

## Price List for Investment Services of J&T Banka

Valid from ~~1 July 2021~~ ~~December 2020~~

### 1. Giving instructions for trades in investment instruments

Giving an instruction for trades in all investment instruments stated in this Price List is free of charge.

### 2. Arranging trades in investment instruments

#### 2a) Arranging trades in shares, funds, ETF, ETC, investment and perpetual certificates, warrants

A fee is charged when a trade is executed. The calculation is based on the total value of the actually executed volume of a trade. In the case of funds, this part of the price list applies to funds traded on a regulated market.

Markets	Instruction through broker, written instruction		Electronic instruction	
	Fee on the value of trade	Minimum fee	Fee on the value of trade	Minimum fee
Czech Republic	<del>0.250-30</del> %	CZK <del>400200</del>	<del>0.200-25</del> %	CZK 100
Slovakia	<del>0.250-30</del> %	EUR 10	<del>0.200-25</del> %	EUR 10
Hungary, Poland	<del>0.450-40</del> %	equiv. to EUR <del>5030</del>	0.35 %	equiv. to EUR <del>5047</del>
Western Europe	<del>0.300-35</del> %	equiv. to EUR <del>4030</del>	<del>0.250-30</del> %	equiv. to EUR <del>3045</del>
Greece, Slovenia, Croatia, Turkey, Romania	<del>0.400-30</del> %	equiv. to EUR <del>4030</del>	<del>0.400-30</del> %	equiv. to EUR <del>3020</del>
North America	<del>0.300-35</del> %	USD <del>4030</del>	<del>0.250-30</del> %	USD <del>1520</del>
Asia	<del>0.50</del> %	USD <del>30</del>	<del>0.45</del> %	USD <del>20</del>
Other markets	<del>0.700-75</del> %	USD <del>5030</del>	0.70 %	USD <del>5020</del>

In addition to the trade fee, a tax on financial transactions, or local tax, is charged for trades on selected markets. The taxes are calculated from the volume of trades and, as at the issue day of the price list, they were as following: 0.1 % on stock exchange purchases in Italy, 0.3 % on purchases in France, 0.2 % on purchases in Spain, 0.2 % on sales in Greece, 0.5 % on purchases in Great Britain, 1.0 % on purchases of Irish shares.

The transaction fee on the OTC-US Market and in Canada with settlement on an individual asset account is 1 cent per share, minimum USD 40.

#### 2b) Arranging trades in bonds and other debt securities

A fee is charged when a trade is executed. The calculation is based on the total value of the actually executed volume of a trade.

Type of investment instrument	Fee on the value of trade	Minimum fee
Bonds and other debt securities	0.15 %	equiv. to CZK 2 000

#### 2c) Arranging trades in collective investment securities

A fee is charged when a trade is executed. The fee is calculated on the basis of the sum stated in the trade instruction for each investment securities. The calculation of the fee is based on the total value of the actual volume of the trade.

In the case of a regular investment in the method of payment of fees for provision a purchase "Gradually", the basis for calculating the fee is the planned total amount of the investment, the fee is charged from the first payments until full payment of the fee.

Distribution of funds into categories I., II. and III. is available on the Website [www.jtbank.cz](http://www.jtbank.cz), the section Price Lists.

#### PURCHASE OF FUNDS – ONE-OFF INVESTMENT:

Volume as stated in instruction	Funds category I.	Funds category II.	Funds category III.
Up to CZK 499 999.99	0.80 %	2.00 %	4.00 %
CZK 500 000 – 2 499 999.99	0.60 %	1.50 %	3.00 %
CZK 2 500 000 and more	0.40 %	1.00 %	2.00 %

#### PURCHASE OF FUNDS – REGULAR INVESTMENT:

<u>Planned total amount of investment</u>	<u>Funds category I.</u>	<u>Funds category II.</u>	<u>Funds category III.</u>
<u>Up to CZK 1 499 999.99</u>	<u>0.76 %</u>	<u>1.90 %</u>	<u>3.80 %</u>
<u>CZK 1 500 000 and more</u>	<u>0.66 %</u>	<u>1.65 %</u>	<u>3.30 %</u>

Funds category I.:

