

## INFORMATION PROVIDED TO INTERESTED PARTIES PRIOR TO THE REMOTE CONCLUSION OF A PURCHASE CONTRACT IIPLANGOLD<sup>®</sup> AND INFORMATION ON THE RIGHT OF THE INTERESTED PARTY TO WITHDRAW FROM THE CONTRACT (hereinafter referred to as the "Information")

The Seller is authorised, in accordance with legal regulations, to propose the conclusion of and to conclude a Purchase Contract iiplanGold<sup>®</sup> (hereinafter referred to as the "Contract") and the interested party is interested in concluding the Contract. In light of this fact, the Seller provides the interested party with the following Information prior to the possible conclusion of the Contract in an effort to inform the interested party as best possible and sufficiently in advance of actually concluding the Contract of certain fundamental issues relating to the contractual relationship, this in accordance with Section 1820 of Act No. 89/2012 Sb. of the Czech Republic, the Civil Code, as amended (hereinafter referred to as the "Civil Code"). The Information concerns the content of the contractual relationship and information on the possibility of withdrawing from the concluded Contract.

The information is available on the website of the Seller [ibis.ibisingold.com](http://ibis.ibisingold.com) (hereinafter referred to as the "Seller's Website"). The Interested Party will receive it together with a proposal to conclude the Contract in PDF format, while after accepting the proposal to conclude the Contract they will also confirm they have been familiarized with the Information adequately and sufficiently in advance before concluding the Contract, that they understand the Information and that they agree with the data included and have received satisfactory answers to any potential questions regarding the Information from the Seller.

### 1. INFORMATION ABOUT US

<b>TRADE NAME</b>	IBIS InGold, a.s. (hereinafter referred to as the "Seller")
<b>LEGAL FORM</b>	joint stock company
<b>COMPANY NUMBER</b>	25 52 54 33
<b>REGISTERED OFFICE</b>	Rybná 682/14, 110 00 Praha 1 – Staré Město, Česká republika (Czech Republic)
<b>REGISTRATION</b>	in the Commercial Register maintained at the Metropolitan Court in Prague, file B 18920
<b>PRINCIPAL BUSINESS ACTIVITY</b>	production, trade, and services not specified in Annexes 1 through 3 of the Trades Act
<b>ASSAY OFFICE</b>	registration number 12983
<b>MAILING ADDRESS</b>	IBIS InGold, a.s., Customer Support Centre, Jiráskova 908, 676 02 Moravské Budějovice, Česká republika (Czech Republic)
<b>CONTACT E-MAIL</b>	<a href="mailto:shop@ibisingold.com">shop@ibisingold.com</a>
<b>WEBSITE</b>	<a href="http://www.ibisingold.com">www.ibisingold.com</a>
<b>CUSTOMER INFORMATION LINE</b>	(+420) 568 408 088 (Monday to Friday 8:00 – 18:00)

## 2. THE LEGAL ORDER WHICH GOVERNS THE LEGAL RELATIONSHIPS OF THE CONTRACTING PARTIES, APPLICABLE LAW AND INFORMATION, THE LANGUAGE IN WHICH THE CONTRACT MAY BE CONCLUDED

The legal relationships established by the Contract and the legal relationships associated with the Contract, and issues of validity and the consequences of voidability, are governed by Czech law. The applicable law is therefore agreed by the Contracting Parties as Czech law. The courts of the Czech Republic have subject-matter and venue jurisdiction for the judicial resolution of disputes to concern the Contract. The Seller takes the legal regulations of the Czech Republic as the basis of the creation of relationships with the interested party prior to the conclusion of the Contract. The Contract may be concluded in the languages which are available at the Website of the Seller. Information shall be provided in those languages and the Seller shall conduct dealings with you in writing in those languages. In the case that this Contract has been concluded in two languages, the Contracting Parties have arranged that the English version of the Contract shall prevail in the case of variations between the individual language versions of the Contract. The right of the consumer to out-of-court dispute settlement is described in part 31. of this Information.

## 3. WHAT IS INVESTMENT GOLD

Investment gold is a specific form of gold that is used as an investment instrument in much the same way as securities, for example. It might be offered in the form of gold ingots (bars) or coins with a high degree of fineness (up to 999.9) and defined weight, not purchased only for collections, but also as an investment. Investment gold is a safe way of investing capital.

## 4. INVESTMENT GOLD AND VAT

Investment gold is exempt from VAT in all countries of the European Union in line with European Union directives. Other countries are governed by the rules of the tax regulations of the particular country in relation to the import of investment gold.

## 5. WHAT IS FINENESS

Fineness is numerical data about the proportionate weight content of precious metal in an object or ingot. Fineness is expressed traditionally in carats or using the more modern "millesimal" method. As far as carats are concerned, we draw on the definition that the fineness of gold of a content of 1,000 g per kg has fineness of 24 carats. One carat equals 1/24 of the weight; pure metal is therefore 24-carat. The millesimal method is de facto similar - a number (generally three digit) determines how many particles of pure metal are found in a thousand parts of the ingot; pure metal is marked 999.0 and upwards.

## 6. WHAT IS AN INVESTMENT INGOT

Investment ingot is the term used for a physical type of investment metal. Investment metal processed in this way is marked with a stamped serial number, the weight, fineness, type of metal, and manufacturer. This information is also stated in the certificate of authenticity that is provided together with the ingot.

## 7. WHAT IS AN INVESTMENT COIN

Investment coin is the term used for a physical type of investment metal. Investment metal processed in this way is marked with a stamped nominal value, the weight, fineness, type of metal, year of mintage, and manufacturer. A certificate of authenticity is provided together with the coin.

## 8. WHAT IS A SET OF INVESTMENT INGOTS OR COINS

A set is a assemblage of an unambiguously specified number of ingots or coins that is supplied by the Seller as a whole - the individual ingots or coins in the set cannot be supplied separately.

## 9. CERTIFICATE OF AUTHENTICITY

A certificate of authenticity will be provided to you together with the investment ingot, coin, or set. The certificate of authenticity states the following:

- a number, data about the fineness, the weight, the investment metal, and the manufacturer in the case of ingots and/or sets of ingots;
- the nominal value, weight, fineness, type of metal, and manufacturer in the case of coins and/or sets of coins.

These data are identical to those stamped on the ingot or coin. The certificate of authenticity might be part of original security packaging or supplied loose. The manufacturer or supplier of the ingot, coin, or set determines the form of the certificate of authenticity.

The Seller guarantees that you are the first owner of the purchased investment ingots, coins, and/or sets.

## 10. WHAT IS IIPLANGOLD®

iiplanGold® is the name given to an intelligent investment plan that allows you to purchase investment precious metals in the form of cast bar weighing 1 000 grams (the "Subject of Purchase") by buying the weight of the Subject of Purchase incrementally, and also offers you the option of making continuous withdrawals (in the form of investment gold and cash) or transferring the grams you have purchased to another iiplanGold® contract that is registered with the Seller. The Seller records the weight of the investment metal you have purchased in what is called a Weight Accumulation Account (the "Weight Accumulation Account"). The contract is concluded for an indefinite term.

iiplanGold® brings you the lowest price of physical investment gold. The attractive price is not the only advantage - you buy pure gold that comes from the prestigious PAMP refiner in Switzerland and that can be verified via VERISCAN™. VERISCAN™ is a unique type of technology used by PAMP that makes it possible to verify the authenticity of ingots or coins very easily, and without damaging them.

Regular purchases eliminates the negative impacts of price fluctuations. The risk is minimised particularly in the case of regular investment, even over several decades. What is known as the price averaging effect is primarily responsible for this. You might regularly invest the same amount, but movements in the prices of investment precious metals mean that you buy at a different price every time.

