

COSTS AND FEES RELATING TO DERIVATIVE INVESTMENT INSTRUMENTS

The Bank is obliged according to the Section 15d of the Capital Market Act and Article 50 of the Commission Delegated Regulation (EU) 2017/565 to inform Clients about the costs and fees of provided Investment Services and/or Investment Instruments (i.e. ex ante information).

The stated Costs are sorted by each category of Investment Instruments and the values are the estimates of Costs based on Investment Instruments prices traded in the past during normal market conditions. The Costs are the best estimates based on average historical Costs and/or estimated future Costs. The final Costs of Investment Services and Investment Instruments might differ in line with the terms of a specific Derivative Transaction. Notwithstanding these Costs, the Bank and the Client may agree on further Costs for further provided services.

The Costs are calculated for a Derivative Transaction in the amount of EUR 10,000; i.e. approximately CZK 260,000.

Capitalised terms and expressions used in this document have the meaning specified in the Business Conditions of PPF banka a.s. for Investment Services. The rules of interpretation under the Conditions also apply to the provisions of this document. This document is an Investment Document.

FX forward, NDF

Maturity	Majors *		Other	
	up to 1 year	more than 1 year	up to 1 year	more than 1 year
Investment Instrument Costs (in %)	0.00%	0.00%	0.00%	0.00%
Investment Instrument Costs (in CZK)	0.00	0.00	0.00	0.00
Investment Service Costs (in %)	0.04%	0.05%	0.18%	0.43%
Investment Service Costs (in CZK)	104.00	130.00	468.00	1118.00
Total Costs (in %)	0.04%	0.05%	0.18%	0.43%
Total Costs (in CZK)	104.00	130.00	468.00	1118.00

FX Swap

	Majors *		Other	
Maturity	up to 1 year	more than 1 year	up to 1 year	more than 1 year
Investment Instrument Costs (in %)	0.00%	0.00%	0.00%	0.00%
Investment Instrument Costs (in CZK)	0.00	0.00	0.00	0.00
Investment Service Costs (in %)	0.02%	0.02%	0.03%	0.24%
Investment Service Costs (in CZK)	52.00	52.00	78.00	624.00
Total Costs (in %)	0.02%	0.02%	0.03%	0.24%
Total Costs (in CZK)	52.00	52.00	78.00	624.00

Interest Rate Derivatives (IRS, CIRS)

	Majors *			Other		
Maturity	up to 3 years	from 3 to 5 years	more than 5 years	up to 3 years	from 3 to 5 years	more than 5 years
Investment Instrument Costs (in %)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Investment Instrument Costs (in CZK)	0.00	0.00	0.00	0.00	0.00	0.00
Investment Service Costs (in %)	0.03%	0.05%	0.85%	0.16%	0.12%	0.30%
Investment Service Costs (in CZK)	78.00	130.00	2210.00	416.00	312.00	780.00
Total Costs (in %)	0.03%	0.05%	0.85%	0.16%	0.12%	0.30%
Total Costs (in CZK)	78.00	130.00	2210.00	416.00	312.00	780.00

FRA

	Majors *		Other	
Maturity	up to 1 year	from 1 to 2 years	up to 1 year	from 1 to 2 years
Investment Instrument Costs (in %)	0.00%	0.00%	0.00%	0.00%
Investment Instrument Costs (in CZK)	0.00	0.00	0.00	0.00
Investment Service Costs (in %)	0.02%	0.03%	0.13%	0.13%
Investment Service Costs (in CZK)	52.00	78.00	338.00	338.00
Total Costs (in %)	0.02%	0.03%	0.13%	0.13%
Total Costs (in CZK)	52.00	78.00	338.00	338.00

FX Options (European plain-vanilla)

	Majors *		Other	
	up to 1 year	more than 1 year	up to 1 year	more than 1 year
Maturity	up to 1 year	more than 1 year	up to 1 year	more than 1 year
Investment Instrument Costs (in %)	0.00%	0.00%	0.00%	0.00%
Investment Instrument Costs (in CZK)	0.00	0.00	0.00	0.00
Investment Service Costs (in %)	0.11%	0.21%	0.15%	0.63%
Investment Service Costs (in CZK)	286.00	546.00	390.00	1638.00
Total Costs (in %)	0.11%	0.21%	0.15%	0.63%
Total Costs (in CZK)	286.00	546.00	390.00	1638.00

Structured Deposits

	All currencies		
	up to 3 months	from 3 months to 1 year	more than 1 year
Maturity	up to 3 months	from 3 months to 1 year	more than 1 year
Investment Instrument Costs (in %)	0.00%	0.00%	0.00%
Investment Instrument Costs (in CZK)	0.00	0.00	0.00
Investment Service Costs (in %)	0.16%	0.16%	0.16%
Investment Service Costs (in CZK)	416.00	416.00	416.00
Total Costs (in %)	0.16%	0.16%	0.16%
Total Costs (in CZK)	416.00	416.00	416.00

* Derivative Transactions including only the following currencies: EUR, CHF, GBP, JPY, USD