

INFORMATION PROVIDED TO THE INTERESTED PARTY BEFORE CONCLUSION OF THE IIPLAN® PURCHASE CONTRACT USING A REMOTE METHOD AND INSTRUCTION ON THE RIGHT OF THE INTERESTED PARTY TO WITHDRAW FROM THE CONTRACT (hereinafter referred to as the "Information")

The Seller is entitled, in compliance with legal regulations, to offer the conclusion of, and to conclude, the iiplan® Purchase Contract (hereinafter referred to as the "Contract") and the Interested Party is interested in concluding the Contract. Regarding this fact, the Seller provides the Interested Party with the following Information before the conclusion of any Contract in an effort to inform them of some important issues regarding the contractual relationship in the best possible way and in advance, i.e. in compliance with Section 1820 of Act of the Czech Republic No. 89/2012 Coll., the Civil Code, as amended (hereinafter referred to as the "Civil Code"). The information is related to the content of their contractual relationship, and includes information on possible withdrawal from the concluded Contract.

The information is available on the website of the Seller 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

COMPANY NAME	IBIS InGold, a.s. (hereinafter referred to as the "Seller")
LEGAL FORM	joint-stock company
IDENTIFICATION NUMBER	25 52 54 33
REGISTERED OFFICE	Rybná 682/14, 110 00 Prague 1 – Staré Město, Czech Republic
REGISTRATION	Companies Register kept by the Municipal Office in Prague, File Number B 18920
MAIN BUSINESS	Manufacture, trade and services not specified in Annexes 1 to 3 to the Trade Licensing Act
ASSAY OFFICE	registration number 12983
SHIP-TO ADDRESS	IBIS InGold, a.s., Customer Support Centre, Jiráskova 908, 676 02 Moravské Budějovice, Czech Republic
CONTACT E-MAIL	shop@ibisingold.com
WEBSITE	www.ibisingold.com
CUSTOMER HELPLINE	(+420) 568 408 088 (Monday to Friday 8:00 a.m. – 18:00 p.m.)

2.**THE LAW GOVERNING THE LEGAL RELATIONSHIP BETWEEN THE CONTRACTING PARTIES, APPLICABLE LAW AND INFORMATION ON THE LANGUAGE IN WHICH THE CONTRACT MAY BE CONCLUDED**

Legal relationships arising out of the Contract as well as legal relationships related to the Contract including the issues of validity and consequences of invalidity shall be governed by Czech law. Based on the agreement of the contracting parties, the applicable law shall be Czech law. For court settlement of disputes which are related to the Contract, the courts of the Czech Republic are materially and locally competent. The Seller takes legal regulations of the Czech Republic as a basis for creating any relationships with the Interested Party before concluding the Contract. 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 27. of this Information.

3.**WHAT IS INVESTMENT GOLD?**

Investment gold is a specific form of gold which serves as an investment tool similar to e.g. securities. It can be offered in the form of gold ingots (bars) or coins with high fineness (up to 999.9) and defined weight which are bought for both collection and investment reasons. Investment gold is a safe way to store capital.

4.**INVESTMENT GOLD AND VAT**

When the Czech Republic entered the European Union, there was an amendment to the Act of the Czech Republic on Value Added Tax No. 235/2004 Coll. (hereinafter referred to as the "VAT Act") which exempted investment gold from VAT – Section 92 of the VAT Act.

5.**WHAT IS INVESTMENT SILVER**

Investment silver is a specific form of silver which serves as an investment tool similar to e.g. securities. It can be offered in the form of silver ingots (bars) or coins with high fineness (999.0 up to 999.9) and defined weight which are bought for both collection and investment reasons. Silver is unique as it is both a precious metal and an industrial metal.

6.**INVESTMENT SILVER AND VAT**

Investment silver is subject, similarly to other metals (except investment gold), to a 21% VAT rate in the Czech Republic.

7. WHAT IS FINENESS

Fineness is a numeric specification regarding the proportional mass content of a precious metal in an object or alloy. Fineness is expressed either traditionally through carats or the more modern “thousandths method”. Carats are based on the definition that pure gold with a 1,000 g/kg content has a fineness of 24 Kt. One carat is equal to 1/24 of the weight, thus the pure metal has 24 carats. The thousandths method is then de facto similar – the number (mostly a number with three digits) specifies how many particles of pure metal are in one thousand alloy particles, with pure metal having a specification of 999.0 and higher.

8. WHAT IS AN INVESTMENT INGOT

An investment ingot is a specification for the physical form of an investment metal. Investment metal processed in this manner is provided with an imprinted serial number, weight, fineness, metal type and manufacturer. These data are also included in the Certificate of Authenticity delivered together with the ingot.

9. WHAT IS AN INVESTMENT COIN

An investment coin is a specification for the physical form of an investment metal. Investment metal processed in this manner is provided with an imprinted nominal value, weight, fineness, metal type, year of mintage and manufacturer. A Certificate of Authenticity is delivered together with the coin.

10. WHAT IS A SET OF INVESTMENT INGOTS OR COINS?

Set refers to a set of a clearly specified number of ingots or coins exclusively delivered by the Seller together - the individual ingots or coins cannot be delivered separately.

11. CERTIFICATE OF AUTHENTICITY

A Certificate of Authenticity will be delivered with each piece of the Subject Matter of the Purchase. A Certificate of Authenticity includes:

- the number of the Subject Matter of the Purchase, information on fineness, weight, the type of investment metal and the manufacturer of the ingot and/or set of ingots;
- the nominal value, weight, fineness, metal type and manufacturer of the coin and/or set of coins.

The data are the same as the data imprinted on the Subject Matter of the Purchase. A Certificate of Authenticity may be a part of the original security packaging of the Subject Matter of the Purchase or can be delivered separately. The form of the Certificate of Authenticity is determined by the manufacturer and supplier of the ingot, coin or set.