You alone decide how often you want to buy this form of investment metal and for how many years. You can arrange an

unlimited number of Contracts. Throughout the effect of the Contract, you will have the opportunity to send extraordinary payments and in doing so speed up the purchase of the chosen precious metal, or Subject-matter of Purchase. You also have the opportunity to change the size of your regular investment or to interrupt payments and you can also transfer your Contract to another person. You therefore have absolute freedom in your style of investment.

## 11. WHAT IS AN ACCOUNT

All payments and partial purchases of investment gold are kept in the Weight Account. The balance of the Weight Account is stated in grams with an accuracy of 6 decimal places. In your Customer Account, the Seller indicates the exact value of your Weight Account for Gold Payment, Cash Payment or Gram Transfer. In addition to the current value, there is a so-called disposable value of your account, which takes into account the Remuneration for procuring the sale of investment gold.

## 12. WHAT IS THE VALUE OF THE WEIGHT ACCOUNT FOR PAYMENT IN THE FORM OF MONEY

The current value of the Weight Account for payment in the form of money corresponds to a proportional part of the Repurchase Price of Metal of one-kilo gold ingot based on the ratio of grams on the Weight Account to the total weight of one-kilo cast gold ingot (Subject-matter of Purchase). For the avoidance of doubt, the Current Value of the Weight Account does not include Repurchase Premium IBIS or Repurchase Premium iiplanGold. The available value of the Weight Account for payment in the form of money takes into account the Reward for Procurement of the Sale of Investment Gold.

## 13. WHAT IS THE VALUE OF THE WEIGHT ACCOUNT FOR PAYMENT IN THE FORM OF GOLD

The current value of the Weight Account for payment in the form of investment metal corresponds to a proportional part of the Total Repurchase Price, or a proportional part of the Repurchase Price of Metal plus a proportional part of Repurchase Premium IBIS plus a proportional part of Repurchase Premium iiplanGold according to a proportion of grams to the total weight of one-kilo gold cast ingot (Subject-matter of the Purchase). The available value of the Weight Account for payment in the form of investment metal takes into account the Reward for Procurement of the Sale of Investment Gold.

## 14. VALUE OF THE WEIGHT ACCUMULATION ACCOUNT FOR TRANSFERS OF GRAMS – WHAT IT IS

Grams from your Weight Accumulation Account can be transferred to a third party or to that third party's Weight Accumulation Account. Grams are transferred at the value they have on the date of the transfer. The Current Value of the grams to be transferred to an iiplanGold® contract is calculated according to the Current Purchase Price (of the Subject of Purchase). The Current Value of the grams to be transferred to an iiplanRentier® contract or an iiplanMax® contract is equal to a pro rata portion of the Metal Buyback Price plus a pro rata portion of the IBIS Buyback Premium (but excluding a pro rata portion of the iiplanGold® Buyback Premium), based on the ratio of the grams to be transferred to the total weight of the gold bar (the Subject of Purchase).

## 15. INPUT PRICE INCREASE FOR THE FIRST PIECE OF THE SUBJECT-MATTER OF PURCHASE

The purchase price of the first piece of the Subject-matter of Purchase includes an input price increase according to part 32. of this Information, which is enumerated in the proposal to enter into a Contract according to the Price List of Fees and Services (hereinafter referred to as the "Input Price Increase").

The size of the Input Price Increase is invariable, irrespective of the total number of pieces of the Subject-matter of Purchase which you buy according to the Contract, i.e. you only pay the Input Price Increase once. The Input Price Increase is returned in the iiplanGold® Repurchase Premium according to the terms and conditions of the Contract. Information about the Input Price Increase for one piece is available at the Website of the Seller. The actual amount on the date of provision of the Information is found in part 32. of this Information (hereinafter referred to as the "Price List of Fees and Services"). Information to concern the Seller's prices, fees, and services is therefore available to you before concluding the Contract.

## 16. TYPE OF CONTRACT

The type of contract is shown in the Contract and this dictates the ratio in which all payments which you make are automatically divided by the Seller until the time of full payment of the Input Price Increase. The number before the slash determines the % of the payment that shall be used to cover the Input Price Increase. The number after the slash determines the % of the payment that shall be used for the purchase of investment metal. Following the full payment of the Input Price Increase, all payments which you make shall be used for the purchase of investment metal.

## 17. WHEN DOES THE PURCHASE CONTRACT IIPLANGOLD® BECOME VALID AND EFFECTIVE

A Contract can only be concluded in the following way (in the following steps):

- Fill in the online contract form at the Website of the Seller. The form must be completed in full. The identification details which you state must be accurate and true.
- You confirm the accuracy and veracity of the data provided and your interest in concluding a Contract in the online form.
- A draft Contract will then be automatically generated for you by the Website of the Seller in line with the data you have provided. In order to avoid any misunderstandings, please check that the draft Contract generated in this way corresponds to the data you provided in the online form and matches your requirements. The draft generated in this way is the Seller's proposal to conclude a Contract.
- A proposal to conclude a Contract will be sent to your Customer's Account (hereinafter referred to as the "Customer's Account"; see part 18. of this Information) and/or to the e-mail address that you provided when filling in the contract form. The proposal will be sent in PDF format with the Seller's electronic signature. You will also receive Information, again in PDF format, together with the proposal.
- You can only accept the proposal to conclude a Contract by making a cashless confirming payment into the Seller's account. The confirming payment, which must be a minimum of 4 EUR, must be made from the bank account/payment card specified in the header to the proposal to conclude a Contract. State the Contract number in the description of the transaction (variable symbol, which is the same as the Contract number). The account/payment card of a husband/wife or registered partner is also permitted for acceptance of the Contract. The owner of that account/payment card must be clearly stated in the header to the proposal to conclude a Contract.
- The Contract is concluded when the confirming payment is credited to the Seller's account. However, the confirming payment must be credited to the Seller's account not later than by 11:00 a.m. CET of the 15th calendar day following the date on which you receive the proposal to conclude a Contract at your Customer's Account and/or your email address. The Seller confirms having concluded a Contract in a message sent to your Customer's Account and/or your

email address stated in the header to the proposal to conclude a Contract.

The confirming payment (after the deduction of any bank charges associated with receiving the payment) shall be used to pay the Input Price Increase and/or for the purchase of investment metal in the ratio according to the type of contract.

If the Seller receives a confirming payment within the time limit for acceptance of the proposal to conclude a Contract, but without the relevant Contract number in the description of the transaction (variable symbol), or with the wrong Contract number, it will inform you of this at your Customer's Account and/or your email address. You then have a time limit of 7 calendar days to identify the confirming payment, which you should do from the e-mail address stated in the header to the proposal to conclude a Contract. The following must be stated in that e-mail:

- the payment day;
- the size of the payment;
- the account number/payment card;
- the name of the account/payment card owner; and
- the correct Contract number.

The Seller thereafter confirms that the Contract has been concluded by sending a message to your Customer's Account and/or your e-mail address. The Contract is concluded when you receive the confirming message from the Seller at your Customer's Account and/or your e-mail address. For the avoidance of doubt, it is stated that the Seller may confirm the conclusion of a Contract even when it receives an e-mail from you which identifies the confirming payment to a sufficient extent according to the above at a time later than within the required time limit.

Should the Seller receive the confirming payment at a time later than within the time limit specified above, the Contract shall only be concluded if the Seller notifies you of this at your Customer's Account and/or e-mail address not later than 5 Business Days after the date of receiving such payment.

