

PRICE LIST

Finax, o.c.p., a.s. valid from 01.10.2024

1. SIMPLE FEE STRUCTURE FOR MANAGED PORTFOLIOS

0 €	0 €	0 €	0 €
For crediting a payment	For purchases/sales	For performance	For withdrawals

finax

finax ELITE

1% + VAT

Portfolio management fee

Annual fee from assets under management paid pro rata on a monthly basis

Package content:

- Diversified portfolio
- Minimum investment of €10
- Tax optimization
- Automated rebalancing

0.85% + VAT

Portfolio management fee for Elite clients

The condition is holding assets under management of at least €100,000 in Finax.

Package content:

- Personal wealth manager
- For all household members
- Option to set up the Brokerage service

0.65% + VAT

Portfolio management fee for Elite clients

The condition is holding assets under management of at least €500,000 in Finax.

Package content:

- Personal wealth manager
- For all household members
- Option to set up the Brokerage service

Portfolio management fee of the Intelligent Wallet, the Smart Deposit, and Złoty Bond Portfolio

- Suitable for short-term saving
- Most conservative investment products

0.5% INCLUDING VAT

The current VAT rate for Finax clients is 20%. The average internal management fee of the ETFs included in Finax portfolios is 0.18% p.a. These fees are automatically transmitted to the price of the ETFs.

2. OTHER CHARGES

Transfer of securities to Finax	Free of charge
Transfer of security to another broker	1% of transfer volume, min. EUR 100
Liquidating portfolio outside of an investment day	EUR 200 + VAT
Change of strategy 1x per calendar year	Free of charge
Another change of strategy during the year	EUR 200 + VAT

Pairing a client's unidentified payment	EUR 5 + VAT
Transfer of securities to another Finax account	EUR 30 + VAT

3. BANK CHARGES

Credit transfer to the client's investment account – SEPA	Free of charge
Credit transfer to the client's investment account – foreign payment	Recharged bank fee

4. BROKERAGE – PURCHASES AND SALES OF SECURITIES ON A STOCK EXCHANGE ACCORDING TO AN ELITE CLIENT'S INSTRUCTION

Purchases and sales of securities in EUR	0.3% of trade volume, min. EUR 29
Purchases and sales of securities in USD	0.3% of trade volume, min. USD 29
Administration of securities	0.3% + VAT from securities volume
Financial transactions tax	tax amount debited from the Client's account
Currency conversion on Client's order	EUR 30

5. THE IMPACT OF COSTS ON INVESTMENT RETURN

The examples presented in this document are illustrative, they serve only as a model example. These are simplified model situations that do not include the tax aspect. The amount of fees may vary based on an individual pricing agreement between the client and Finax, o.c.p., a.s. Models are simplified and rounded to provide clarity and a simple explanation of the calculation logic.

GENERAL ASSUMPTIONS OF EXAMPLE 1:

- Portfolio management with a fee of 1% p.a. + VAT
- Return: 8% p.a.
- Currency: EUR.
- Management fees are being charged on a monthly basis.
- Fee percentage is calculated from the amount of the original investment.

The impact of investment costs in the first year:

	One-off investment of €10,000		Regular investment of €100 (total deposit of €1,200)	
	EUR	%*	EUR	%*
Portfolio management fee	-€124	-1.24%	-€7	-0.62%
Return	€796	7.96%	€51	4.27%
Net value after a year	€10,672	6.72%	€1,244	3.65%

*% of costs is calculated from first-year's deposits

The impact of investment costs in the following years:

	5th year	10th year	20th year
One-off investment	-1.20%	-1.20%	-1.20%
Regular investment	-1.19%	-1.19%	-1.20%

*% of the cost is calculated from the average amount of assets in each given year

GENERAL ASSUMPTIONS OF EXAMPLE 2:

- Portfolio management (for Elite clients) with a fee of 0.85% p.a. + VAT
- Return: 8% p.a..
- Currency: EUR.
- Management fees are being charged on a monthly basis.
- Fee percentage is calculated from the amount of the original investment.

The impact of investment costs in the first year:

	One-off investment of €10,000		Regular investment of €100 (total deposit of €1,200)	
	EUR	%*	EUR	%*
Portfolio management fee	-€106	-1.06%	-€7	-0.57%
Return	€769	7.96%	€51	4.27%
Net value after a year	€10,691	6.91%	€1,244	3.70%

*% of costs is calculated from first-year's deposits

The impact of investment costs in the following years:

	5th year	10th year	20th year
One-off investment	-1.02%	-1.02%	-1.02%
Regular investment	-1.02%	-1.02%	-1.02%

*% of the cost is calculated from the average amount of assets in each given year

GENERAL ASSUMPTIONS OF EXAMPLE 3:

- Portfolio management (for Elite clients) with a fee of 0.65% p.a. + VAT
- Return: 8% p.a..
- Currency: EUR.
- Management fees are being charged on a monthly basis.
- Fee percentage is calculated from the amount of the original investment.

The impact of investment costs in the first year:

	One-off investment of €10,000		Regular investment of €100 (total deposit of €1,200)	
	EUR	%*	EUR	%*
Portfolio management fee	-€81	-0.81%	-€5	-0.43%
Return	€797	7.97%	€51	4.27%
Net value after a year	€10,716	7.16%	€1,246	3.84%

*% of costs is calculated from first-year's deposits

The impact of investment costs in the following years:

	5th year	10th year	20th year
One-off investment	-0.78%	-0.78%	-0.78%
Regular investment	-0.78%	-0.78%	-0.78%

*% of the cost is calculated from the average amount of assets in each given year

GENERAL ASSUMPTIONS OF EXAMPLE 4:

- Smart Deposit with a fee of 0.5% p.a. including VAT
- Return: 3.6% p.a..
- Currency: EUR.
- Management fees are being charged on a monthly basis.
- Fee percentage is calculated from the amount of the original investment.

