Finax

Annex no. 1 to Finax General Terms & Conditions
CHILD'S ACCOUNT

1. General Provisions

This Annex No. 1 valid from 01.12.2026 to the Broker's Terms and Conditions governs the establishment, operation, and management of the Child's Account (hereinafter referred to as the "**Child Account**"). They intend to supplement the Broker's general Terms and Conditions. In matters not expressly regulated herein, the provisions of the general Terms and Conditions shall apply and prevail.
Unless otherwise defined herein, capitalized terms used in these Terms and Conditions shall have the meanings assigned to them in the general Terms and Conditions.

2. Account Establishment and Representation

The Broker establishes and maintains one or more Child Accounts for a Client under the age of 18, represented by their legal representative. Securities are registered in the name of the Child.
The Child Account is available only to Clients whose permanent residence or country of usual residency is the Slovak Republic, the Czech Republic, Croatia or Poland.
The Child Account may be opened only by a Founder (as defined in Section 2.17 of Broker's general Terms and Conditions) who has completed identification and verification with the Broker .The Child Account shall not be opened until the Founder's verification and identification have been completed.
To verify the Founder's authority to act on behalf of the Child, the Founder shall provide supporting documentation in a form acceptable to the Broker. A parent shall provide the Child's birth certificate, while a legal guardian shall provide a court decision or other official document establishing the guardian's authority to represent and manage the affairs of the Child.
Upon the Child reaching 18 years of age, all authority in relation to the Child Account shall automatically transfer to the Child. As of that moment, the Child shall have exclusive control over the Child Account and the Founder's authorization to act on behalf of the Child in relation to the Child Account shall terminate, unless otherwise required by applicable law. Broker may request the Child to verify their identity, complete a suitability and/or appropriateness assessment and provide any information or documentation required to comply with applicable legal and regulatory requirements. The Child's access to and control over the Child Account may be subject to the successful completion of such verification and assessment.

3. Disposal of funds

The Founder acknowledges that legal acts concerning the property of the Child may require the approval of the court where the disposition of such property exceeds Ordinary Administration (*for the purposes of this Annex, "**Ordinary Administration**" shall mean the administration of a minor's property*

and affairs to the extent permitted without prior court approval under the national law applicable to the Founder's exercise of parental responsibility over the Child). At the same time, the Founder declares that, where such approval is required, it has been obtained prior to the relevant legal act being carried out.

The Founder shall, upon Broker's request at any time, provide evidence of such approval for the Broker's review.

The Founder is responsible for ensuring that each transaction falls within the Ordinary Administration of the Child's property, or that all approvals required by law have been obtained. This Section applies to every transaction on the Child Account.

Upon the signature of the Contract the Founder declares that the Founder is entitled to dispose of the Child's property to the extent exercised on the Child Account and that, when required, the Founder holds all of the necessary consents. The Founder certifies to the Broker that all conditions under this paragraph are met and shall be liable for damages or injuries if his or her declaration proves to be untrue.

4. Deposits and Declarations of Ownership

Until the Child reaches the age of 18, the Founder may, in dealings with the Broker, open a Child Account, deposit funds, select and change the investment strategy, and move funds between the Child's Accounts, in each case within the limits of the Ordinary Administration of the Child's property.

All activity of the Founder on the Child Account shall remain within the Ordinary Administration of the Child's property, save where the prior approval of the court has been obtained.

5. Withdrawal Rules and Limitations

Any withdrawal remains subject to the requirements set out in Section 3 (Disposal of funds).

Where additional documentation is required in connection with a withdrawal from the Child Account, the period for processing the withdrawal begins only once the Founder has provided all such documentation to the Broker.

A withdrawal in excess of EUR 1.000,- in aggregate from one or more accounts in a calendar year further requires the written consent of both legal representatives with notarial certified signatures, and the original signed request must be delivered to the Broker; the Broker shall process such a withdrawal only after it has received and verified the original request, with notarially certified signatures or signatures verified by an employee of the Broker. Where the Child has reached the age of 15, the consent of the other legal representative may be substituted by the written consent of the Child verified by an employee of the Broker in a manner and by means determined by the Broker.

For Clients over the age of 15, the Founder may also be required to upload a valid ID card of the Child to fulfill ongoing verification requirements.

Withdrawals in excess of the limit are processed through the Broker; the documentation required, including any notarial authorisation, is delivered to the Broker and assessed by it. Both settled and pending withdrawals are counted towards the limit, on a gross basis from all Child Accounts of the Child are counted.

By accepting these Terms and Conditions, whether upon opening a Child Account or upon accepting an amendment to these Terms and Conditions (including an amendment deemed accepted in accordance with Article 25 of the Terms and Conditions), the Founder confirms that he or she has been informed of and acknowledges that withdrawals from all Child Accounts of the Child are limited to EUR 1.000,- in aggregate in a calendar year and that a withdrawal in excess of this limit may be carried out only under the conditions set out in this Article 5, subject always to the requirements of Article 3. The limit applies to withdrawals made on or after the effective date of this Annex 1.
A withdrawal from the Child Account may be sent only to a Bank Account from which the funds were originally received, provided that such account is held by the Founder (the Child's legal representative) or in the name of the Child.

6. Transitional provisions

Any account held with the Broker in the name of a Client under the age of 18 which was opened before the effective date of this Annex 1 shall, as of that date, be deemed a Child Account and shall be governed by this Annex 1.

This Annex 1 were approved by the Broker's Board of Directors on 28.09.2026 and are effective as of 01.12.2026.
This Annex 1 were published on 29. 10. 2026.