

## Costs and fees associated with Investment instruments and Investment Services

Expobank CZ a.s. is obliged under § 15d of Act No. 256/2004 Coll., on Capital Market, and according to art. 50 of Commission Delegated Regulation (EU) 2017/565 to inform clients about the costs and fees associated with investment instruments and/or investment services (i.e. ex ante announcement).

These costs represent an estimate of the maximum costs and fees determined on the basis of the price of investment instruments, which were traded under normal market conditions in the past. Final costs of investment instruments and investment services may therefore vary according to the circumstances of the particular transaction. Independent of these costs, Expobank CZ a.s. may agree with the Client on other costs and fees for other related services provided.

FX Forward + FX Swap	The costs are calculated in respect to a model transaction of CZK 260.000 (approximately equivalent to EUR 10.000)			
	Basic *		Other	
Maturity of investment instrument	up to 1 year	over 1 year	up to 1 year	up to 1 year
Max. cost of investment instrument (%) - max. margin	0.80%	1,00%	1,20%	1,50%
Max. cost of investment instrument (CZK) - max. margin	2,080	2,600	3,120	3,900
Investment service costs (%)	0	0	0	0
Investment service costs (CZK)	0	0	0	0
Total costs (%)	0.80%	1,00%	1,20%	1,50%
Total costs (CZK)	2,080	2,600	3,120	3,900

\* EUR, USD, CZK, GBP, CHF, JPY

Interest rate swap (IRS)	The costs are calculated in respect to a model transaction of CZK 260.000 (approximately equivalent to EUR 10.000)					
	Basic *			Other		
Product maturity	up to 3 years	3 to 5 years	over 5 years	up to 3 years	3 to 5 years	over 5 years
Max. cost of investment instrument (%) - max. margin	1.00%	1,50%	2,50%	1,50%	2,00%	3,00%
Max. cost of investment instrument (CZK) - max. margin	2,600	3,900	6,500	3,900	5,200	7,800
Investment service costs (%)	0	0	0	0	0	0
Investment service costs (CZK)	0	0	0	0	0	0
Total costs (%)	1.00%	1,50%	2,50%	1,50%	2,00%	3,00%
Total costs (CZK)	2,600	3,900	6,500	3,900	5,200	7,800

\* EUR, CZK, USD

Reverse repo transaction / margin transactions	
The costs are calculated in respect to a model transaction of CZK 260.000 (approximately equivalent to EUR 10.000)	
Maturity	max. 3 months
Interest rate:	max. 5,90 % *
Maximum cost of investment instrument (%)	1,50%
Maximum cost of investment instrument (CZK)	3 880
Investment service costs (%)	0,20%
Investment service costs (CZK)	500
Total costs (%)	1,70%
Total costs (CZK)	4 380

\* Interest is calculated on the basis of the loan value p.a. (360 days period).

Investment instruments include other products that are not specified in the tables (costs and fees associated with such investment instruments are listed in the valid Tariff (<https://www.expobank.cz/document/sazebnik>) which is available on the website of Expobank CZ a.s. in the section "Investment Services".