

**GENERAL INFORMATION ABOUT PPF BANKA A.S.
INCENTIVES
(connected with the provision of investment services)**

- 1. INFORMATION ON INCENTIVES AND THEIR ADMISSIBILITY**
- 1.1 A Trader may, as regards the provision of an investment service, accept a fee, remuneration or compensation in kind (hereinafter referred to as ‘**Incentive**’) from a third party, or provide an Incentive to a third party.
- 1.2 A Trader may provide or accept an incentive only if:
 - (a) the receipt or provision of an Incentive does not contravene the Trader’s obligation to act in a qualified, honourable, fair manner and in the best interests of the Customer;
 - (b) there is no risk that the receipt or provision of an Incentive will result in a conflict of interest (in the context referred to in the ‘Rules to Restrict a Conflict of Interest’); and
 - (c) the receipt or provision of an Incentive is conducive to an improvement in the quality of the service provided to the Customer.
- 1.3 Further, Incentives necessary for the provision of an investment service are admissible provided that the provision or receipt thereof does not contravene the Trader’s obligation to act with professional care and in the best interests of the Customer.
- 1.4 The Trader shall provide the Customer with specific information on an Incentive in relation to an individual investment service, and the relevant investment instrument which is the subject of that service, prior to the provision of the investment service. This information includes, without limitation, particulars about the existence, nature and amount or value of the Incentive. Customers can access up-to-date information on specific incentives on the website at www.ppfbanka.cz.
- 1.5 Information about the amount or value of a specific Incentive under point 1.4 above may be replaced by information about the method used to calculate the amount or value of a specific Incentive (e.g. as a percentage, by means of a formula, or as a description of the method to determine the amount of the Incentive) in cases where the amount or value cannot be set in advance.
- 1.6 The Trader shall provide the Customer with detailed information on Incentives in relation to specific investment services and investment instruments beyond the scope of the General Information under point 1.4 above only at the express request of the Customer.