PRICE LIST

Finax, o.c.p., a.s. valid from 01.12.2026

1. SIMPLE FEE STRUCTURE FOR MANAGED PORTFOLIOS

€0	€0	€0	€0
For crediting a payment	For purchases/sales	For performance	For withdrawals

1% + VAT (1.23%)	0.85% + VAT (1.05%)	0.65% + VAT (0.80%)
Portfolio management fee Annual fee from assets under management paid pro rata on a monthly basis	**Portfolio management fee for Elite clients (from €100,000)** The condition is holding assets under management of at least **€100,000** in Finax.	**Portfolio management fee for Elite clients (from €500,000)** The condition is holding assets under management of at least **€500,000** in Finax.
Package content: ▪ Diversified portfolio ▪ Minimum investment of €10 ▪ Tax optimization ▪ Automated rebalancing	**Package content:** ▪ Personal wealth manager ▪ For all household members	**Package content:** ▪ Personal wealth manager ▪ For all household members

0.5% including VAT	0.5% + VAT (0.62%)
Portfolio management fee of the Calm Investing strategies ▪ Suitable for short-term saving ▪ Most conservative investment products	**Portfolio management fee for the Child Account** • The Child Account is available to clients whose permanent residence or usual residence is in Slovakia, Czechia, Croatia or Poland • Reduced fee is applicable on all Child accounts, in case Calm investing account is opened in Child name, lower fee is applied ▪ Further conditions are listed below[1]

[1] The reduced fee package applies to each Child Account held in the name of the Child. Upon the Child reaching the age of 18, the reduced fee package ceases to apply, and the standard Price List applies.

Charges under points 2., 3. and 4. of this Price List apply to the Child Account without change. Specific conditions are set out in Annex no. 1 Finax General Terms & Conditions.

The current VAT rate for Finax clients is 23%. The average internal management fee of the ETFs included in Finax portfolios is 0.18% p.a. for EUR-denominated products.These fees are automatically reflected in the price of the ETFs.

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2. OTHER CHARGES

Transfer of securities to Finax	**Free of charge**
Transfer of securities to another broker (new owner)	**1% of transfer volume, min. €100**
Transfer of securities to another broker (same owner)	**1% of transfer volume, min. €100 + VAT (€123)**
Liquidating portfolio outside of a Trading Day	**€200 + VAT (€246)**
Change of strategy 1x per calendar year	**Free of charge**
Another change of strategy during the year	**€200 + VAT (€246)**
Pairing a client's unidentified payment	**€5 + VAT (€6.15)**
Transfer of securities to another Finax account (new owner)	**€30**
Transfer of securities to another Finax account (same owner)	**€30 + VAT (€36.90)**
Rejection or return of a payment with FX conversion	**Recharged at actual cost****

**The sender of the payment bears the exchange rate differences, conversion costs and bank fees, which Finax may deduct from the amount returned, unless the return was caused by an error on the part of Finax. Finax is not liable for any losses arising from changes in exchange rates between the time of the original transaction and the time the funds are returned. The amount returned may be lower than the amount sent.

3. BANK CHARGES

Credit transfer to the client's investment account – SEPA	**Free of charge**
Credit transfer to the client's investment account – foreign payment	**Recharged bank fee**

4. BROKERAGE – PURCHASES AND SALES OF SECURITIES ON A STOCK EXCHANGE ACCORDING TO AN CLIENT'S INSTRUCTION

Purchases and sales of securities in EUR	**0.3% of trade volume, min. €29**
Purchases and sales of securities in USD	**0.3% of trade volume, min. $29**
Administration of securities	**0.3% + VAT (0.37%) from securities volume**
Financial transactions tax	**tax amount debited from the Client's account**
Currency conversion on Client's order	**€30**
Other fees or charges by the Custodian	**Recharged at actual cost**

5. THE IMPACT OF COSTS ON INVESTMENT RETURN

The examples in this document are illustrative and serve only as model situations. These are simplified model situations that do not include the tax aspect. The amount of fees may vary based on an individual pricing agreement between the client and Finax, o.c.p., a.s. Models are simplified and rounded to provide clarity and a simple explanation of the calculation logic.

