PRICELIST OF INVESTMENT SERVICES PROVIDED BY DIRECT FONDEE A.S.

Effective from 15 August 2026

1. Introductory Provisions

For the provision of investment services, Direct Fondee a.s., ID No.: 066 91 862, (the "**Platform**") is entitled to the fee set out in this pricelist (the "**Pricelist**"), which forms part of the Investment Services Agreement between the Platform and the Client (the "**Agreement**"). Capitalised terms not defined herein are defined in the Agreement or the Commercial Terms and Conditions.

2. ETF Portfolio Management

Account / portfolio	Fee p.a.
Standard Fee	1.089%
Reduced Fee – minor (up to 18 years of age, thereafter the Standard Fee applies)	0.242%
Reduced Fee – Student Account (up to 26 years of age, thereafter the Standard Fee applies)	0.605%
Premium Fee	0.90%
Platinum Fee	0.70%
Pension Product (DIP) (subject to the Withdrawal Conditions)	0.605%

3. Other fees

Service	Fee
Brokerage services – Direct corporate bond	**Free**
External Transfer of a Pension Product (DIP) to another provider – for ETFs with the same ISIN	CZK 1,000
Transfer/switch of Financial Instruments in the DLT and other CDCP registers, and other CDCP services	as per the CDCP price list
Additional Charge for early withdrawal (minor / DIP)	the difference up to the Standard Fee

4. Further information and provisions regarding fees

ETFs incur their own internal costs (known as the total expense ratio or TER) averaging 0.15% per annum, which the Platform does not charge and which are already included in the price of the ETF. A summary of the impact of these costs is set out in the document 'Illustrative impact of fees and costs on return on investment'.

All fees are quoted inclusive of VAT, where VAT is legally applicable, unless otherwise stated. Unless otherwise agreed, fees are payable in EUR.

Fees are calculated based on the size of the portfolio, including cash balances, and are charged monthly.

5. Terms and conditions for the Premium Fee and the Platinum Fee

5.1 Clients who meet the conditions set out below will be charged reduced fees for the ETF Portfolio Management service at two levels – Premium (hereinafter the "**Premium Fee**") and Platinum (hereinafter the "**Platinum Fee**"). These fees do not apply to portfolios held by minor Clients, to portfolios for students under the age of 26, or in relation to the Pension Product.

5.2 The **Premium Fee** begins to apply if the total value of the Client's investment assets across all their accounts is at least CZK 1,000,000 or EUR 40,000, or if the Client deposits an amount of at least CZK 10,000 or EUR 400 in each of three consecutive calendar months.

5.3 The **Premium Fee** applies for as long as the Client maintains a total value of investment assets of at least the amount specified in paragraph 5.2, or has deposited the amount specified in paragraph 5.2 in three of the last four consecutive calendar months. Should the Client cease to meet the condition, the Platform will apply the Standard Fee from the next fee charge.

5.4 The **Platinum Fee** begins to apply if the total value of the Client's investment assets across all their accounts is at least CZK 3,000,000 or EUR 120,000, or if the Client deposits an amount of at least CZK 30,000 or EUR 1,200 in each of three consecutive calendar months.

5.5 The **Platinum Fee** applies for as long as the Client maintains a total value of investment assets of at least the amount specified in paragraph 5.4, or has deposited the amount specified in paragraph 5.4 in three of the last four consecutive calendar months. If the Client ceases to meet the condition set out in the previous sentence, the Platform shall, from the next fee charge, reclassify them to the next lower tier for which they meet the conditions, i.e. the Premium Fee or, where applicable, the Standard Fee.

5.6 The total value referred to in paragraphs 5.2 and 5.4 includes also the value of the Pension Product and the portfolios for minors which the Client has arranged as the representative of the minor. The total value condition must be met at the end of the calendar month.

5.7 The Platform assesses whether the conditions set out in paragraphs 5.2 to 5.5 have been met at the end of the calendar month when charging the fee; if the Client ceases to meet the conditions, the Platform will reclassify them to a lower tier or, where applicable, apply the Standard Fee.

5.8 If a fee lower than the Premium Fee or the Platinum Fee has been individually agreed with the Client, the lower of the two rates shall apply.

6. Terms and conditions for the Reduced fee – minor

6.1 The Reduced Fee – minor is automatically applied to accounts held by minor Clients.

6.2 The Reduced Fee for a minor Client is subject to the condition that the total of all withdrawals and sales made by the Client (or the Client's Representative) over the last 365 days must not exceed 10% of the current value of the portfolio prior to the Client reaching the age of majority (hereinafter the "**Reduced Fee – minor Conditions**").

6.3 Where the Reduced Fee – minor Conditions are not met, the Platform shall calculate an additional charge ("**Additional Charge – minor**"), which shall be the difference between the Reduced Fee – minor paid and the Standard Fee as set out in the currently valid Pricelist, as if the latter had been applied instead of the Reduced Fee – minor.

6.4 The amount of the Additional Charge – minor is retained in cash on the Client's asset account and will be deducted in the following calendar month. The Client will be informed of the amount of the Additional Charge – minor in the statement.

7. Terms and Conditions for the Reduced Fee – Student Account

7.1 The Reduced Fee – Student Account applies to Clients who are at least 18 years of age on the date of its activation and have not yet reached the age of 26. To activate the Reduced Fee – Student Account, the Client must provide a valid ISIC card or proof of enrolment. This proof need only be provided once; the benefit then remains valid until the Client reaches the age of 26, even if the Client subsequently ceases to study. Once the Client reaches the age of 26, the Standard Fee will apply.

8. Terms and Conditions for the Reduced fee – Pension Product

8.1 The Reduced Fee – Pension Product for the ETF Portfolio Management service provided as a Pension Product is subject to compliance with the Withdrawal Conditions.

8.2 In the event that the Client submits an instruction to withdraw funds without complying with the Withdrawal Conditions, or in the case of an External Transfer, the Platform shall calculate an additional charge ("**Additional Charge – Pension Product**"), which shall be the difference between the Reduced Fee – Pension Product paid and the Standard Fee as set out in the currently valid Pricelist, as if the Standard Fee had been applied instead of the Reduced Fee – Pension Product.

8.3 The amount of the Additional Charge – Pension Product is retained in cash on the Client's asset account and will be deducted in the following calendar month. The Client will be informed of the amount of the Additional Charge – Pension Product in the statement.

8.4 Should the Client request an External Transfer from the Platform and request the transfer of Financial Instruments within the Pension Product to a long-term investment product account held with another provider, the Client will be charged, in addition to the Additional Charge – Pension Product, a fee of CZK 1,000 for the transfer of an ETF with the same ISIN within the Pension Product (hereinafter the "**ETF Transfer Fee**"). The ETF Transfer Fee shall be paid prior to the execution of the External Transfer itself. The Client is obliged to pay the ETF Transfer Fee in accordance with the Platform's instructions. The External Transfer will not be executed until the ETF Transfer Fee has been paid.

9. Final information and provisions

9.1 The Platform advises the Client that returns on Financial Instruments are subject to taxes and charges. The Platform is not a tax adviser and does not provide any related services to the Client.

9.2 Services not listed in the Pricelist are subject to fees as agreed between the Client and the Platform. The Platform is entitled to unilaterally determine that a particular fee will be reduced or waived, whether permanently, for a limited period, for all Clients or only for certain Clients.

9.3 The Pricelist was adopted on 15 July 2026, is valid from 15 August 2026 until further notice and supersedes all previous pricelists.