The acceptance of a proposal to conclude a Contract with an amendment or variation is precluded in advance, unless it is an amendment for which a written proposal to conclude a Contract has been sent to you by the Seller together with the Contract to your Customer's Account and/or e-mail address specified in the header to the proposal to conclude a Contract. In such case the Contract is concluded in the wording of the arranged amendments.

## 18. CUSTOMER'S ACCOUNT

Set up a Customer's Account at the Website of the Seller, which you must log into before a draft Contract is sent to you. The Customer's Account is accessible to you by entering a login name, password and, as the case may be, security authorisation code. Documents and information sent by the Seller to the Customer's Account in the form of messages shall be stored at that account for possible reproduction, whereby the content of sent messages may not be unilaterally altered by the Seller.

The Seller shall send to your Customer's Account and/or to your e-mail address the draft Contract, draft amendments to the Contract, information on entering into the Contract or amendments to the Contract, all information according to the Contract, i.e. confirmation of Partial Purchase Contracts stating the Actual Price of the Subject-matter of Purchase on the date of concluding the Partial Purchase Contract and the weight of the purchased investment metal, confirmation of Partial Sales Contracts stating the Sales Price, and/or the weight of the investment metal sold, information about the dispatch of the Subject-matter of Purchase to the Buyer, or confirmation of reciprocal settlement in the case of notice of the Contract, or confirmation of the expiration of the Contract. The Seller may also send marketing information to your Customer's Account, should you give your consent to this. A message has been delivered to you when it has been received at the Customer's Account.

You must handle the login data for the Customer's Account carefully and with caution in order to prevent the misuse of that data. In particular, do not save the password in the browser or on a hard disk, regularly check the messages received in the Customer's Account, invariably use a strong password (best of all a combination of small letters and capitals combined with numbers and special characters, whilst keeping to the length of the password), regularly change the password and, if suspecting that the password has been misused, report everything to the Seller without delay. You are responsible for all

use of the Customer's Account, including the use of that account by third parties, irrespective of the way in which such third parties obtain access to your Customer's Account. The Seller is not liable for misuse of the Client Account by third parties, in particular for the execution of any instructions submitted through the Client Account by such third parties. You expressly confirm the correctness of the mobile telephone number stated in the header to the Contract and declare that this is your mobile telephone number, which may be used for the purpose of authorisation according to the Contract. Make sure that your mobile telephone is sufficiently secure such that there can be no misuse of that mobile telephone (primarily with regard to the generation of security authorisation codes).

Through your Customer Account, you can electronically sign documents that the Seller allows to be signed in this manner. You log in to your Customer Account, fill in the relevant form and confirm it with the security authorisation code, by means of a mobile application, or by any other similarly reliable means that the Seller may enable in the future.

By doing this, you ensure that the draft document has been validly signed by you. The electronic signature of the Seller is subsequently added to the draft document and the signed document is sent to your Customer's Account and/or your e-mail address.

## 19. HOW DO YOU PAY

Payments must be made into the bank account of the Seller by way of payment instruction, standing order, postal order (cash into account), payment card, or depositing cash into the Seller's bank account.

The Seller's account number and the Contract number (variable symbol) are part of the proposal to conclude a Contract according to part 17. of this Information.

If the Seller is charged a bank charge in connection with receiving your payments into its account, this charge will be deducted from the payment you have sent.

## 20. THE PRICE OF THE SUBJECT-MATTER OF PURCHASE AND THE PURCHASE OF PRECIOUS METAL IN STAGES

The price of the Subject-matter of Purchase is inclusive of VAT and depends on movements on the financial market, which are independent of the will of the Seller. The price of the Subject-matter of Purchase is influenced by the price of investment precious metals on the precious metals exchange and the currency exchange rate. The actual purchase price of the Subject-matter of Purchase is specified in the Purchase Price List, which is available at the Website of the Seller (hereinafter referred to as the "Purchase Price List"). The purchase price is published in the Purchase Price List from Monday through Friday, invariably after 18:00 p.m. Central European Time (hereinafter referred to as "CET"), with immediate effect and with effect for the following day and, as the case may be, for other days when the purchase price is not published in the Purchase Price List according to the first part of this sentence (hereinafter referred to as the "Actual Price"). The Purchase Price List is not a proposal to conclude a Contract, but instead a call to submit proposals to conclude a Contract.

The purchase of investment metal for the purpose of delivery of the Subject-matter of Purchase proceeds in stages through Partial Purchase Contracts (hereinafter referred to as a "Partial Purchase Contract"). A Partial Purchase Contract is concluded such that you transfer or deposit an amount of money into the Seller's account, stating the number of the Contract in the description of the transaction (variable symbol), according to the Actual Price of investment metal for the relevant Subject-matter of Purchase. The amount credited to the Seller's account in this way (following the deduction of any bank charges associated with receiving the payment) is your irrevocable proposal to conclude a Partial Purchase Contract at a purchase price that corresponds to the amount credited in this way, reduced by the relevant amount of the Input Price Increase (hereinafter referred to as the "purchase price"), in a weight which corresponds to the ratio of the paid purchase price and the Actual Price of investment metal for the relevant Subject-matter of Purchase valid on the day on which the sum of money is credited to the Seller's account. A Partial Purchase Contract is concluded on the condition that the weight of the purchased investment metal is not more than 10 % lower than the weight of such investment metal that would correspond to the Actual Price on the due date of payment of a cashless payment instruction or on the day of depositing funds into the Seller's account (hereinafter referred to as the "Maximum Weight Deviation"). A higher weight of the relevant Subject-matter of Purchase can be purchased without limitation. Determination of the weight of purchased investment metal is done in grams, with accuracy to six decimal points.



A financial amount has been paid at the instant at which it is credited to the Seller's account, if it is credited by 11:00 a.m. CET on a Business Day; otherwise it is considered as having been paid on the next business day (hereinafter referred to as the "Payment Day"). A Business Day is understood for the purposes of the Contract to be each business day on which banks are open as standard in the country of the registered office of the Seller for the provision of banking services (hereinafter referred to as a "Business Day"). If the Seller is unable to identify a financial amount in light of the Contract number having been wrongly entered in the description of the transaction (variable symbol), it stands that the Payment Day is the first Business Day on which you identify the payment to the Seller before 11:00 a.m. CET.

The Seller accepts your proposal to conclude a Partial Purchase Contract by sending confirmation of purchase to your Customer's Account and/or to your e-mail address within 5 Business Days of the Payment Day (hereinafter referred to as "Purchase Confirmation"). The Seller is not obliged to accept your proposal to conclude a Partial Purchase Contract. A proposal shall not be accepted primarily in the case that the Seller suspects that the purpose of the proposal is principally speculation on your part in relation to the price of investment metal, or in the case of extraordinary and unforeseen circumstances occurring independent of the will of the Seller (for example, natural disasters, viral epidemics, armed conflicts, general strikes, etc.) which cause significant fluctuation of the purchase prices of investment metals on the market. In the case that the weight of the purchased investment metal according to the Partial Purchase Contract exceeds the Maximum Weight Deviation, the Partial Purchase Contract is not concluded. However, the Seller will send Purchase Confirmation to your Customer's Account and/or to your e-mail address, whereby Purchase Confirmation is in such case the new, irrevocable proposal of the Seller to conclude a Partial Purchase Contract. This proposal is accepted if you do not express your disagreement with the proposal in writing within a maximum of 15 calendar days following the day on which you receive Purchase Confirmation. Any subsequent payment which you make to the Seller or the acceptance of any Subject-matter of Purchase is also deemed to be acceptance of the proposal.