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

12. WHAT IS IIPLAN®

iipplan® is the abbreviation for 'intelligent investment plan' which enables you to purchase investment precious metals in the form of ingots, coins and sets (hereinafter referred to as the "Subject Matter of the Purchase") through the gradual purchase of their weights. Thus, iipplan® enables the gradual exchange of money for the real and very stable value of precious metals. All the financial amounts invested will be used to purchase investment precious metal through proportional parts of the weight of the Subject Matter of the Purchase. There is no need for a large one-time investment - iipplan® also lets you purchase precious metals using small financial amounts. This gradual purchase system enables you to protect the value of your assets more effectively and to obtain the Subject Matter of the Purchase faster.

The regular purchases eliminate the negative impacts of price volatility. Risk can be minimized in particular through regular investment over several decades, mainly through the 'price averaging' effect. You regularly invest a similar amount but buy for a different price each time because of the fluctuations in the prices of investment precious metals.

You decide what kind and amount of investment precious metal you want to buy, how often you want to buy the metal amount in this way and over how many years. You can negotiate an unlimited number of Contracts, and may also send extra payments to speed up the purchase of the precious metal or the Subject Matter of the Purchase you have chosen. You can also change your regular investment amount or suspend the payments. You can even transfer your Contract to another person. Thus you have complete freedom in the way you want to invest. The Subject Matters of the Purchase will be shipped directly to you.

A Contract has - except for the postage, packaging and insurance fees for the consignment, i.e. fees associated with the delivery of the Subject Matter of the Purchase - only one additional cost, namely the Input Price Increase of the first piece of the Subject Matter of the Purchase which will be calculated based on the number of pieces of the Subject Matter of the Purchase specified in the proposal to conclude the Contract. A summary of Input Price Increases per piece can be found on the Seller's Website, and a version of this summary - up to date on the date of provision of the Information - is included in point 28 of this Information (hereinafter referred to as the "Pricelist of Fees and Services"). Information regarding the prices, fees and services of the Seller will be available to you before you conclude the Contract. We do not charge other fees, e.g. for maintaining and managing the account for purchases of the Subject Matter of the Purchase, accepted payments, amendments to the Contract, or suspension or termination of the Contract.

13. INPUT PRICE INCREASE FOR THE FIRST PIECE OF THE SUBJECT MATTER OF THE PURCHASE

The purchase price of the first piece of the Subject Matter of the Purchase includes an Input Price Increase, calculated based on the number of pieces of the Subject Matter of the Purchase negotiated in the Contract and the Contract type according to point 14 of this Information and quantified in the proposal to conclude the Contract according to the Pricelist of Fees and Services (hereinafter referred to as the "Input Price Increase").

Input Price Increase calculation:

- An Input Price Increase per piece is specified for every metal type and weight of the Subject Matter of the Purchase. The Input Price Increase is specified in the currencies the Seller can use to purchase the Subject Matter of the Purchase.
- A summary of Input Price Increases for individual metals and grammages of the Subject Matter of the Purchase can be found in the Pricelist of Fees and Services on the Seller's Website.
- The total amount of the Input Price Increase will be calculated by multiplying the Input Price Increase per 1 piece of the metal type and the grammages of the Subject Matter of the Purchase required by the required number of pieces of the Subject Matter of the Purchase specified by you in the proposal to conclude the Contract.

14. CONTRACT TYPE

You can choose from several contract types when concluding the Contract. The contract type chosen specifies how your payments are automatically split by the Seller until the full settlement of the Input Price Increase. The number in front of the slash specifies what % of the payment will be used to pay the Input Price Increase. The number behind the slash specifies what % of the payment will be used to purchase the investment metal. After the full settlement of the Input Price Increase, all your payments will be used to purchase the investment metal.

15. WHEN DOES THE IIPLAN® PURCHASE CONTRACT ENTER INTO FORCE AND EFFECT?

The Contract may be concluded exclusively using the following method (the following steps):

- You complete the online form to conclude the Contract on the Seller's Website. The form must be filled out completely, including the type of intelligent investment plan you want (investment metal type and form, contract type etc.). Your identification data must be correct and true.
- You confirm the correctness and truthfulness of the data and your interest in concluding the Contract directly through the online form.
- A proposal of the Contract will be automatically generated using the data filled out by you through the Seller's Website. In order to avoid any misunderstandings, we ask you to verify that the proposal of the Contract thus generated corresponds to the data completed in the online form and to your requirements. The proposal thus formed is an offer to conclude the Contract by the Seller.
- The proposal to conclude the Contract will be sent to your Customer's Account (hereinafter referred to as the "Customer's Account", see point 16 of this Information) and/or to your e-mail address specified while completing the contract form. The proposal will be sent in pdf format electronically signed by the Seller. You will receive the Information – also in pdf format – together with this proposal to conclude the Contract.
- The proposal to conclude the Contract will be accepted by you exclusively through a bank transfer of a confirmation payment to the Seller's account. The confirmation payment - of at least 4,00 EUR - must be made from your bank account specified in the heading of the proposal to conclude the Contract together with the Contract number as the variable symbol. An account of your husband/wife or registered partner may also be used to accept the Contract, however the owner of such account must be clearly specified in the heading of the proposal to conclude the Contract.
- The Contract will be concluded at the moment the confirmation payment is credited to the Seller's account. However, the confirmation payment must be credited to the Seller's account at the latest by 11:00 a.m. on the 15th calendar day from the day you received the proposal to conclude the Contract to your Customer's Account and/or e-mail address. If the last day of this period is not a business day, the last day of the deadline for accepting the proposal to conclude the Contract will be postponed to the next business day. The Seller will confirm the conclusion of the Contract by sending a message to your Customer's Account and/or e-mail address specified in the heading of the proposal to conclude the Contract.

