.

This Public Promise is valid from December 1st, 2025, to December 31st, 2025, and is available on www.finax.eu and at the registered office of Finax.

Finax reserves the right to amend this Public Promise. Any amendments or cancellation will be published on www.finax.eu and at the registered office of Finax.

Bratislava, November 30th, 2025.