In the Contract, you undertake to make payments only using resources of which you are the actual owner. The Seller is, within 10 Business Days of the Payment Day, authorised to call on you to prove the origin of the funds which you used to pay the purchase price of the Subject-matter of Purchase, and to do so within a reasonable time limit specified by the Seller. Should you fail to prove within the set time limit that the purchase price was paid solely from funds of which you are the actual owner, the Seller is authorised to withdraw from the Partial Purchase Contract. In such case the Seller will return the paid purchase price to you within a reasonable time limit, after deducting the bank charges associated with receiving the payment and the transaction charges associated with sending the payment according to the valid Price List of Fees and Services and the costs associated with withdrawal from the Partial Purchase Contract.

The total purchase price of the total weight of one piece of the Subject-matter of Purchase is the sum of the purchase prices which you pay to the Seller according to Partial Purchase Contracts (following the deduction of any payments from the Weight Account or further deductions from the Weight Account according to your Contract) at which you purchased the investment metal for the production of one piece of the Subject-matter of Purchase in its total weight in stages. After having paid the full purchase price of the total weight of the Subject-matter of Purchase, you have the right to the delivery of the Subject-matter of Purchase according to part 21. of this Information.

## 21. DELIVERY OF THE SUBJECT-MATTER OF PURCHASE

If you have paid the full purchase price of at least one piece of the Subject-matter of Purchase, i.e. a quantity of purchased investment metal which corresponds to at least one piece of the Subject-matter of Purchase is on record in your Weight Account, and a period of at least 12 months has passed since the conclusion of this Contract or 12 months since the delivery of the previous piece of the Subject-matter of Purchase, you may call on the Seller to deliver one piece of the Subject-matter of Purchase. You must at the same time have paid postage, packaging, and insurance according to the Price List of Fees and Services valid on the date of making the call. Unless agreed otherwise, postage, packaging, and insurance shall be covered by the sale of the corresponding quantity of investment metal from the your Weight Account. The Subject-matter of Purchase will be delivered to you within a maximum of 60 calendar days following fulfilment of the terms and conditions for the delivery of the Subject-matter of Purchase, unless delivery is prevented by extraordinary and unforeseeable circumstances which arise independent of the will of the Seller (for example, natural disasters, viral epidemics, armed conflicts, general strikes, extraordinary delay on the side of the subcontractor of the Seller, etc.).



## 22. THE REMUNERATION OF THE SELLER

The Seller is entitled to remuneration for arranging purchases of investment gold (hereinafter referred to as “Remuneration of the Seller for Arranging Purchases of Investment Gold”) over and above the purchase price of the Subject-matter of Purchase. Information about the size and calculation of Remuneration of the Seller for Arranging Purchases of Investment Gold is available at the Website of the Seller and the current size of such remuneration on the date of provision of this Information is found in part 32. of this Information. Remuneration of the Seller for Arranging Purchases of Investment Gold is set as a percentage for each calendar day of the current balance of the weight of investment metal in your Weight Account. Information to concern Remuneration of the Seller for Arranging Purchases of Investment Gold is available to you before concluding the Contract. You pay Remuneration of the Seller for Arranging Purchases of Investment Gold such that the balance of the weight of investment metal in your Weight Account is reduced on an ongoing basis.

The Seller is always entitled to remuneration of the Seller for Arranging sales of investment gold (hereinafter referred to as “Remuneration of the Seller for Arranging Sales of Investment Gold”) when a Payment in Metal is made, a Payment in Money, or a Transfer of Grams, at the specified percentage rate of the realised value of the yield. Information about the size of Remuneration of the Seller for Arranging Sales of Investment Gold is available at the Website of the Seller and the current size of such remuneration on the date of provision of this Information is found in part 32. of this Information. Information to concern Remuneration of the Seller for Arranging Sales of Investment Gold is available to you before concluding the Contract. You pay Remuneration of the Seller for Arranging Sales of Investment Gold such that the balance of the weight of investment metal in your Weight Account is reduced by this.

## 23. THE SALE OF PRECIOUS METAL IN STAGES (PAYMENTS FROM THE WEIGHT ACCOUNT)

You are entitled to request a payout from the Weight Accumulation Account at any time after the conclusion of the Contract.

For the purposes of payment from the Weight Account, the current value of the Weight Account (hereinafter referred to as the “Actual Value”) is calculated according to the current repurchase price list presented at the Website of the Seller (hereinafter referred to as the “Repurchase Price List”) in the manner detailed hereunder:

- For payment in investment metal, the Actual Value of the Weight Account is calculated as the Repurchase Metal Price of the current quantity of investment metal on record in the Weight Account according to the Repurchase Price List raised by a proportionate part of the IBIS Repurchase Premium and by a proportionate part of the iiplanGold® Repurchase Premium according to the current Repurchase Price List, whereby these proportionate amounts correspond to the ratio of the current quantity of investment metal on record in the Weight Account and the total quantity of investment metal contained in one piece of the Subject-matter of Purchase.
- For payment in money, the Actual value of the Weight Account is calculated as the Repurchase Metal Price of the current quantity of investment metal on record in the Weight Account according to the Repurchase Price List without further increases (i.e. the Actual Value is not raised by a proportionate part of the IBIS Repurchase Premium or by a proportionate part of the iiplanGold® Repurchase Premium).
- For the transfer of cash or grams of investment metal to any iiplanRentier® or iiplanMax® Weight Accumulation Account, or to the Weight Accumulation Account under any contract other than an iiplanGold® contract, the Current Value of the Weight Accumulation Account is calculated as the Metal Buyback Price for the current quantity of investment metal recorded in the Weight Accumulation Account as per the Buyback Price List plus a pro rata portion of the IBIS Buyback Premium, but excluding an increase by the iiplanGold® Buyback Premium (i.e. the Current Value will not be increased by the pro rata portion of the iiplanGold® Buyback Premium).

Payment from the Weight Account proceeds such that you use the Customer’s Account (by filling in the relevant form and signing it electronically) to call on the Seller to make a payment from the Weight Account. A call to make a payment from the Weight Account is your proposal to the Seller to conclude a contract on the sale of the quantity of investment metal on record in the Weight Account corresponding to the sales price which you have chosen (hereinafter referred to as a “Partial Sales Contract”). You select in the call to make a payment from the Weight Account whether the payment should be made in investment metal or in money, state the amount of the Actual Value of the Weight Account that you wish to receive from the sale of investment metal (hereinafter referred to as the “Sales Price”), and state the date on which the sale of investment metal is to be made (hereinafter referred to as the “Sales Date”), which may not be earlier than the day following the call to make a payment from the Weight Account, unless the Seller makes it possible to make the sale on the date of the call in a specific case.

The price of investment metals depends on movements on the financial market, which are independent of the will of the Seller. The quantity of investment metal sold through a Partial Sales Contract is therefore determined on the Sales Date according to the Sales Price, i.e. according to the amount of the Actual Value of the Weight Account on the Sales Date which you wish to receive from the sale of investment metal, according to the Repurchase Price List valid on the Sales Date, provided that the weight of the sold investment metal is not more than 10 % higher than the weight of such investment metal which would equate to the Sales Price of the sold investment metal on the 5th Business Day prior to the Sales Date (hereinafter referred to as the "Maximum Sold Weight Deviation"). However, the Maximum Sold Weight Deviation does not apply in the case that the Sales Date falls on a Business Day earlier than the fifth Business Day from the relevant call to make a payment from the Weight Account. A lower weight of investment metal may be sold without limitation, with which you expressly agree. In light of the method of determining the Maximum Sold Weight Deviation, you are obliged to regularly (at least once every 3 Business Days) monitor the actual price of investment metal according to the Repurchase Price List and, if you do not agree with the making of a payment from your Weight Account at the actual price, you are obliged to amend or cancel the payments from the Weight Account which you have submitted, but which have not yet been made. Determination of the weight of sold investment metal is done in grams, with accuracy to six decimal points.