The confirmation payment will be used to pay the Input Price Increase and/or to purchase the investment metal in the ratios according to the contract type chosen.

If the Seller receives the confirmation payment within the deadline for accepting the proposal to conclude the Contract, however without the relevant variable symbol or with an incorrect variable symbol, the Seller will inform you of this fact through your Customer's Account and/or e-mail address. You will then have 7 business days to identify the confirmation payment through the e-mail address specified in the heading of the proposal to conclude the Contract. Such e-mail must include:

- the payment date,
- the payment amount,
- the account number,

- the name of the account owner and
- the correct variable symbol.

The Seller will then confirm the conclusion of the Contract by sending a message to your Customer's Account and/or e-mail address. The Contract will be concluded when you receive the confirmation message from the Seller to your Customer's Account and/or e-mail address. To avoid any doubts, the Seller may still confirm the conclusion of the Contract even if they receive your e-mail identifying the confirmation payment according to the above later than by the determined deadline.

If the Seller receives the confirmation payment later than by the above deadline, the Contract will be concluded only if the Seller notifies you of this fact to your e-mail address and/or Customer's Account at the latest within 5 business days from the date of receipt of this payment.

Acceptance of a proposal to conclude the Contract with an amendment or deviation is excluded in advance unless it is an amendment whose written proposal to conclude is sent by the Seller to you to your e-mail address specified in the heading of the Contract together with the Contract. In this case, the Contract will be concluded as amended by the arranged amendments.

The Contract will be concluded for the period until the purpose of the Contract is fulfilled, i.e. until you buy the last piece of the Subject Matter of the Contract from the total number of pieces of the Subject Matter of the Purchase that you specified as the target amount in the Contract.

16. 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 will send the proposal for the Contract, proposals for amendments to the Contract, information on concluding the Contract or amendments to the Contract, any information according to the Contract, namely confirmation for Partial Contracts while specifying the Actual Price of the Subject Matter of the Purchase on the date of conclusion of the Partial Contract and the weight of the investment metal purchased, information on shipping the Subject Matter of the Purchase to you or confirmation of mutual settlement in the event of termination of the Contract, to your Customer's Account and/or e-mail address. The Seller may also send marketing information to the Customer's Account if you so consent. A message is considered delivered to you when received on your Customer's Account. You should handle the access data to your Customer's Account with care to avoid their misuse.

You must treat the Customer Account login credentials with care and caution in order to prevent them from being misused. In particular, don't store the password in a browser or on a hard drive, regularly check messages received in the Customer Account, always use strong passwords (preferably a combination of lower and upper case letters in conjunction with numbers and special characters, while respecting the required password length), change the password regularly, and, if you suspect that the password has been misused, report everything to the Seller without undue delay. You are liable for all use of the Customer Account, including use by third parties, irrespective of how such third parties have gained access to your Customer Account. The Seller is not liable for any misuse of the Customer Account by third parties, especially the execution of any orders placed through the Customer Account by such third parties. You expressly confirm that the mobile phone number provided in the heading of the Contract is correct and declare that it is your mobile phone number that can be used for purposes of authorisation under the Contract. Make sure your mobile phone is properly secured so that it cannot be misused (especially in relation 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.

17. HOW YOU PAY

Payments can only be made to the Seller's bank account by means of bank transfers, standing orders, postal orders (cash to the bank account) or by depositing cash into the Seller's bank account.

The Seller's account number and variable symbol (Contract number) will be included in the proposal to conclude the Contract according to point 15 of this Information.

If you send a payment from any other-currency account maintained in the Czech Republic or Slovak Republic or from any account kept in other countries, any bank fees charged by the bank to the Seller will be deducted from the payment sent by you.

18. PRICE OF THE SUBJECT MATTER OF THE PURCHASE AND GRADUAL PURCHASE OF PRECIOUS METAL

The price of the Subject Matter of the Purchase includes VAT and depends on financial market fluctuations independent of the Seller's will. The price of the Subject Matter of the Purchase is influenced by the price of investment precious metals on the stock exchange and by exchange rates. The actual purchase price of investment metals for individual Subject Matters of the Purchase is specified in the purchase pricelist available on the Seller's Website (hereinafter referred to as the "Purchase Pricelist"). The purchase price is published in the Purchase Pricelist every business day after 18:00 p.m. with immediate effect and further with effect for the following business day and any eventual public holidays if they precede the following business day (hereinafter referred to as the "Actual Price"). The Purchase Pricelist is not an offer to conclude a contract but rather a call to submit offers to conclude a contract.

The purchase of investment metal for the purpose of delivery of the Subject Matter of the Purchase will be made gradually by means of partial purchase contracts. A partial contract will be concluded so that you can transfer or deposit a certain amount of money to the bank account of the Seller using the Contract number as the variable symbol based on the Actual Price of the investment metal for the Subject Matter of the Purchase in the Purchase Pricelist. The amount thus credited to the Seller's bank account (after deduction of the relevant bank fees when paying from other-currency accounts in the Czech Republic and Slovak Republic and when paying from other countries) will be your irrevocable offer to conclude a partial contract for the purchase price corresponding to this credited account after the deduction of the Input Price Increase and/or postage, packaging and insurance fees for the Subject Matter of the Purchase according to the Price List of Fees and Services (hereinafter referred to as the "Purchase Price"), namely in the weight corresponding to the ratio of the paid Purchase Price and Actual Price of the investment metal for the Subject Matter of the Purchase given on the date the money is credited to the Seller's account. A partial contract will be concluded provided that the weight of the investment metal purchased is not 10,00 % lower than the weight of this investment metal which would correspond to the Actual Price on the due date of the bank transfer or on the date the money is credited to the Seller's account (hereinafter referred to as the "Maximum Weight Deviation"). Any higher weight of the Subject Matter of the Purchase will be bought without limitation. The weight of the investment metal purchased is specified in grammes at an accuracy of 4 decimal places.

