

MARCH 2025

Finax, o.c.p., a.s., Company ID: 51 306 727, headquartered at Bajkalská 19B, Bratislava - Ružinov 821 01, registered in the Commercial Register of the Bratislava III District Court, Section Sa, File No. 6713/B (hereinafter referred to as "Finax"), addresses a public commitment to its clients, offering a discount on portfolio management fee for one year and an increased reward for inviting a new client, under the following conditions:

Conditions for Obtaining the Discount:

1. The campaign runs from March 1st, 2025 to March 31st, 2025, inclusive (hereinafter referred to as "Campaign Period").
2. **Discount for new clients:**
 - A New Client is a client who registers (or completes an unfinished registration) and activates their account by successfully passing identity verification during the Campaign Period. This must be completed no later than the last day of the campaign, i.e., March 31, 2025. Proper identity verification, including providing an identification document and contact details in the required format and manner, must be completed no later than April 1, 2025. Additionally, the New Client must open at least one investment account with Finax during the Campaign Period (hereinafter referred to as "New Client").
 - The New Client must deposit any Net Deposit into their investment account(s) during the Campaign Period.
 - For the purposes of crediting the discount, "Net Deposits" are considered all deposits received into a specific investment account during the Campaign Period, after deducting any withdrawals made from the same account during the Campaign Period. Transfers from other Finax investment accounts are not included in Net Deposits.
 - Deposits must be credited to Finax accounts no later than March 31, 2025. The credit date (not the transfer date) is determining.
 - The campaign and discount do not apply to Brokerage accounts, insurance accounts, former ETFmatic client accounts (including new accounts opened with Finax), Złoty Portfel accounts, and clients referred by UnitPlus.

Amount and application of the discount:

- The discount applies to all investment accounts of the New Client, except for the accounts listed above, provided that a Net Deposit was credited to the account during the Campaign Period and all other conditions for obtaining the discount were met.
- For New Clients who meet the aforementioned conditions, Finax will manage the total value of all Net Deposits made during the Campaign Period without portfolio management fees for the period from April 1, 2025, to March 31, 2026. (The fee for the period from the deposit date until March 31, 2025, will be charged according to the standard [price list](#).)
- The discount will be applied (processed) after the campaign ends, no later than 15 business days into the following calendar month (April 2025).
- The discount is non-transferable.
- The discount can be combined with other discounts offered by Finax during the Campaign Period.

3. Discount for existing clients

- An Existing Client who sends an invitation (referral link) and successfully refers a New Client, who registers with Finax and makes a Net Deposit into their investment account during the Campaign Period (as specified in point 2 above), will receive a reward of €1,000 managed for three years without portfolio management fees. This reward is in addition to the standard referral bonus applied according to the conditions available via the provided [link](#) and offered by Finax for inviting a New Client. This discount is transferable, meaning it can be gifted to another person.

Finax reserves the right to deny or revoke the discount if the New Client or Existing Client fails to meet or ceases to meet the above conditions. This also applies if the New Client or Existing Client conducts a full or partial withdrawal from the account where the discount was applied. If the New Client makes a withdrawal, the discount for existing clients (as stated in point 3), as well as the standard referral discount for inviting a friend, will be canceled in accordance with the terms of this discount.

The revocation applies only to the discount(s) associated with the specific investment account from which the withdrawal was made. If the New Client or Existing Client has multiple investment accounts with different discounts applied, a withdrawal from one account will not affect the discounts on other accounts.

This public commitment is valid from March 1, 2025, to March 31, 2025, and is available on the Finax website (www.finax.eu) and at Finax's headquarters.

Finax reserves the right to modify or cancel this public commitment. Any changes or cancellations will be published on www.finax.eu and at Finax's headquarters. Issued in Bratislava on February 28th, 2025.

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