If you choose payment of the Sales Price in investment metal, the investment metal will be delivered to you in the form of the ingots, coins, or sets which the Seller is offering at that time (hereinafter referred to as the "Goods"), this at the value of the Sales Price according to the Purchase Price List valid on the Sales Date. You are again obliged to pay postage, packaging, and insurance according to the Price List of Fees and Services valid on the Sales Date for the purpose of delivery of the Goods. Unless agreed otherwise, postage, packaging, and insurance shall be covered by the sale of the corresponding quantity of investment metal from your Weight Account within the bounds of the concerned Partial Sales Contract, such that the Sales Price shall be increased by postage, packaging, and insurance when calculating the quantity of sold investment metal. The claim of the Seller to the payment, by you, of the price of the purchased Goods and to the payment of postage, packaging, and insurance is offset against your claim to the payment of the Sales Price. The purchased goods will be delivered to you under the terms and conditions specified in part 21. of this Information. You acquire the right of ownership to the Goods at the time at which the price of the Goods has been paid.

Should you choose payment of the Sales Price in money, you are also obliged to pay the transaction charges associated with sending the payment according to the Price List of Fees and Services valid on the Sales Date. Unless agreed otherwise, the transaction charges associated with sending the payment will be covered by the sale of the corresponding quantity of investment metal from your Weight Account within the bounds of the concerned Partial Sales Contract, such that the Sales Price will be increased by those transaction charges when calculating the quantity of sold investment metal. The claim of the Seller to the payment of the transaction charges associated with sending the payment is offset against your claim to the payment of the Sales Price. The remainder of the Sales Price will be paid into the bank account that you specify to this end, within 20 Business Days of the Sales Date.

The sale of investment metal for the purpose of Payment in Metal or Payment in Money proceeds on the basis of your proposal to conclude a Partial Sales Contract. The Seller accepts your offer in such a way that it sends you confirmation of sale to your Customer's Account and/or your e-mail address within 5 Business Days of the Sales Date (hereinafter referred to as "Confirmation of Sale"). The Seller is not obliged to accept a proposal to conclude a Partial Sales Contract. Should the quantity of investment metal sold through the Partial Sales Contract exceed the Maximum Sold Weight Deviation, no Partial Sales Contract is concluded. However, the Seller shall send Confirmation of Sale to your Customer's Account and/or to e-mail address, whereby Confirmation of Sale is in such case the new, irrevocable proposal of the Seller to conclude a Partial Sales Contract. Such proposal is accepted if you, as the Buyer, do not express disagreement in writing within a maximum of 10 calendar days from the date on which you receive Confirmation of Sale, whereby acceptance of the proposal is also deemed to be any subsequent acceptance of the Goods which you have purchased. Should you choose payment of the Sales Price in money, you must, within the time limit for expression of disagreement, also return to the Seller the full Sales Price (or the whole of the portion thereof paid by the Seller), if already having been paid to you pursuant to the relevant Partial Sales Contract; otherwise the Partial Sales Contract is deemed to have been concluded. A Partial Sales Contract is not concluded if there is an insufficient quantity of investment metal on record in your Weight Account on the Sales Date to be able to fulfil such Partial Sales Contract.

Any time after the conclusion of the Contract, you are entitled to request that the Seller transfer a quantity of investment metal selected by you from your Weight Accumulation Account to a Weight Accumulation Account registered by the Seller under another iiplanMax<sup>®</sup>, iiplanRentier<sup>®</sup>, or iiplanGold<sup>®</sup> purchase contract, including to the Weight Accumulation Account of a third party (in which case this constitutes the transfer of the selected quantity of investment metal for the benefit of that third party), subject to the following terms and conditions:

- You submit the request for transfer through the Customer's Account (by filling in the relevant form and signing it electronically). In the request you choose either the quantity of transferred investment metal or the amount of the Actual Value of the Weight Account whose corresponding quantity of investment metal is to be transferred and further state identification of the Weight Account into which the investment metal is to be transferred and the date on which the transfer of investment metal is to be made (hereinafter referred to as the "Transfer Date"). The Transfer Date may not be earlier than the day following the request for transfer, unless the Seller makes it possible for the transfer to be

carried out on the date of the request in a specific case.

- If you choose in the request the amount of the Actual Value of the Weight Account whose corresponding quantity of investment metal is to be transferred, the quantity of transferred investment metal is calculated on the Transfer Date. The price is determined in the same way as for payment in investment metal according to part 23. of this Information.

The Seller accepts your request to make a transfer from the Weight Account by sending you confirmation of transfer to your Customer's Account and/or e-mail address within 5 Business Days of the Transfer Date, which results in the conclusion of an agreement of transfer from the Weight Account (hereinafter referred to as the "Agreement of Transfer from the Weight Account"). The Seller is not obliged to accommodate the request for transfer and to enter into the Agreement of Transfer from the Weight Account. A transfer of investment metal is not made primarily in the case that there is not a sufficient quantity of investment metal on record in your Weight Account on the Transfer Date for the execution of such transfer.

The quantity of investment metal on record in your Weight Account shall be reduced by the transferred quantity of investment metal and the quantity of investment metal on record in the target Weight Account specified by you for transfer shall be increased.

If investment metal is transferred from a Weight Accumulation Account registered by the Seller under another iiplanGold<sup>®</sup>, iiplanRenteir<sup>®</sup>, iiplanMax<sup>®</sup> purchase contract to your Weight Accumulation Account, the amount of investment metal recorded in your Weight Accumulation Account will be increased by the amount of such transferred investment metal.

It is possible, by way of payments from the Weight Account or transfers, to fully exhaust the quantity of investment metal on record in the Weight Account (i.e. the value of the Weight Account may be zero) without this leading to the termination of the Contract.

## 24. AMENDMENTS TO THE CONTRACT

Amendments to the Contract must invariably be made in the form of written amendments on paper, and/or by filling in the relevant form at the Customer's Account, which shall be electronically signed according to part 18. of this Information. If the subject-matter of the amendment to the Contract is a change to your telephone number, the amendment must invariably be made in writing, on paper.

## 25. EXPEDITION

The Subject-matter of Purchase, or the Goods, paid for based on Payment in Investment Metal, will be sent to you if you have paid the full purchase price of the Subject-matter of Purchase, or the Goods. You must, at the same time, have paid by that time postage, packaging, and insurance according to the Price List of Fees and Services valid on the date of delivery of the call to deliver the Subject-matter of Purchase to the Seller, or on the date of payment of investment metal. The Subject-matter of Purchase or the Goods will be delivered to you within a maximum of 60 days following fulfilment of the terms and conditions for the delivery of the Subject-matter of Purchase or Goods, unless delivery is prevented by extraordinary and unforeseeable circumstances which arise independent of the will of the Seller (for example, natural disasters, viral epidemics, armed conflicts, general strikes, extraordinary delay on the side of the subcontractor of the Seller, etc.).

Individual pieces of the Subject-matter of Purchase or the Goods paid for on the basis of a Payment in investment metal will be sent to you to the mailing address which we have on record for you. Consignments are insured. A tax document is delivered together with the Subject-matter of Purchase or the Goods. The Seller sends notification of dispatch to you on the expedition date by sending such notification to your Customer's Account and/or e-mail address.