The money is considered paid at the moment it is credited to the Seller's account if credited by 11:00 a.m. of a business day; otherwise, it will be considered paid on the following business day (hereinafter referred to as the "Payment Day"). If the Seller fails to identify the money due to an incorrectly entered variable symbol, the Payment Day will fall to the first business day on which the payment identification is known to the Seller before 11:00 a.m.

The Seller will accept your offer to conclude a partial contract by sending the purchase confirmation (hereinafter referred to as the "Purchase Confirmation") to your Customer's Account and/or e-mail address within 5 business days of the date the money is credited to the Seller's account. If the weight of investment metal purchased according to the partial contract exceeds the Maximum Weight Deviation, a partial contract will not be concluded. However, the Seller will send the Purchase Confirmation to your Customer's Account and/or e-mail address whereas the Purchase Confirmation will be a new irrevocable offer by the Seller to conclude a partial contract. This offer will be accepted unless you express your disagreement in writing at the latest within 15 days from the date you receive the Purchase Confirmation. Any of your subsequent payments to the Seller or acceptance of any Subject Matter of the Purchase will also be considered as acceptance of the offer.

The total purchase price of one piece of the Subject Matter of the Purchase is the sum of Purchase Prices that will be paid by you to the Seller based on partial contracts and for which you gradually purchased investment metal to manufacture one piece of the Subject Matter of the Purchase in its total weight. After paying the total purchase price of the Subject Matter of the Purchase, you will be entitled to its delivery.

19. AMENDMENTS TO THE CONTRACT

Amendments to the Contract may be made by means of written paper amendments and/or by completing the relevant form in your Customer's Account, which will be electronically signed by means of SMS according to point 16 of this Information. If the subject matter of the amendment to the Contract is a change to your phone number, the amendment must always be made in written form on paper.

20. SHIPPING

The Subject Matter of the Purchase will be shipped to you after you pay the full purchase price of at least as many pieces of the Subject Matter of the Purchase, the shipment of which has been arranged in the Contract. At the same time, postage, packaging and insurance fees according to the Pricelist of Fees and Services valid on the shipment date must also be paid. The last bank transfer sent by you to the Seller's account will be preferentially used for this purpose. Any remaining part of the payment will be used to purchase more investment metal for the Subject Matter of the Purchase and/or to pay the Input Price Increase. The Subject Matter of Purchase will be sent to you at the latest within 60 days from the date the conditions for its shipment were fulfilled.

Individual pieces of the Subject Matter of the Purchase will be sent to you to the address you registered for this purpose. The consignment is insured. The Subject Matter of the Purchase includes a tax document. The Seller will send a shipment notice to your Customer's Account and/or e-mail address on the date the Subject Matter of the Purchase is shipped.

You (as the Buyer) undertake to specify to the Seller the correct ship-to address to which the Subject Matter of the Purchase is to be sent. If there is a change to your ship-to address, you undertake to immediately inform the Seller of this change in writing or by concluding an amendment to the Contract. If you fail to fulfil this obligation, the Seller will resend the Subject Matter of the Purchase to you. The Seller will resend it twice, always after the payment of postage, packaging and insurance fees according to the Pricelist of Fees and Services valid on the day it is resent. If the fees are not paid, the Seller is entitled, but not obliged, to resend the Subject Matter of the Purchase.

If you do not accept the Subject Matter of the Purchase after its second resending, the return of the consignment to the Seller will be considered as your irrevocable proposal to conclude a contract on repurchase of the Subject Matter of the Purchase in compliance with point 22 of this Information addressed to the Seller, whereas the day of return of the consignment to the Seller will be considered the date of repurchase and the date of a proposal to conclude such contract. The Seller will accept a proposal to conclude a contract by paying the repurchase price (after deduction of the relevant bank fees when paying to an account maintained in another currency in the Czech Republic and Slovak Republic and when paying to other countries), namely by means of transfer to the bank account from which your last payment was sent or to the account notified to the Seller in writing or through an amendment to the Contract. If you fail to pay the postage, packaging and insurance fees for the resending according to the Pricelist of Fees and Services valid on the date of its sending to the Seller, the Seller will settle its claim against your claim to the payment of the repurchase price.

After delivery, the consignment and the Subject Matter of the Purchase shall be properly checked. Depending on the method of delivery of the Subject Matter of the Purchase, the consignment will be delivered according to the Pricelist of Fees and Services valid on the date of its sending. After the integrity of the consignment is checked and it is accepted, the consignment will be considered delivered. After such acceptance, you will not be entitled to any legal or financial remedies for damage incurred through your negligence when accepting the Subject Matter of the Purchase.

If the consignment is delivered with packaging damaged, you may refuse to accept it. In this case, inform the Seller immediately by e-mail or by phone using the contact data specified in point 1 of this Information.

You will acquire the ownership right to the Subject Matter of the Purchase at the moment of full settlement of the total purchase price of each piece of the Subject Matter of the Purchase (i.e. when investment metal with the weight of one piece of the Subject Matter of the Purchase is purchased) and if the postage, packaging, insurance has been also paid.

In order to preserve the value of the investment precious metal, any damage to it is inadmissible. In the case of the Subject Matter of the Purchase with the original security package, damage to the original security packaging with the Certificate of Authenticity is also inadmissible.