Volume as stated in instruction	Preferential rate (by the time of regular investment)			Standard rate
	1 to 10 years	10 (including) to 20 years	20 years (including) and more	
CZK 500 – 2 999.99	0.76 %	0.72 %	0.66 %	0.80 %
CZK 3 000 – 9 999.99	0.72 %	0.66 %	0.60 %	0.80 %
CZK 10 000 – 29 999.99	0.66 %	0.60 %	0.54 %	0.80 %
CZK 30 000 and more	0.50 %	0.46 %	0.40 %	0.80 %

#### Funds category II.:

Volume as stated in instruction	Preferential rate (by the time of regular investment)			Standard rate
	1 to 10 years	10 (including) to 20 years	20 years (including) and more	
CZK 500 – 2 999.99	1.90 %	1.80 %	1.65 %	2.00 %
CZK 3 000 – 9 999.99	1.80 %	1.65 %	1.50 %	2.00 %
CZK 10 000 – 29 999.99	1.65 %	1.50 %	1.35 %	2.00 %
CZK 30 000 and more	1.25 %	1.15 %	1.00 %	2.00 %

#### Funds category III.:

Volume as stated in instruction	Preferential rate (by the time of regular investment)			Standard rate
	1 to 10 years	10 (including) to 20 years	20 years (including) and more	
CZK 500 – 2 999.99	3.80 %	3.60 %	3.30 %	4.00 %
CZK 3 000 – 9 999.99	3.60 %	3.30 %	3.00 %	4.00 %
CZK 10 000 – 29 999.99	3.30 %	3.00 %	2.70 %	4.00 %
CZK 30 000 and more	2.50 %	2.30 %	2.00 %	4.00 %

The preferential rate of fee by regular investment shall be applied in connection with method of payment of the fees for provision a purchase "Gradually", i.e. early payments until full payment of the fee. The basis for the preferential rate of fee is the total amount of planned investment.

#### SALE OF FUNDS: free of charge

Upon sale, an exit fee for redemption is applied, the amount of which is specified in the statute of the relevant fund. Some funds may be made by the fund manager applied an exit fee for redemption, the amount is specified in the statute of the fund. Overview of funds in which it is applied exit fee, is available on the Website [www.jtbank.cz](http://www.jtbank.cz), the section Price Lists.

SWITCHING FUNDS: Fee in the amount of the positive difference between the fee for arranging the purchase of the target and source fund. The difference between the fee for provision of a purchase of the target fund and the source fund, at least 0.5 % on the value of trade.

#### 2d) Arranging trades in ~~futures and~~ options

A fee is charged when a trade is executed. The calculation is based on the number of contracts.

Type of investment instruments	Fee	Minimum fee
Futures	equiv. to CZK 1 000 per 1 contract	equiv. to CZK 5 000
Options	equiv. to USD 2.50 per 1 contract + USD 25	equiv. to USD 4030

#### 2e) Arranging trades in J&T Perpetual certificates

A fee is charged when a trade is executed. The calculation is based on the total value of the actually executed volume of a trade.

Type of investment instrument	Instruction through broker, written instruction		Electronic instruction	
	Fee on the value of trade	Minimum fee	Fee on the value of trade	Minimum fee
J&T Perpetual certificates	0.20 %	CZK 200	0.20 %	CZK 100

#### 3. Settling trades in investment instruments

A fee is charged when a trade is executed.

Type of trade / investment instruments	Settling to nominee account	Settling to individual account
Shares and bonds Czech Republic, Slovakia	free of charge	free of charge

Shares Western Europe, North America	free of charge	CZK 2 000
Shares Croatia, Romania, Slovenia, Turkey	-	CZK 2 000
<u>Shares Poland</u>	<u>free of charge</u>	<u>CZK 4 000</u>
Bonds Western Europe, North America	free of charge	CZK 2 000
Primary, secondary issue Western Europe, North America	CZK 1 000	CZK 1 000
Other markets and investment instruments	free of charge	CZK 4 000
Securities of open-end funds	free of charge	set individually
Repo/reverse repo, buy-sell/sell-buy	CZK 1 000	CZK 1 000

In the case of trade in a foreign country with a settlement to the Czech Republic or in a shorter settlement time compared to the standard settlement time a fee of CZK 1000 is charged in addition.

