

Information on Incentives relating to Investment Services Brokered by Raiffeisen Centrobank AG

Based on a distribution agreement between:

Raiffeisen Centrobank AG
and
Expobank CZ a.s.

the maximum amount of compensation has been agreed to amount to 3%. The exact value depends on the type of the applicable product.

Raiffeisen Centrobank AG is a leading investment bank and a competence center for stocks and certificates in Austria and Central and Eastern Europe. Raiffeisen Centrobank AG offers a comprehensive spectrum of products and services related to stocks and derivatives traded on and off stock exchanges. Raiffeisen Centrobank AG is considered a pioneer and market leader in the field of structured products. The list of currently offered products is available online at <https://www.rcb.at/cs/>.

Expobank guarantees that provided and received incentives improve the quality of the relevant investment services and do not prejudice Expobank's duty to act with due professional care, in the best interest of its customers.

The customer is informed of the specific amount of incentives relating to an investment service as part of the regular annual provision of product-related information.

Incentives must help improve the quality of services provided to the customer, specifically:

- Providing access to a wide range of investment instruments that meet the customer's needs, including access to a wide range of investment instruments that are likely to meet the customer's needs, including an adequate number of third-party investment instrument providers not closely associated with Expobank; combined either with the provision of aids with an added value, such as objective information sources that help the customer make investment decisions or monitor, model, and modify the type of investment instruments used by the customer, or with the distribution of regular reports on performance, costs, and payments related to investment instruments;
- In certain cases, allowing the use of an investment service with the assistance of private bankers outside the regular business hours, immediately after the receipt of the customer's request or outside Expobank's business premises;
- Informing the customer, if necessary and where appropriate, of the practical aspects of investing (settlement, transaction process);
- Informing the customer of important developments on the financial market where possible in view of the provided investment service and applicable laws and regulations;
- A received incentive must not directly benefit Expobank, its shareholders, members, or workers, unless it provides a tangible benefit to a given customer;
- Providing information on new issues of investment certificates if requested by the customer;
- Informing the customer, if necessary and where appropriate, of the functions of specific products;
- Supplementary higher-level services must be provided to the customer on an ongoing basis.