You, as the Buyer, must provide the Seller with a correct mailing address to which the Subject-matter of Purchase or the Goods shall be sent. You undertake to accept the sent Subject-matter of Purchase or Goods. Should you fail to fulfil this obligation, the Seller shall send the Subject-matter of Purchase to you repeatedly. The Seller is obliged to carry out two such repeat dispatches, invariably following the payment, by you, of postage, packaging, and insurance according to the Price List of Fees and Services valid on the date of repeat dispatch. Unless agreed otherwise, postage, packaging, and insurance shall be covered by the sale of the corresponding quantity of investment metal from your Weight Account,

calculated in the same way as in part 23. of this Information (i.e. the claim of the Seller to payment of postage, packaging, and insurance is offset against your claim for the payment of the Sales Price of the corresponding quantity of investment metal). If the specified costs of dispatch are not paid, the Seller may proceed with the repeat dispatch of the Subject-matter of Purchase or the Goods, but is not obliged to do so.

Should you fail to accept the Subject-matter of Purchase or the Goods even after it/they has/have been sent to you for a third time, the return of such consignment to the Seller is deemed to be your irrevocable proposal to conclude a contract on the repurchase of the Subject-matter of Purchase or the Goods, according to part 27. of this Information, addressed to the Seller, whereby the Repurchase Day and the date of submitting the proposal to conclude a Repurchase Contract are in this case understood to be the date of return of the consignment to the Seller. The Seller accepts such a proposal to conclude a contract by paying the repurchase price (following the deduction of any transaction charges associated with sending payment according to the valid Price List of Fees and Services) by transfer into the bank account from which you sent your most recent payment in relation to the Contract, or into an account announced to the Seller in writing or in an amendment to the Contract. If, by that time, you have not yet paid the Seller postage, packaging, and insurance on the repeat dispatches according to the Price List of Fees and Services valid on the date of sending thereof, the Seller shall offset its claim against your claim to the payment of the repurchase price.

The Subject-matter of Purchase or the Goods may not be returned to the Seller; it/they may only be offered back for repurchase according to part 27. of this Information.

The handover of a consignment proceeds according to the chosen method of delivery of the Subject-matter of Purchase or the Goods according to the Price List of Fees and Services valid on the date of sending the consignment. You must immediately check the delivered consignment and check the Subject-matter of Purchase or the Goods. The consignment is deemed to have been delivered after the consignment has been checked for being intact and following the acceptance thereof. After acceptance, you may not claim any legal or financial redress for damage incurred as a result of negligence when accepting the Subject-matter of Purchase or the Goods.

If a consignment is delivered to you with breached packaging, you may refuse to accept the consignment. In such case inform the Seller of this by e-mail or telephone without delay using the contact details specified in part 1. of this Information.

You acquire the right of ownership to the Subject-matter of Purchase at such time as the full purchase price of each piece of the Subject-matter of Purchase has been paid (i.e. when investment metal of a weight of one piece of the Subject-matter of Purchase has been purchased) and you call on the Seller to deliver.

You acquire the right of ownership to the Goods at the time at which the price of the Goods has been paid. The purchased Goods will be delivered to you under the same terms and conditions as for the Subject-matter of Purchase.

Any damaging of investment precious metal is impermissible, in order to maintain the value of investment precious metal. For a Subject-matter of Purchase or Goods with original protective packaging, damaging of the original security packaging with certificate of authenticity is also impermissible.

## 26. CLAIMS

The rights arising from defective performance and the liability of the Seller for defects are governed by the relevant provisions of Act No. 89/2012 Sb. of the Czech Republic, the Civil Code, as amended, in particular its Sections 2099 through 2112 and Sections 2165 through 2174. The Buyer lodges a claim in writing to the mailing address of the Seller or by telephone or by e-mail to the e-mail address of the Seller, stating the original Contract number and a description of the defects ascertained. The Seller sends you confirmation of having received the claim to your Customer's account and/or e-mail address. The Seller takes a decision on the claim within 3 Business Days of receiving the claim and informs you at your Customer's account and/or e-mail address, unless it agrees otherwise with you. A legitimate claim is handled without undue delay, and not later than within 30 calendar days of the date of delivery of the claimed Subject-matter of Purchase to the address of the Seller.

## 27. REPURCHASE

The Seller shall repurchase all the pieces of the Subject-matter of Purchase and other Goods (delivered in the case of payment from the Weight Account in investment metal) sold by it pursuant to the Contract at a price (hereinafter referred to as the "Repurchase Price") determined using the method presented hereunder according to the Repurchase Price List valid for the date on which the repurchased Subject-matter of Purchase or Goods is/are delivered to the Seller (hereinafter referred to as the "Repurchase Day"). The Repurchase Price is published in the Repurchase Price List from Monday through Friday, invariably after 18:00 p.m. CET, with immediate effect and with effect for the following day and, as the case may be, for other days when the Repurchase Price is not published in the Repurchase Price List according to the first part of this sentence. The Repurchase Price List is not a proposal to conclude a contract, but instead a call to submit proposals.

- In the case of the repurchase of the Subject-matter of Purchase when a minimum of 60 months have passed from the delivery thereof to your address to the Repurchase Day, the Repurchase Price comprises (i) the Repurchase Metal Price, (ii) the IBIS Repurchase Premium, and (iii) the iiplanGold<sup>®</sup> Repurchase Premium. The size of the iiplanGold<sup>®</sup> Repurchase Premium for one piece of the Subject-matter of Purchase is stated in the Repurchase Price List.
- In the case of the repurchase of the Subject-matter of Purchase when a minimum of 60 months have not passed from the delivery thereof to you until the Repurchase Day, the Repurchase Price solely comprises the Repurchase Metal Price. The IBIS Repurchase Premium and the iiplanGold<sup>®</sup> Repurchase Premium are zero, i.e. they are not part of the Total Repurchase Price.
- In the case of the repurchase of other Goods, the Repurchase Price comprises (i) the Repurchase Metal Price and (ii) the IBIS Repurchase Premium. The iiplanGold<sup>®</sup> Repurchase Premium is zero, i.e. it is not part of the Total Repurchase Price.

You may submit a proposal to conclude a contract on the repurchase of the Subject-matter of Purchase to the Seller as follows:

- using the Customer's Account, by filling in the relevant form and signing it electronically according to part 18. of this Information; or
- by sending a written proposal, signed in your own hand, in the wording of the form at the Customer's Account, to the Seller's e-mail address presented in part 1. of this Information; or
- by sending a written proposal on paper, signed in your own hand, in the wording of the form at the Customer's Account, to the Seller's address.

The subject-matter of the proposal to conclude a contract of repurchase, which is irrevocable, is the sale of the specified Subject-matter of Purchase or Goods at the Repurchase Price on the condition that the Repurchase Metal Price on the Repurchase Day is not more than 10 % lower in comparison with the date on which you submit the proposal to conclude the contract of repurchase to the Seller (hereinafter referred to as the "Minimum Metal Price"). The Seller accepts such a proposal to conclude a Contract with the cashless payment of the Repurchase Price (following the deduction of any transaction charges associated with sending payment according to the valid Price List of Fees and Services).

When the Repurchase Metal Price is lower than the Minimum Metal Price, you have the right to submit a new proposal or the Seller shall, at your request, send the received Subject-matter of Purchase or Goods back to your address at your expense (postage, packaging, and insurance according to the valid Price List of Fees and Services).