#### 4. Keeping records of investment instruments

Investment instruments maintained in the CSDP: The fee is based on the calculation of the CSDP, calculated daily and increased by 20 % is charged monthly. The basis for the calculation of the fee is the total value of the investment instruments in the records at the end of the day. The daily fee is arithmetically rounded to the whole CZK (if the daily fee is lower than 0.50 CZK, it is not charged). The total value is calculated from the market price, for bonds and unlisted investment instruments and unit certificates, the total value is calculated from the nominal value. For foreign shares held in the CSDP (via the CSDP account in Clearstream), the total value is calculated from the market price or the default price (if the market price is lower than the default value, the market price is represented by this default value). The convention used for the calculation is actual/360.

Other investment instruments: The fee is calculated and charged monthly. The basis for the calculation of the fee is the total value of the investment instruments in the records at the end of the month. The total value is calculated from the market price, for bonds and unlisted investment instruments and unit certificates, the total value is calculated from the nominal value. The exchange rate valid on the last day of the month will be used for conversion to CZK. The convention used for the calculation is actual/360.

Market / Type of investment instrument	Nominee account	Individual account
Czech Republic / <u>Listed shares</u>	fee according to the CSDP Price List + 20 %	
<u>Czech Republic / Non-listed shares and investment certificates CMF</u>	fee according to the CSDP Price List + 20 %	
<u>Czech Republic / Bonds</u>	fee according to the CSDP Price List + 20 %	
<u>Czech Republic / Foreign shares registered in CSDP (via CSDP's account in Clearstream), for which CSDP does not maintain the issue</u>	fee according to the CSDP Price List + 20 %	
<u>Czech Republic / Foreign bonds registered in CSDP (via CSDP's account in Clearstream), for which CSDP does not maintain the issue</u>	fee according to the CSDP Price List + 20 %	
Slovakia	0.15 % p.a.	0.15 % p.a.
Poland, Hungary, Greece	0.15 % p.a.	0.35 % p.a.
Western Europe, North America, <u>Asia</u>	0.10 % p.a.	0.15 % p.a.
Other markets	0.30 % p.a.	0.70 % p.a.
Investment certificates of open-end mutual funds (all markets)	free of charge	set individually

Clients who have concluded a commission contract with ATLANTIK finanční trhy, a.s., and rights and obligations under this contract have been transferred to J&T Banka, a. s., based on the purchase of a part of ATLANTIK finanční trhy, a.s., an annual fee for keeping a record of investment instruments in the case of regular investment amounts to CZK 300 or EUR 4 in the case of regular investment in the Slovak Republic. J&T Banka shall be entitled to this fee for each calendar year in which at least one purchase of collective investment securities took place in compliance with the Contract or the Client's instruction in the framework of regular investment. J&T Banka is entitled to debit this fee from the Client's account no earlier than in January of the year following the year for which this fee is stipulated.

#### 5. Loans for purchase of securities

Interest is calculated on the value of loan p.a., on the basis of a unit period of 360 days. It is charged weekly (or individually in case of repo transactions).

Type of loan	Interest rate
Basic debit rate (in CZK)	<del>7.509.00</del> % p.a.
Permitted debit (margin) / other currencies	basic debit rate (in CZK) +/- the current interest rate differential published on the Website <a href="http://www.jtbank.cz">www.jtbank.cz</a> , the section

	Investment Services
Currency hedging (Cash pooling)	depending on the current interest rate differentials published on the Website <a href="http://www.jtbank.cz">www.jtbank.cz</a> , the section Investment Services
Repo	set individually

## 6. Loans of investment instruments

Interest is calculated on the market value of loaned investment instruments p.a., on the basis of a unit period of 360 days. It is charged monthly. The rate applies to trades settled in the nominee account.

Type of investment instrument	Loan rate
US shares (Easy to Borrow list)	58 % p.a.
Other markets and investment instruments	set individually