21. CLAIMS

Rights arising out of defective performance and the Seller's liability for defects will be governed by the appropriate provisions of Act of the Czech Republic No. 89/2012, Coll., the Civil Code, as amended, especially Sections 2099 to 2112 and Sections 2165 to 2174. You may lodge a claim in writing to the Seller's ship-to address or by telephone or e-mail to the Seller's e-mail address with the original Contract number and a description of the discovered defects. The Seller will send confirmation that they have received the complaint to your Customer's Account and/or e-mail address. The Seller will decide on a claim within 3 business days from its receipt and will notify you through your Customer's Account and/or e-mail address unless otherwise agreed with you. A justified claim will be executed without unreasonable delay, but at the latest within 30 days from the delivery date of the Subject Matter of the Purchase that is the subject of the complaint to the Seller's address.

22. REPURCHASE

The Seller will repurchase all pieces of the Subject Matter of the Purchase sold by them based on the Contract at the price specified in the Repurchase Pricelist (hereinafter referred to as the "Repurchase Price"), which consists of:

- the repurchase price of the metal
- the IBIS repurchase premium and
- the iiplan® repurchase premium valid for the date when the repurchased Subject Matter of the Purchase was delivered to the Seller (hereinafter referred to as the "Repurchase Date").

The iiplan® repurchase premium is determined as the amount of the Input Price Increase corresponding to one piece of the repurchased Subject Matter of the Purchase. The maximum iiplan® repurchase premium per piece of the Subject Matter of the Purchase is determined in the Repurchase Pricelist. The purchase price is published in the Purchase Pricelist every business day after 18:00 p.m. with immediate effect and further with effect for the following business day and any eventual public holidays if they precede the following business day. The Purchase Pricelist is not an offer to conclude a contract but rather a call to submit offers.

You may submit your proposal to conclude a contract on repurchase of the Subject Matter of the Purchase to the Seller:

- through your Customer's Account by completing the appropriate form and signing it electronically by SMS according to point 16 of this Information or
- by sending a copy of the signed written proposal with the wording as indicated in the form in the Customer's Account to the e-mail address of the Seller specified in point 1, or
- by sending the signed written proposal in paper form with the wording as in the form in the Customer's Account to the Seller's address.

A Buyback Request submitted

- via the Customer Account (if this option is enabled by the Seller),
- by email to the Seller's address (requests bearing an electronic signature), or
- in paper form (with the Buyer's authenticated signature, in the case of the buyback of deposited goods) sent to the Seller's correspondence address

will be processed on the day it is received by the Seller, provided it is received by 1 p.m. on a business day. Buyback

Requests received after this time will be processed as per the Buyback Price List applicable on the next business day. Personal deliveries of Buyback Requests must always be arranged in advance with the IBIS InGold team at head office.

A Buyback Request sent to the IBIS InGold data box is considered delivered at the moment IBIS InGold logs in to the data box. There is a ten-day period for collection; after this, the law presumes the document has been received, even if the data box is not accessed at all in that time.

The subject matter of a proposal to conclude a contract on repurchase, which is irrevocable, is the sale of the specified Subject Matter of the Purchase for the Repurchase Price under the condition that the repurchase price of the metal will not be lower by over 10,00 % on the Repurchase Date compared to the day you submit to the Seller the proposal to conclude the contract on repurchase (hereinafter referred to as the "Minimum Metal Price"). The Seller will accept this proposal to conclude a contract through the bank transfer of the Repurchase Price.

If the repurchase price of the metal is lower than the Minimum Metal Price, you are entitled to make a new offer or the Seller will send the received Subject Matter of the Purchase (with postage, packaging and insurance fees according to the valid Pricelist of Fees and Services) back to your address upon your request.

The Seller will perform a physical check of authenticity, fineness and general soundness of the Subject Matter of the Purchase, including the certificate and all the accessories delivered. If the Subject Matter of the Purchase or accessories of the Subject Matter of the Purchase are damaged or incomplete, the Seller is entitled to specify a lower Repurchase Price or to refuse the repurchase and to return the Subject Matter of the Purchase at the cost of the Buyer (postage, packaging and insurance fees according to the Pricelist of Fees and Services) to their address. If the Seller specifies a lower Repurchase Price, they will send a proposal to conclude the contract on repurchase to the Customer's Account and/or to the e-mail address specified in the heading of the contract on repurchase whereas the Buyer confirms this proposal by e-mail sent to the Seller from the e-mail address specified in the contract on repurchase.

23. INSTRUCTION ON WITHDRAWAL FROM THE CONTRACT

In compliance with Section 1829 of Act of the Czech Republic No. 89/2012 Coll., the Civil Code, a consumer is entitled to withdraw from a contract within 14 days, which term begins to run on the date of conclusion of the contract, and on the date of acceptance of the goods in the case of a purchase contract. However, Section 1837 of the Civil Code specifies cases when a buyer cannot withdraw from a contract. Pursuant to Section 1837 paragraph b), it is not possible to withdraw from a contract on delivery of goods or services if their prices depend on financial market fluctuations independent of the will of the seller that may occur during the term for withdrawal from the contract.

The price of the Subject Matter of the Purchase depends on financial market fluctuations independent of the will of the Seller (the price of the Subject Matter of the Purchase depends on the prices of investment precious metals on the stock exchange and exchange rates) and the Actual Price of investment metals for individual Subject Matters of the Purchase is set every day (business days). With regard to this fact, you are not entitled to withdraw from the Contract or Partial Contract in accordance with Section 1837 paragraph b) of Act of the Czech Republic No. 89/2012 Coll., the Civil Code, as amended.

The Subject Matter of the Purchase cannot be returned to the Seller - it may only be offered for repurchase according to point 22 of this Information.