The Seller undertakes a physical inspection of the authenticity and fineness of the Subject-matter of Purchase or Goods, and that it/they is/are not damaged overall, and of the certificate and all supplied accessories. If a damaged or incomplete Subject-matter of Purchase or Goods is/are delivered, or damaged or incomplete accessories to the Subject-matter of Purchase or the Goods, the Seller has the right to determine a Repurchase Price which is lower or to refuse repurchase and to return the Subject-matter of Purchase or the Goods to your address at your expense (postage, packaging, and insurance according to the valid Price List of Fees and Services). If the Seller determines a lower Repurchase Price, it will send you a proposal to conclude a Repurchase Contract to your Customer's Account and/or e-mail address, as specified in the header to the Repurchase Contract. You confirm such a proposal in an e-mail sent to the Seller from the e-mail address specified in the Repurchase Contract. Should you fail to confirm the proposal to conclude a Repurchase Contract within the time limit stated in the proposal, otherwise within a reasonable time limit, the Seller shall return the Subject-matter of Purchase or the Goods to your address at your expense (postage, packaging, and insurance according to the valid Price List of Fees and Services).



## 28. INFORMATION ON WITHDRAWAL FROM THE CONTRACT

According to Section 1829 of Act No. 89/2012 Sb. of the Czech Republic, the Civil Code, a consumer has the right to withdraw from a contract within a time limit of 14 days, whereby that time limit commences on the date of concluding the contract or, if the contract is a purchase contract, on the date of acceptance of the goods. In the provisions of its Section 1837, however, the Civil Code defines the cases in which the buyer may not withdraw from a contract. According to the provisions of Section 1837(b), it is not possible to withdraw from contracts on the supply of goods or services whose price depends on movements on the financial market which are independent of the will of the business undertaking and which might occur during the time limit for withdrawal from the contract.

The price of the Subject-matter of Purchase or of the Goods is dependent on movements on the financial market which are independent of the will of the Seller (the price of the Subject-matter of Purchase or the Goods is influenced by the price of investment precious metals on the precious metal exchange and the currency exchange rate) and the Actual Price of investment metals for the Subject-matter of Purchase or the Goods is determined in accordance with part 20. of this Information. In light of this fact, you do not, according to Section 1837(b) of Act No. 89/2012 Sb. of the Czech Republic, the Civil Code, as amended, have the right to withdraw from the Contract or from a Partial Purchase Contract, a Partial Sales Contract, or an Agreement of Transfer from the Weight Account.

The Subject-matter of Purchase may not be returned to the Seller; it may only be offered back for repurchase according to part 27. of this Information.

## 29. EXPIRATION OF THE CONTRACT

The Contract is concluded for an indefinite term. You may give notice of the Contract at any time, with a notice period of three months, commencing on the first day of the calendar month which follows the delivery of notice to the Seller. Notice of the Contract may only be presented in writing, on paper.

In the case of notice of the Contract, all payments of the Buyer prescribed for payment of the Input Price Increase on the date of expiration of the notice period pertain to the Seller and no compensatory performance is provided by the Seller.

If the obligations under the Contract are extinguished and at the same time investment metal purchased by you is at the Seller (a non-zero amount of investment metal is recorded in the Weight Accumulation Account), you are entitled to compensation in an amount calculated according to the Buyback Price List valid as at the date of extinguishment of the obligations under the Contract (or, if the obligations under the Contract are extinguished due to termination of the Contract, according to the Buyback Price List valid as at the date of service of notice on the other party) based on the quantity of investment metal recorded in the Weight Accumulation Account. When obligations under an iiplanGold® contract are extinguished, you need to choose promptly (if notice has already been served on the Seller) whether you require the payout of compensation in investment metal or in cash. If you fail to select the required payout method within the time limit set out in the preceding sentence, the compensation will be paid out in cash. Compensation will be paid out in accordance with point 23 of this Information, and the Sale Date is deemed to be the date on which the obligations under the Contract are extinguished.

The expiration of the Contract will be confirmed to you at your Customer's Account and/or e-mail address.

## 30. HOW WE HANDLE YOUR PERSONAL DATA

The Seller shall process your personal data, in particular for the purposes of performance of the Contract. More detailed information on how the Seller processes such personal data is available in the Legal Declaration, which is available at the Website of the Seller (at the following link: <https://ibis.ibisingold.com/Files/pdf/EN/Legal>). The Seller is authorised to unilaterally amend the Legal Declaration at any time, and shall inform you of having done so.



## 31. THE RIGHT OF THE CONSUMER TO OUT-OF-COURT DISPUTE SETTLEMENT

If you are not happy with the services provided by the Seller, you can lodge a written complaint at the mailing address or the e-mail address of the Seller stated in part 1. of this Information. The complaint will be handled as quickly as possible, in that the Seller will invariably confirm having received your complaint within 10 calendar days at your e-mail address and will subsequently inform you of the result of its investigation.

If a dispute (complaint, claim) cannot be settled, you, as the buyer/consumer, have the right to out-of-court settlement of a consumer dispute. Česká obchodní inspekce (Czech Trade Inspection Authority - [www.coi.cz](http://www.coi.cz)) is the subject of out-of-court dispute settlement. The consumer is authorised to initiate out-of-court dispute settlement at such time as it is unable to resolve a dispute with the seller directly. The consumer must prove this to the Czech Trade Inspection Authority. The consumer is authorised to lodge an application with the Czech Trade Inspection Authority within a maximum of 1 year of the date on which it exercises its right, which is the object of the dispute, with the Seller for the first time. No fee is paid for out-of-court dispute settlement. Limitation periods do not run as of the initiation of out-of-court dispute settlement. The foregoing procedure does not affect your right to address the court with your claim. The court having jurisdiction is authorised to decide disputes arising from a concluded Contract in accordance with the legal regulations of the Czech Republic.

## 32. PRICE LIST OF FEES AND SERVICES

### IIPLANGOLD® - INTELLIGENT INVESTMENT PLAN

#### INPUT PRICE INCREASE OF THE FIRST PIECE (IPI for 1 contract)

##### INVESTMENT GOLD CAST INGOTS

PAMP SUISSE

Weight	Type of contract 100/0	Type of contract 70/30	Type of contract 50/50
1 000,00 g	600,00 EUR	760,00 EUR	960,00 EUR

The amounts specified in the Pricelist are inclusive of VAT.

#### REWARD TO THE SELLER FOR PROCUREMENT OF PURCHASING OF INVESTMENT GOLD

Current Balance of Weight Account	Amount
For a part of the weight to 500,00 g	0,0025 %
For a part of the weight over 500,00 g (included)	0,0000 %

#### REWARD TO THE SELLER FOR PROCUREMENT OF THE SALE OF INVESTMENT GOLD

Range	Amount
Of the net proceeds	10 %

### DELIVERY OF THE GOODS PURCHASED

## ČESKÁ POŠTA

The sender selects the type of delivery currently available in the country of destination.

The delivery specifications below may vary depending on the services currently provided by the carrier in the country of final destination.

Insured Letter or Insured Parcel by Česká pošta means delivery of the consignment in special packaging and under increased safety measures.

If the consignment value is higher than the value delivered by the carrier directly to the address to the addressee's hands, the postman shall leave a notice in the mailbox to pick up the consignment within a specified period of time from the designated post office. In case of unsuccessful delivery, the postman shall leave a notification in the mailbox of the addressee as well. The parcel is normally stored at the post office for 15 days. The sender and addressee can prolong the term for collecting the consignment from standard 15 days to 30 days. If the Insured Letter or Insured Parcel cannot be delivered, it shall be returned to the sender.

### INSURED LETTER

The maximum weight of the consignment amounts to 2 kilogrammes. In case of higher weight, the shipment shall be divided into more consignments or the service Insured Letter shall be changed to the Insured Parcel.

**Insured Letter with Delivery to the Addressee Only** – The service Insured Letter from Česká pošta means delivery of the parcel into the hands of the addressee, the addressee's agent or the addressee's legal representative. Delivery of the Insured Letter requires recipient's identification and signature.