## 7. Other services

Opening an account and account statements	
Registering a person in the CSDP's record of persons and changing the recorded details	free of charge
Opening an asset account of an owner or a client or assigning an alternative identification number (AIN)	free of charge
Change / balance statement from CSDP	CZK 500 per page
Statement from a non-registered evidence CSDP	CZK 500
Transfers, passing and <del>other</del> transactions <del>in CSDP</del>	
Transfer of investment instruments from <del>an</del> other broker to J&T Banka ( <del>accounts of the same owner</del> )	free of charge
<del>Transfer, passing, reallocation of investment instruments</del>	<del>CZK 2 000 per ISIN</del>
<del>Transfer of investment instruments from J&amp;T Banka to other broker (accounts of the same owner)</del>	<del>CZK 500 per ISIN</del>
<del>Transfer / passing of investment instruments through delivery free of payment (DFP)</del>	<del>CZK 500 per ISIN</del>
<del>Transfer of investment instruments through delivery versus payment (DVP)</del>	<del>CZK 1 000 per ISIN</del>
<del>Reallocation of foreign investment instruments from / to CSDP</del>	<del>CZK 2 000 per ISIN</del>
<del>Transfers, passing and transactions in other custodians</del>	
<del>Transfer of investment instruments from other broker to J&amp;T Banka (accounts of the same owner)</del>	<del>free of charge</del>
<del>Transfer of investment instruments from J&amp;T Banka to other broker (accounts of the same owner)</del>	<del>CZK 2 000 per ISIN</del>
<del>Transfer / passing of investment instruments through delivery free of payment (DFP)</del>	<del>CZK 2 000 per ISIN</del>
<del>Transfer of investment instruments through delivery versus payment (DVP)</del>	<del>CZK 2 000 per ISIN</del>
<del>Reallocation of investment instruments among foreign markets</del>	<del>CZK 2 000 per ISIN</del>
<del>Passing of collective investment instruments</del>	<del>CZK 500 per ISIN</del>
Pledge and suspension of right to dispose investment instruments in CSDP	
Realization of pledge (transfer of pledged investment instruments and cancellation of pledge on the account of the assignee), <u>transfer of pledged investment instruments</u>	CZK 500 per ISIN
Registration/change/cancellation of contractual security interest (including stopping/changing the number of investment instruments), <u>registration/termination/change of PPN upon request of member of CSDP</u>	CZK 2 000
<del>Registration/termination/change of PPN upon request of member of CSDP</del>	<del>CZK 2 000</del>
<del>Transfer of pledged investment instruments</del>	<del>CZK 500 per ISIN</del>
<del>Services linked to administration of investment instruments</del>	
<del>Arrangement of collection of yields (dividends, interest)</del>	<del>third-party fees only</del>
<del>Registration of a shareholder for participation in general meeting or voting at general meeting, registration of a bondholder at bondholders' meeting</del>	<del>set individually</del>
<del>Applying / supplementing for the refund of a withholding tax on income paid</del>	<del>CZK 2 500</del>
<del>Applying for the refund of a withholding tax on income after the time limit as permitted by the revenue authority of the relevant country</del>	<del>CZK 40 000</del>
<del>Other corporation actions</del>	<del>set individually</del>
<del>Custody of investment instruments</del>	
<del>Custody of certificated investment instruments</del>	<del>set individually</del>
Other	
Unauthorised debit / late charge	25 % p.a.
Suspended trade, expenses related to intervention purchases	according to the tariff of CSDP and PSE

Reminder to perform contractual terms (each)	CZK 250, no more than CZK 500 a month
Special services requested by Clients or work not caused by fault of J&T Banka	no more than CZK 400 per 15 min.
Withdrawal of funds from Client's account - urgent payment	CZK 200
Registration of a bank account in the CSDP for the payment of return on investment instruments	CZK 200

#### 8. Terms in the Services Price List

- "PSE" means the Prague Stock Exchange
- "CSDP" means the Central Securities Depository Prague
- "ETF" and "ETC" means collective investment funds traded on the market
- "CMF" means close-end mutual funds
- "Western Europe" means organized markets in the following countries: Denmark, Finland, France, Ireland, Italy, Germany, Netherlands, Norway, Austria, Spain, Sweden, Switzerland, Great Britain and Eurobonds market
- ~~"Asia" means organized markets in the following countries: China (Hong Kong), Japan, Malaysia, Singapore~~
- "North America" means organized markets in the following countries: USA, Canada

#### 9. Other conditions

- Fees of J&T Banka area payable by collection from the Client's account, unless agreed otherwise between the Client and J&T Banka.
- The Price List provided above contains only fees for the most frequently used services. Other services are subject to charges by agreement between the Client and J&T Banka. The contracting parties may agree on a different amount of commission and other method of payment.
- In all payments to/from the Client's account it is necessary to use, as the variable symbol, the birth number of a natural person or the company registration number of a legal entity, unless agreed otherwise by the contracting parties.
- The fees shall be paid in the currency in which the relevant investment instrument is denominated, unless agreed otherwise by the contracting parties. All given prices include VAT if applicable.
- This Price List becomes valid and effective from ~~1 July 2021~~ ~~December 2020~~ until recalled and supersedes all previous Price Lists.