24. TERMINATION OF THE CONTRACT

The Contract expires at the moment the total purchase price of the target number of pieces of the Subject Matter of the Purchase, including postage, packaging and insurance fees according to the Pricelist of Fees and Services, is paid by you, and the Subject Matter of the Purchase is shipped to you. The termination of the Contract will be confirmed to your Customer's Account and/or e-mail address. Any eventual overpayment of the price (after deduction of the relevant bank fees when paying to an account maintained in another currency in the Czech Republic and Slovak Republic and when paying to other countries) will be returned to the bank account from which your last payment was sent or to the account notified by you to the Seller in writing or through an amendment to the Contract.

25. CANCELLATION OF THE CONTRACT

You can terminate the Contract without any reason with a three-month notice period which starts to run on the first day of the calendar month following the delivery of the notice to the Seller. Notice may only be submitted in written form on paper.

If you terminate the Contract before purchasing the target number of pieces of the Subject Matter of the Purchase, all your payments ascribed to the payment of the Input Price Increase on the date of expiry of the notice period will belong to the Seller, and no indemnification will be provided by the Seller.

If you terminate the Contract when the total purchase price of one or more pieces of the Subject Matter of the Purchase has already been paid on the date of expiry of the notice period, these pieces will be shipped to you. However, if the postage, packaging and insurance fees according to the Pricelist of Fees and Services are not paid, these Subject Matters of the Purchase will be shipped to you only after they are paid.

If you terminate the Contract having purchased investment metal of less than the weight of one piece of the Subject Matter of the Purchase on the day following the last day of the notice period, you will always be provided with indemnification. The investment metal bought by you will be recalculated using the metal repurchase price of the Subject Matter of the Purchase specified on the Seller's Website (hereinafter referred to as the "Repurchase Pricelist") and valid for the date of delivery of the notice. The repurchase price is published in the Repurchase Pricelist every business day after 18:00 p.m. with immediate effect and further with effect for the following business day and any eventual public holidays if they precede the following business day. For the purposes of this Contract, the date of delivery of the notice is a business day when the notice is delivered by 16:00 p.m.; otherwise, or in the event it is delivered on a different day, the notice will be considered delivered on the following business day.

The financial value of purchased investment metal calculated according to the previous paragraph, however never more than the sum of Purchase Prices paid by you (not including the Input Price Increase), will be used to pay the purchase price of ingots or coins with the nearest lowest weight as the Seller sees fit (hereinafter referred to as the "Replacement Subject Matter of the Purchase"), offered on the website ibis.ibisingold.com by the Seller and according to the Purchase Pricelist valid for the date of delivery of the notice. It will further be used to pay the postage, packaging and insurance fees according to the Pricelist of Fees and Services valid on the shipment date. The Seller will ship the Replacement Subject Matters of the Purchase only of the standard weight specified in the Purchase Pricelist to you. Any eventual overpayment of the price (after deduction of the relevant bank fees when paying to an account maintained in another currency in the Czech Republic and Slovak Republic and when paying to other countries) will be returned to the bank account from which your last payment was sent, or to an account notified to the Seller in writing or through an amendment to the Contract. You will be informed on the method of settlement through your Customer's Account and/or by e-mail.

26. HOW WE PROCESS YOUR PERSONAL DATA

The Seller, as personal data controller, will process your personal data provided to them by you in the Contract when concluding or amending the Contract, and when performing the rights and obligations arising from the Contract, in compliance with Regulation (EU) 2016/679 of the Regulation (EU) of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (hereinafter referred to as the "General Data Protection Regulation"). Personal data will be processed to the extent of names and surnames, addresses, dates of birth, e-mail addresses, bank account numbers and phone numbers or other personal data related to the Subject Matter of the Contract notified to the Seller by you in relation to the conclusion of the Contract or its performance.

Your personal data will be processed according to Article 6 paragraph 1 b) of the General Data Protection Regulation in order to perform the Contract, especially to ensure the purchase and delivery of investment precious metals and further to protect the rights of the Seller in the event of a dispute. This processing of personal data of the Buyer is necessary to perform the contractual relationship between you and the Seller, i.e. it is the obligatory provision of personal data (otherwise the Contract cannot be concluded and performed). Your personal data will be processed and stored for the duration of the Contract and for another 4 years from the settlement of all the liabilities arisen between you and the Seller.

Your personal data will be further processed according to Article 6 paragraph 1 b) of the General Data Protection

Regulation in order to open your Customer's Account (unless it has already been opened in relation to another contract concluded with the Seller or another product provided by the Seller) and to maintain it. The maintenance of the Customer's Account is necessary to conclude and perform the contractual relationship between you and the Seller since the Customer's Account is one of the basic forms of communication between you and the Seller. It is the obligatory provision of personal data. For this purpose, your personal data will be processed and kept for the duration of the obligations arising from the Contract. However, if another contract is concluded between you and the Seller, if another offer to conclude a contract is valid for you or if another product is provided to you, where the maintenance of the Customer's Account is necessary, your Customer's Account may still be maintained. In this case, the Customer's Account will be maintained and your personal data processed for this purpose until the last of the following facts occurs:

- the termination of obligations arising out of all contracts concluded between you and the Seller,
- the expiry of the validity of all offers to conclude a contract made to you and
- the termination of obligations from the provision of other products for which the maintenance of the Customer's Account is necessary.

Herewith, you give your consent to the maintenance of the Customer's Account and the processing of your personal data for this purpose according to Article 6 paragraph 1a) of the General Data Protection Regulation even when the last of the facts specified in the last sentence of the previous paragraph occurs, namely until the Customer's Account is cancelled upon your request or the Seller's decision. This processing of your personal data is not necessary to perform the Contract, meaning it is the voluntary provision of personal data. Your consent to the processing of your personal data for this purpose may be withdrawn by you through the contact e-mail address, customer helpline or your Customer's Account at any time.