GENERAL ASSUMPTIONS OF EXAMPLE 1:

a) Portfolio management with a fee of 1% p.a. + VAT (1.23%)
b) Return: 8% p.a.
c) Currency: EUR.
d) Management fees are being charged on a monthly basis.
e) Fee percentage is calculated from the amount of the original investment.

The impact of investment costs in the first year:

	One-off investment of €10,000		Regular investment of €100 (total deposit of €1,200)	
	EUR	**%***	**EUR**	**%***
Portfolio management fee	-€127	-1.27%	-€7.60	-0.63%
Return	€795	7.95%	€51	4.27%
Net value after a year	€10,668	6.68%	€1,244	3.63%

*% of costs is calculated from first-year's deposits

The impact of investment costs in the following years:

	5th year	10th year	20th year
One-off investment	-1.20%	-1.20%	-1.20%
Regular investment	-1.19%	-1.19%	-1.20%

*% of the cost is calculated from the average amount of assets in each given year

GENERAL ASSUMPTIONS OF EXAMPLE 2:

a) Portfolio management (for Elite clients) with a fee of 0.65% p.a. + VAT (0.80%)
b) Return: 8% p.a.
c) Currency: EUR.
d) Management fees are being charged on a monthly basis.
e) Fee percentage is calculated from the amount of the original investment.

The impact of investment costs in the first year:

	One-off investment of €10,000		Regular investment of €100 (total deposit of €1,200)	
	EUR	**%***	**EUR**	**%***
Portfolio management fee	-€83	-0.83%	-€4.94	-0.41%
Return	€797	7.97%	€51	4.27%
Net value after a year	€10,714	7.14%	€1,246	3.86%

*% of costs is calculated from first-year's deposits

The impact of investment costs in the following years:

	5th year	10th year	20th year
One-off investment	-0.78%	-0.78%	-0.78%
Regular investment	-0.78%	-0.78%	-0.78%

*% of the cost is calculated from the average amount of assets in each given year

GENERAL ASSUMPTIONS OF EXAMPLE 3:

a) Calm Investing with a fee of 0.5% p.a. including VAT
b) Return: 3.6% p.a.
c) Currency: EUR.
d) Management fees are being charged on a monthly basis.
e) Fee percentage is calculated from the amount of the original investment.

The impact of investment costs in the first year:

	One-off investment of €10,000		Regular investment of €100 (total deposit of €1,200)	
	EUR	**%***	**EUR**	**%***
Portfolio management fee	-€51	-0.51%	-€3.05	-0.25%
Return	€359	3.59%	€23	1.94%
Net value after a year	€10,308	3.08%	€1,220	1.68%

*% of costs is calculated from first-year's deposits

The impact of investment costs in the following years:

	5th year	10th year	20th year
One-off investment	-0.5%	-0.5%	-0.5%
Regular investment	-0.5%	-0.5%	-0.5%

*% of the cost is calculated from the average amount of assets in each given year

GENERAL ASSUMPTIONS OF EXAMPLE 4:

a) Portfolio management with a fee of 1% p.a. + VAT (1.23%)
b) Investment advisory provided by a financial agent with a 2% fee payable on a Standard basis.
c) Return: 8% p.a.
d) Currency: EUR.
e) Management fees are being charged on a monthly basis.
f) Fee percentage is calculated from the amount of the original investment.

The impact of investment costs in the first year:

	One-off investment of €10,000		Regular investment of €100 (total deposit of €1,200)	
	EUR	**%***	**EUR**	**%***
Portfolio management fee	-€125	-1.25%	-€7.5	-0.62%
Investment advisory	-€200	-2.00%	-€24	-2.00%
Total cost	-€325	-3.25%	-€31.5	-2.62%
Return	€780	7.80%	€50	4.18%
Net value after a year	€10,455	4.55%	€1,218.5	1.56%

*% of costs is calculated from first-year's deposits

The impact of investment costs in the following years:

	5th year	10th year	20th year
One-off investment	-1.20%	-1.20%	-1.20%
Regular investment	-1.57%	-1.35%	-1.25%

*% of the cost is calculated from the average amount of assets in each given year

GENERAL ASSUMPTIONS OF EXAMPLE 5:

a) Brokerage service – receiving and directing orders with a fee of 0.3% of the trade volume and 0.3% p.a. + VAT (0.37%) for securities administration

b) Return: 8% p.a.
c) Currency: EUR.
d) Security holding period - 1 year.
e) Management fees are being charged on a monthly basis.

