

Conditions for the payment of interest on available margin

1. In accordance with Section 71j of Act No. 566/2001 Coll. on Securities and Investment Services, the Trader shall deposit the Client's funds constituting free margin into an account opened with a bank or a foreign bank authorised to operate in accordance with the laws of Member States (hereinafter referred to as the "Bank"). Pursuant to an agreement between the Bank and the Trader, the Bank shall pay the Trader interest on the Client's funds deposited in accordance with the preceding sentence. By entering into the Agreement, the Client acknowledges and agrees to the foregoing.
2. The interest earned by the Trader pursuant to point 1 is provided by the Trader to the Client in the form of interest on the funds constituting the Free Margin held in the Client's Account, whereby the Trader credits the interest thus provided to the Client in accordance with the conditions set out below (hereinafter referred to as "**Interest on Free Margin**"). For the avoidance of doubt, the interest provided to the Client under the Free Margin Interest Scheme is interest earned by the Trader on the Client's funds in accordance with clause 1.
3. The interest rate applied to the Free Margin on Client Accounts held in individual currencies under the Free Margin Interest Service is stated on the website www.etfobchodnik.com (hereinafter referred to as "Interest"). The amount of Interest is stated as an average amount per calendar month, as the interest rates provided to the Trader by the Bank are variable and change daily. By entering into the Agreement, the Client acknowledges and agrees to this. However, the amount of Interest on the Free Margin shall not be lower than the interest rate provided by the Bank to the Trader.
4. Interest is calculated on a daily basis, based on the amount of free margin held by the Client in the Client Account at 00:00:00 on the relevant day (*example: on Thursday 12 September 2024 at 00:00:00, the Client has a free margin of EUR 10,000 in the Client Account. On the same day at 11:00:00, the client increases the free margin by EUR 2,000. The Trader pays interest to the client on the amount of EUR 10,000 for the day 12 September 2024. If, in the above case, the client does not change the free margin by 00:00:00 on 13 September 2024, interest will be calculated on the amount of EUR 12,000 on 13 September 2024.* The result of the interest calculated in this way is rounded up to two decimal places. The proportionate amount of interest for the relevant calendar month is credited to the client's account once a month, always during the first calendar week of the calendar month following the calendar month for which the interest is credited. The total interest credited in the relevant calendar month in accordance with the previous sentence is rounded up to two decimal places. The proportionate amount of interest credited in this way increases the free margin.
5. The Trader reserves the right to suspend the accrual of interest on the free margin at any time. The Trader shall inform the Client of this fact. Interest earned by the Client prior to the suspension of interest accrual on the free margin belongs to the Client and is credited to the Client's account in accordance with clause 4. The Trader shall inform the Client of this fact via the platform.
6. The amount corresponding to the interest is subject to withholding tax at the rates applicable at the time of transfer of the interest to the client's account, in accordance with applicable legislation. In accordance with applicable legislation, the Trader is obliged to deduct the amount of withholding tax from the interest (), and the client

acknowledges this. The Trader shall therefore deduct from the client's account an amount corresponding to the withholding tax on interest.

7. The Trader may also pay interest on the Client's invested funds or part thereof. The payment of interest on the Client's invested funds or part thereof is not guaranteed by the Trader, and such payment of interest depends on various factors, e.g. the bank's terms and conditions, the terms agreed with the liquidity provider, or legal and regulatory conditions. The Trader always acts in the Client's best interests. The Client acknowledges and agrees to the above. These terms and conditions apply mutatis mutandis to the provision of interest on the Client's invested funds in accordance with this provision.
8. These terms and conditions are valid and effective from 1 June 2026.
9. The trader automatically provides interest on free margin to all clients.
10. For the avoidance of doubt, terms used in these terms and conditions with a capital letter have the same meaning as set out in the agreement between the client and the trader or in the trader's General Terms and Conditions.