Herewith, you give your consent to the processing of your name and surname and e-mail address according to Article 6 paragraph 1 a) of the General Data Protection Regulation for the purposes of sending news and information about new products or services. This processing of your personal data is not necessary to perform the Contract, meaning it is the voluntary provision of personal data. Your personal data will be processed for the duration of the Contract (or another contract concluded between the contracting parties) and for another 4 years from the settlement of all the liabilities arisen between you and the Seller. You may withdraw your consent to the processing of personal data for this purpose by cancelling your Customer's Account, through the contact e-mail address, customer helpline or your Customer's Account, and the Seller will delete your personal data from its database used for marketing purposes.

Your personal data will be processed by the Seller itself. The Seller will strictly follow all the obligations of a controller arising out of the General Data Protection Regulation and ensure the protection of the subject of data against unauthorized intrusion into their private life. Access to your personal data may also be provided to the following third parties (beneficiaries) in compliance with legal regulations governing personal data protection:

- contractual partners of the Seller for the purpose of negotiating and administering the Contract or other contracts between the contracting parties,
- entities with a legitimate reason for accessing the data (e.g. law enforcement authorities or other supervisory authorities with a statutory authority to access the data), or
- other entities if necessary for the protection of the Seller's rights (e.g. courts).

Your personal data will not be forwarded to countries outside the European Union or to international organizations.

You as the data subject have all the rights according to the General Data Protection Regulation, i.e.:

- the right to confirmation from the Seller as to whether your personal data are or are not processed and, if so, the right to access these personal data and further information mentioned in Article 15 of the General Data Protection Regulation, especially regarding the purpose of their processing, the categories of personal data concerned, the categories of beneficiaries to which they have been or will be provided, and the planned time for which they will be stored;
- the right to require correction of incorrect data related to you in compliance with Article 16 of the General Data Protection Regulation;
- the right to require erasure of personal data related to you for a reason specified in Article 17 of the General Data Protection Regulation, e.g. if your personal data are not necessary for the purposes for which they were collected or otherwise processed;

- the right to request the Seller to restrict processing if a case specified in Article 18 of the General Data Protection Regulation occurs, especially if you challenge the accuracy of the personal data processed;
- the right to obtain the personal data related to you in a structured, commonly used and machine-readable format, and the right to forward these data to another controller without any interference on the part of the Seller.

The above-mentioned rights will be exercised at the address of the Seller specified in point 1 of this Information, in the contact e-mail or the customer helpline.

If you believe that the processing of your personal data is in violation of the General Data Protection Regulation, you are entitled to make a complaint with a supervisory authority, especially in the member state of their habitual residence, place of employment or place of the alleged infringement. In the Czech Republic this is the Office for Personal Data Protection with its registered office at the address: Sochora 27, 170 00 Prague 7.

If any third-party personal data are forwarded to the Seller by you, e.g. of a person entitled to accept the Subject Matter of the Purchase or the account owner, you shall ensure that these personal data are collected, forwarded and processed in compliance with the General Data Protection Regulation. In particular, you shall ensure that the third-party personal data may be, in compliance with the General Data Protection Regulation, forwarded to the Seller and processed by the Seller in order to perform this Contract and achieve its purpose. You shall also immediately inform the Seller of any obligations of the Seller regarding the processing of third-party personal data not specified in this Contract. You undertake to indemnify the Seller for any damage incurred through breach of your obligations arising out of this paragraph of the Contract. You authorize the Seller to process such third-party personal data under the conditions specified below:

- Unless otherwise specified by legal regulations or you, the personal data will be processed over the duration of the obligations arising out of this Contract and for the period of another 4 years from the settlement of all the liabilities arising out of this Contract between you and the Seller, i.e. for the purpose of performing this Contract and achieving its purpose, especially for the purpose of purchasing and delivering the Subject Matter of the Purchase to you. However, if you indicate the personal data within your Customer's Account, these personal data will be processed for the purpose of maintaining your Customer's Account, i.e. for the period for which your personal data will be processed according to the above paragraphs, unless specified otherwise by relevant legal regulations or by you.
- The personal data forwarded may be especially personal data specified in the heading of this Contract.
- The Seller shall process the personal data only on the basis of the documented instructions submitted by you. The exception is the processing of personal data imposed by European Union or Czech Republic law; in this case, the Seller will inform you of this legal requirement before performing the imposed processing unless the above-mentioned legal regulations prohibit this notification due to important reasons of public interest.
- The Seller shall ensure that the entities authorized by them to process the personal data have a duty of confidentiality regarding these data or are subject to a legal obligation of confidentiality.
- The Seller undertakes to adopt the appropriate technical and organizational measures to minimize the risk of unauthorized or accidental access to personal data, their change, destruction or loss, unauthorized transfer, other unauthorized processing as well as other misuse, consisting mainly in securing access to the system in which the personal data will be stored, checking the Seller's employees who have legitimate access to personal data, and restricting the number of employees coming into contact with personal data.
- The Seller shall comply with the conditions for engaging another processor of personal data mentioned in Article 28. paragraphs 2. and 4. of the General Data Protection Regulation. Within the meaning of Article 28. paragraph 2. of the General Data Protection Regulation, you agree that the Seller may engage other processors to manage personal data.
- If possible, the Seller will help you through appropriate technical and organizational measures to perform your obligations in terms of responding to requests for the exercise of the rights of third parties whose personal data are being processed, specified in Chapter III of the General Data Protection Regulation while taking into account the nature of the processing of personal data.
- The Seller shall help you while ensuring compliance with your obligations according to Article 32 to 36 of the General Data Protection Regulation, namely while taking into account the nature of the data processing available to the Seller.
- In accordance with your decision, the Seller will either erase or return all third-party personal data to you and they will erase existing copies unless European Union or Czech Republic law requires the storage of the given personal data.
- The Seller shall provide you with all the information necessary to demonstrate that the obligations specified in this paragraph of the Contract have been met and to enable audits, including inspections, performed by you or another

27. THE CONSUMER'S RIGHT TO OUT-OF-COURT CONSUMER DISPUTE SETTLEMENT

If you are not satisfied with the Seller's services, you can make a complaint in writing to the Seller's ship-to address or e-mail address specified in point 1 of this Information. The complaint will be settled as soon as possible, while its receipt will be confirmed to you by the Seller to your e-mail address always within 10 business days and the Seller will subsequently inform you of the results of its investigation.