The impact of costs on a €10,000 investment:

	Purchase/ sale fees	Securities administration	Total cost	Return	Net value after a year
EUR	-€62	-€38	-€100	€796	€10,696
%	-0.62%	-0.38%	-1%	7.96%	6.96%

GENERAL ASSUMPTIONS OF EXAMPLE 8:
a) Portfolio management (for children) with a fee of 0.5% p.a. + VAT (0.62%)
b) Return: 8% p.a.
c) Currency: EUR.
d) Management fees are being charged on a monthly basis, investing startes at age 0 and standard fees are applied after 18th birthsday.
e) Fee percentage is calculated from the amount of the original investment.

The impact of investment costs in the first year:

	One-off investment of €10,000		Regular investment of €100 (total deposit of €1,200)	
	EUR	**%***	**EUR**	**%***
Portfolio management fee	-€64	-0.64%	-€4.15	-0.35%
Return	€798	7.98%	€51	4.27%
Net value after a year	€10,733	7.34%	€1,247	3.92%

*% of costs is calculated from first-year's deposits

*% of the cost is calculated from the average amount of assets in each given year

The impact of investment costs in the following years:

	5th year	10th year	20th year
One-off investment	-0.62%	-0.62%	-1.23%
Regular investment	-0.62%	-0.62%	-1.23%

6. COMMISSIONS PAID TO AGENTS AND FINANCIAL INSTITUTIONS

Finax pays a commission to agents and financial institutions from the portfolio management fee, in case when the financial agent is able to demonstrate an increase in the quality of the services provided to the client by the Broker. The amount of the commission depends on the number of services increasing the quality of the services provided by the Broker. The average commission for the independent financial agent, tied financial agent, and financial institution is 25% of the ongoing portfolio management fee for the provision of two additional services, 35% for the provision of three services, and 50% for the provision of at least four services. The commission for a tied financial agent is 20% of the ongoing portfolio management fee for the provision of two additional services, 30% for the provision of three services, and 40% for the provision of at least four services. The commission of the independent financial agent, tied investment agent, and financial institution for the services referred to in Article 4 is 40% for the provision of two additional services by the financial agent. The remuneration of the tied financial agent for the services referred to in Article 4 is 30% for the provision of two additional services by the tied financial agent. The exact commission amount is quoted in regular statements that the Broker provides to its clients.

7. COMMON PROVISIONS

Prices for other services not listed in the Price List are negotiated individually. Finax reserves the right to agree with the Client on the individual amount of the charge specified in items 1., 2. and 4. of this Price List.

The fee for the provision of investment advisory to the Client by a financial agent or financial institution may be charged to the Client Account held with the Broker. The Client will be informed of the amount of the fee by the Financial Agent prior to the provision of the service. The Client may choose the method of repayment of the investment advisory fee as follows:

a) Accelerated – payable continuously in the amount of 50% of the value of the monthly deposit
b) Standard – payable continuously according to the percentage of the fee

If the volume of deposits in the Client Account exceeds the Target Savings Amount, the Client will be charged an investment advisory fee on the additional deposits in the agreed percentage amount in the Standard manner, unless otherwise contractually agreed.

The portfolio management fee is calculated on the average volume of securities and funds held by the Client within a given month. The Portfolio Management Fee is payable monthly on the last day of the month.

Finax will charge a fee for matching a client's payment without identification only after repeatedly prompting the client to set up the transfer order in the bank correctly so that the Client Account to which the payment should be credited can be identified.

Finax reserves the right to change the Price List. This Price List is valid on the date of signing the Contract between the Client and Finax, o.c.p., a.s. or in accordance with the General Terms and Conditions (GTC) in the event of a change to the Price List.