**Insured Letter with Certificate of Delivery** – When delivering Insured Letter with Certificate of Delivery, the recipient will sign a written acknowledgement of receipt of the consignment which will be forwarded to the sender.

### INSURED PARCEL

Insured Parcel is intended for bulky items or items weighing up to 10 kg.

**Insured Parcel with Delivery to the Addressee Only** – The service Insured Parcel from Česká pošta means delivery of the parcel into the hands of the addressee, the addressee's agent or the addressee's legal representative. Delivery of the Insured Parcel requires recipient's identification and signature.

**Insured Parcel with Certificate of Delivery** – When delivering Insured Parcel with Certificate of Delivery, the recipient will sign a written acknowledgement of receipt of the consignment which will be forwarded to the sender.

## POSTAGE, PACKAGING AND INSURANCE FEES

Group of countries	Consignment value			
	from 0 EUR to 2 000,00 EUR	from 2 001,00 EUR to 4 000,00 EUR	from 4 001,00 EUR to 20 000,00 EUR	from 20 001,00 EUR to 80 000,00 EUR
Range 1	7,60 EUR	15,20 EUR	39,60 EUR	75,20 EUR
Range 2	14,40 EUR	28,80 EUR	50,40 EUR	82,00 EUR
Range 3	15,60 EUR	31,20 EUR	53,60 EUR	85,60 EUR
Range 4	23,20 EUR	37,60 EUR	58,40 EUR	91,60 EUR
Range 5	26,80 EUR	44,40 EUR	65,20 EUR	96,80 EUR
Range 6	28,40 EUR	47,20 EUR	68,40 EUR	100,40 EUR
Range 7	33,60 EUR	53,20 EUR	75,60 EUR	106,40 EUR

The amounts specified in the Pricelist are inclusive of VAT.

## GROUP OF COUNTRIES

Group of countries	
Range 1	Czechia

Group of countries	
Range 2	Slovakia
Range 3	Poland
Range 4	Austria, Denmark, Croatia, Ireland, Italy, Luxembourg, Latvia, Netherlands, Slovenia
Range 5	Bulgaria, Estonia, France, Hungary
Range 6	Cyprus, Portugal
Range 7	Belgium, Germany, Spain, Finland, Greece, Lithuania, Romania, Sweden

## LIMITS FOR ORDERS

Fee type	Amount
The maximum value of goods per consignment	80 000 EUR

The amounts specified in the Pricelist are inclusive of VAT.

If the value of the purchased goods is higher than the Limit specified for the maximum value of goods per consignment, the goods will be split into multiple consignments corresponding to the multiple of the value of the purchased goods exceeding the maximum value of goods per consignment. The next and subsequent consignments will be shipped after the previous consignments are received and the postage, packaging and insurance fees for the relevant consignment are paid. Another alternative is personal collection according to the terms specified in this Pricelist.

## UPS

**Express Saver<sup>®</sup>, Signature Required** – Delivery of the consignment to an adult at a specific address (with the Adult Signature Required service).

Express Saver<sup>®</sup> by UPS together with the additional Adult Signature Required service and Direct Delivery Only service will mean that the consignment with the goods will be delivered to an adult person, i.e. it must not be delivered to a minor. UPS requires the recipient's signature. The consignment is delivered to a specific address, which is specified on the shipping label. The delivery of consignments cannot be rescheduled or redirected to any alternative address. The maximum weight of a consignment is 2 kilogrammes. If the weight is higher, the shipment will be split into multiple consignments. UPS will send an e-mail to the addressee with a link to track the consignment. Delivery will take place on the following business day after the carrier accepts the consignment to almost any commercial area in Europe. If the addressee is not reached at the address, another two delivery attempts will be made (3 attempts in total). In the event delivery is unsuccessful, the postman will leave a notification in the mailbox of the addressee (Delivery Notice) with contact information for customer service. The addressee will be informed about such unsuccessful delivery by e-mail as well. If UPS fails to deliver a consignment it will be returned to the sender.

## POSTAGE, PACKAGING AND INSURANCE FEES

Group of countries	Consignment value			
	from 0 EUR to 2 000,00 EUR	from 2 001,00 EUR to 4 000,00 EUR	from 4 001,00 EUR to 20 000,00 EUR	from 20 001,00 EUR to 80 000,00 EUR
Range 1	12,40 EUR	17,20 EUR	42,80 EUR	78,80 EUR
Range 2	19,60 EUR	30,40 EUR	53,60 EUR	86,40 EUR
Range 3	34,40 EUR	55,60 EUR	76,80 EUR	109,60 EUR
Range 4	35,60 EUR	57,60 EUR	79,60 EUR	112,40 EUR
Range 5	36,80 EUR	61,20 EUR	82,80 EUR	114,40 EUR
Range 6	38,40 EUR	63,60 EUR	86,00 EUR	116,40 EUR
Range 7	39,60 EUR	67,20 EUR	89,60 EUR	120,80 EUR

The amounts specified in the Pricelist are inclusive of VAT.

## GROUP OF COUNTRIES

Group of countries	
Range 1	Czechia
Range 2	Slovakia
Range 3	Austria, Germany, Hungary, Poland
Range 4	Belgium, France, United Kingdom, Ireland, Italy, Luxembourg, Netherlands
Range 5	Bulgaria, Denmark, Estonia, Spain, Finland, Greece, Croatia, Lithuania, Latvia, Portugal, Romania, Sweden, Slovenia
Range 6	Cyprus, Malta
Range 7	Switzerland, Norway

## LIMITS FOR ORDERS

Fee type	Amount
The maximum value of goods per consignment	80 000 EUR

The amounts specified in the Pricelist are inclusive of VAT.

If the value of the purchased goods is higher than the Limit specified for the maximum value of goods per consignment, the goods will be split into multiple consignments corresponding to the multiple of the value of the purchased goods exceeding the maximum value of goods per consignment. The next and subsequent consignments will be shipped after the previous consignments are received and the postage, packaging and insurance fees for the relevant consignment are paid. Another alternative is personal collection according to the terms specified in this Pricelist.

## PERSONAL COLLECTION OF THE PURCHASED GOODS

Personal collection of the purchased goods is only possible after mutual agreement between the Buyer and the Seller. The date of collection must be confirmed by both parties at least 3 business days in advance. At the same time, the personal collection fee must be paid to the Seller's account via bank transfer. The site for personal collection is the headquarters (correspondence address) of the Seller.

Consignment value	Amount
Up to 40 000,00 EUR	20,00 EUR
Above 40 000,00 EUR (included)	0,00 EUR

The amounts specified in the Pricelist are inclusive of VAT.

## OTHER SERVICES

## TRANSACTION FEES

Transaction fees related to sending a payment (sending a payment by IBIS InGold – overpayments on the iiplan contract, one-time purchase overpayments, cash payments under the iiplanGold contract, etc.).

Fee type	Amount
Payments within Europe (SEPA payment)	0,00 EUR

The amounts specified in the Pricelist are inclusive of VAT.

## RESENDING A CONSIGNMENT WITH THE PURCHASED GOODS

In the event of the resending of a returned (not accepted) consignment, the Buyer will be charged for the postage, packaging and insurance in the amount corresponding to double the actual fees based on the Pricelist corresponding to the value of the returned consignment and country of delivery.

Full Name

Street No.

ZIP Code

E-mail

Date of birth

Town

State

Mobile Phone

## AGENT CONTACT DATA

Full Name

E-mail

Number

Mobile Phone

Praha, 27.07.2024