

Information on expected costs and fees of the product offered and service provided

I. Costs and fees related to a transaction with fixed income instruments

Expected costs and fees related to a purchase of fixed income instruments				
Type of costs	Absolute value in EUR		Percentage value	
Product costs	0,00 €	0,00 €	0,00%	0,00%
Service costs	152,00 €	402,00 €	0,017%	0,042%
one-off costs – fee for accepting an order	2,00 €		0,002%	0,002%
one-off costs – bond transaction fee*	150,00 €	400,00 €	0,015%	0,04%
Payments from third parties	0,00 €		0,00%	
Total costs	152,00 €	402,00 €	0,017%	0,042%

Expected costs and fees related to a sale of fixed income instruments				
Type of costs	Absolute value in EUR		Percentage value	
Product costs	0,00	0,00	0,00%	0,00%
Service costs	€ 272,00	€ 822,00	0,272%	0,822%
one-off costs – fee for accepting an order	2,00 €		0,002%	0,002%
one-off costs – bond transaction fee*	€ 150,00	€ 400,00	0,15%	0,40%
fee for keeping bond register**	€ 100,00	€ 400,00	0,10%	0,40%
fee for the Investor Compensation Fund ***	€ 20,00	€ 20,00	0,02%	0,02%
Payments from third parties	€ 0,00		0,00%	
Total costs	€ 272,00	€ 822,00	0,272%	0,822%

* The commission for transactions with fixed income instruments according to the Tariff on Fees and Commissions applied by DSK Bank for investment products and services is negotiable and it depends on the term of the respective

issue, and the minimum commission value for an order is indicated in the Tariff. The indicated values in EUR are based on the example below.

** The monthly fee due for the maintenance of a register in a foreign depository is calculated in EUR as follows:

- The respective fee (in %) on an annual basis under convention 360 shall be applied to the average daily nominal value of the financial instruments maintained in the register within the calendar month. Where the currency of the instrument is different from the euro, the values of the financial instruments in the register shall be recalculated at the rate applied by the foreign depository. The due monthly fee is deducted until the 20th day of the month following the reporting month.

*** The calculation methodology for the monthly fee is in accordance with Ordinance No 23 on the Terms and Procedure for Valuation of Client Assets issued by FSC with effect from 04.04.2006, in application of Convention 30/360. The fee is relevant to retail (non-professional) clients. The indicated amount is for financial instruments safekeeping for a period of one year and is held until 20th of the month, following the reporting month.

The amount of the annual contribution for 2024 determined by the Investor Compensation Fund pursuant to Art. 77m of the POSA is 0.020% of the total amount of clients' assets for 2024 (without funds), determined on an average monthly basis.

Description of the parameters of a transaction with bonds for which the calculations were made:

1. Purchase / sale of shares
2. Number - 100
3. Unit price – 1 000 EUR
4. Total transaction amount 100 000 EUR

The total cost calculations are based on an investment in bond for one year and over 10-year term, respectively.

The transaction value, the commission and the transfer fee are blocked on the client's account when placing a buy order and are deducted from the account at the value transaction's date. The annual fees for safekeeping and Investor Compensation Fund are paid monthly. Upon sale, the commission for the transaction and the transfer fee are set off against the total value of the transaction, which is credited to the client's current account.

II. Cumulative effect of costs on return in the provision of investment services

No sudden changes or fluctuations of the specified in pt. I. costs are expected. The illustrations below graphically present these costs.

The effect on the client's result from the transaction with bonds is indicated as a percentage of the transaction's nominal value in pt. I. The expected costs are based on the example above.