If they fail to settle the dispute (complaint) you, as buyer/consumer, are entitled to out-of-court consumer dispute settlement. The entity responsible for out-of-court consumer dispute settlement is the Czech Trade Inspection Authority (www.coi.cz). A consumer is entitled to initiate out-of-court dispute settlement only if they fail to solve a dispute with the Seller. They shall prove this fact to the Czech Trade Inspection Authority. A consumer is entitled to submit a proposal to the Czech Trade Inspection Authority at the latest within 1 year from the day they first exercised their right, which is the subject-matter of the dispute, with the Seller. An out-of-court consumer dispute settlement is not subject to any charge. Limitation periods will not run from the initiation of an out-of-court consumer dispute settlement. The above-mentioned procedure is without prejudice to the Buyer's right to submit their claim to a court. The courts having jurisdiction in accordance with the laws of the Czech Republic will be entitled to decide disputes arising from the concluded Contract.

28. PRICELIST OF FEES AND SERVICES

IIPLAN® - INTELLIGENT INVESTMENT PLAN

INPUT PRICE INCREASE FOR THE FIRST PIECE (IPI for 1 piece)

INVESTMENT GOLD INGOTS LADY FORTUNA		PAMP SUISSE	
Weight	Type of contract 100/0	Type of contract 70/30	Type of contract 50/50
1,00 g	7,60 EUR	9,20 EUR	11,20 EUR
2,50 g	13,20 EUR	16,00 EUR	19,40 EUR
5,00 g	22,00 EUR	26,80 EUR	32,50 EUR
10,00 g	37,60 EUR	48,00 EUR	60,00 EUR
20,00 g	76,00 EUR	96,00 EUR	116,00 EUR
31,10 g	96,00 EUR	116,00 EUR	144,00 EUR
50,00 g	120,00 EUR	148,00 EUR	180,00 EUR
100,00 g	160,00 EUR	196,00 EUR	240,00 EUR
250,00 g	340,00 EUR	400,00 EUR	520,00 EUR
500,00 g	480,00 EUR	560,00 EUR	720,00 EUR
1 000,00 g	640,00 EUR	760,00 EUR	960,00 EUR

INVESTMENT GOLD INGOTS MULTIGRAM FORTUNA		PAMP SUISSE	
Weight	Type of contract 100/0	Type of contract 70/30	Type of contract 50/50
Multigram 12g	92,00 EUR	108,00 EUR	132,00 EUR
Multigram 25g	192,00 EUR	228,00 EUR	280,00 EUR

INVESTMENT GOLD COINS BRITANNIA		THE ROYAL MINT	
Weight	Type of contract 100/0	Type of contract 70/30	Type of contract 50/50
1/10 oz (3,11 g)	22,00 EUR	26,80 EUR	32,50 EUR
1/4 oz (7,77 g)	37,60 EUR	48,00 EUR	60,00 EUR

1/2 oz (15,55 g)	60,00 EUR	76,00 EUR	96,00 EUR
1 oz (31,10 g)	96,00 EUR	116,00 EUR	144,00 EUR

INVESTMENT SILVER COINS BRITANNIA

THE ROYAL MINT

Weight	Type of contract 100/0	Type of contract 70/30	Type of contract 50/50
31,10 g	5,20 EUR	6,40 EUR	8,00 EUR

The amounts specified in the Pricelist are inclusive of VAT.

ADDITIONAL SERVICES

Fee type	Amount
The fee for deferred shipment of investment ingots and coins	0,00 EUR

The amounts specified in the Pricelist are inclusive of VAT.

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 0,00 EUR to 40,00 EUR	from 41,00 EUR to 2 001,00 EUR	from 2 001,00 EUR to 4 001,00 EUR	from 4 001,00 EUR to 20 001,00 EUR	from 20 001,00 EUR to 100 000,00 EUR
Range 1	2,60 EUR	7,60 EUR	15,20 EUR	39,60 EUR	75,20 EUR
Range 2	6,20 EUR	14,40 EUR	28,80 EUR	50,40 EUR	82,00 EUR
Range 3	6,20 EUR	15,60 EUR	31,20 EUR	53,60 EUR	85,60 EUR
Range 4	6,20 EUR	23,20 EUR	37,60 EUR	58,40 EUR	91,60 EUR
Range 5	6,20 EUR	26,80 EUR	44,40 EUR	65,20 EUR	96,80 EUR
Range 6	6,20 EUR	28,40 EUR	47,20 EUR	68,40 EUR	100,40 EUR
Range 7	6,20 EUR	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
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	100 000 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[®], Signature Required – Delivery of the consignment to an adult at a specific address (with the Adult Signature Required service).

Express Saver[®] 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 0,00 EUR to 2 000,00 EUR	from 2 001,00 EUR to 4 001,00 EUR	from 4 001,00 EUR to 20 001,00 EUR	from 20 001,00 EUR to 100 000,00 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	100 000 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 iplan contract, one-time purchase overpayments, cash payments under the iplanGold 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

Date of Birth

Street No.

Town

ZIP Code

State

E-mail

Mobile Phone

Praha, 24.08.2025