The impact of investment costs in the first year:

	One-off investment of €10,000		Regular investment of €100 (total deposit of €1,200)	
	EUR	%*	EUR	%*
Portfolio management fee	-€51	-0.51%	-€3	-0.25%
Return	€329	3.29%	€21	1.75%
Net value after a year	€10,278	2.78%	€1,218	1.50%

*% of costs is calculated from first-year's deposits

The impact of investment costs in the following years:

	5th year	10th year	20th year
One-off investment	-0.5%	-0.5%	-0.5%
Regular investment	-0.5%	-0.5%	-0.5%

*% of the cost is calculated from the average amount of assets in each given year

GENERAL ASSUMPTIONS OF EXAMPLE 5:

- a) Portfolio management with a fee of 1% p.a. + VAT
- b) Investment advisory provided by a financial agent with a 2% fee paid off on a Standard basis.
- c) Return: 8% p.a..
- d) Currency: EUR.
- e) Management fees are being charged on a monthly basis.
- f) Fee percentage is calculated from the amount of the original investment.

The impact of investment costs in the first year:

	One-off investment of €10,000		Regular investment of €100 (total deposit of €1,200)	
	EUR	%*	EUR	%*
Portfolio management	-€122	-1.22%	-€7	-0.61%
Investment advisory	-€200	-2.00%	-€24	-2.00%
Total cost	-€322	-3.22%	-€31	-2.61%
Return	€780	7.80%	€50	4.18%
Net value after a year	€10,458	4.58%	€1,219	1.58%

*% of costs is calculated from first-year's deposits

The impact of investment costs in the following years:

	5th year	10th year	20th year
One-off investment	-1.20%	-1.20%	-1.20%
Regular investment	-1.57%	-1.35%	-1.25%

*% of the cost is calculated from the average amount of assets in each given year

GENERAL ASSUMPTIONS OF EXAMPLE 6:

- a) Brokerage service – receiving and directing orders with a fee of 0.3% of the trade volume and 0.3% p.a. + VAT for securities administration
- b) Return: 8% p.a..
- c) Currency: EUR.
- d) Security holding period - 1 year.
- e) Management fees are being charged on a monthly basis.

The impact of costs on a €10,000 investment:

	Purchase/sale fees	Securities administration	Total cost	Return	Net value after a year
EUR	-€62	-€31	-€93	€796	€10,703
%	-0.62%	-0.31%	-0.93%	7.96%	7.03%

6. COMMISSIONS PAID TO AGENTS AND FINANCIAL INSTITUTIONS

Finax pays a commission to agents and financial institutions from the portfolio management fee, in case when the financial agent is able to demonstrate an increase in the quality of the services provided to the client by the Broker. The amount of the commission depends on the client@finax.eu www.finax.eu Finax, o.c.p. a.s. BC Rosum, Bajkalská 19B 821 01 Bratislava, Slovakia V1.4_2307 5/5 number of services increasing the quality of the services provided by the Broker. The average commission for the independent financial agent, tied financial agent, and financial institution is 25% of the ongoing portfolio management fee for the provision of two additional services, 35% for the provision of three services, and 50% for the provision of at least four services. The commission for a tied financial agent is 20% of the ongoing portfolio management fee for the provision of two additional services, 30% for the provision of three services, and 40% for the provision of at least four services. The commission of the independent financial agent, tied investment agent, and financial institution for the services referred to in Article 4 is 40% for the provision of two additional services by the financial agent. The remuneration of the tied financial agent for the services referred to in Article 4 is 30% for the provision of two additional services by the tied financial agent. The exact commission amount is quoted in regular statements that the Broker provides to its clients.

7. COMMON PROVISIONS

Prices for other services not listed in the Price List are negotiated individually. Finax reserves the right to agree with the Client on the individual amount of the charge specified in items 1., 2. and 4. of this Price List.

The fee for the provision of investment advisory to the Client by a financial agent or financial institution may be charged to the Client's asset account held with the Broker. The Client will be informed of the amount of the fee by the Financial Agent prior to the provision of the service. The Client may choose the method of repayment of the investment advisory fee as follows::

- a) Express - paid in a one-off upfront payment
- b) Accelerated - payable continuously in the amount of 50% of the value of the monthly deposit
- c) Standard - payable continuously according to the percentage of the fee

If the volume of deposits in the Client's property account exceeds the Target Savings Amount, the Client will be charged an investment advisory fee on the additional deposits in the agreed percentage amount in the Standard manner, unless otherwise contractually agreed.

The portfolio management fee is calculated on the average volume of securities and funds held by the Client within a given month. The Portfolio Management Fee is payable monthly on the last day of the month.

Finax will charge a fee for matching a client's payment without identification only after repeatedly prompting the client to set up the transfer order in the bank correctly so that the client's asset account to which the payment should be credited can be identified.

Finax reserves the right to change the Price List. This Price List of Services is valid on the date of signing the Agreement between the Client and Finax, o.c.p., a.s. or in accordance with the General Terms and Conditions in the event of a change to the Price List of Services.