

**CONSUMER INFORMATION PROVIDED
BEFORE ENTERING INTO A CONTRACT FOR THE
PROVISION OF A FINANCIAL SERVICE AT A DISTANCE**

PARTNERS

Investments

This information is provided in accordance with Act No. 311/2025 Coll. on the Protection of Consumers in Respect of Financial Services Provided at a Distance, and on amendments to certain Acts, as amended (hereinafter referred to as "Act No. 311/2025 Coll."), exclusively in the event a contractual relationship is entered into between PARTNERS INVESTMENTS, o.c.p., a.s. (hereinafter also referred to as "PARTNERS INVESTMENTS") and a client acting as a consumer by means of distance communication, i.e. without the physical presence of the client acting as a consumer. PARTNERS INVESTMENTS provides this information to clients acting as consumers prior to the conclusion of a contract for the provision of financial services at a distance.

1. INFORMATION ABOUT PARTNERS INVESTMENTS AS A SUPPLIER

a) supplier's business name and registered office:

PARTNERS INVESTMENTS, o.c.p., a.s., Einsteinova 24, 851 01 Bratislava – Petržalka district

b) other contact details of the supplier, other than those specified in (a):

Telephone No.: 02 320 02732

Email: info@partnersinvestments.sk

Web: www.partnersinvestments.sk

c) supplier's business activities:

The business activities of PARTNERS INVESTMENTS as a securities dealer is set out in the licence to provide investment services granted to it by a decision of the National Bank of Slovakia (hereinafter also referred to as "NBS"), File No.: NBS1-000-027-532, Ref. No.: 100-000-165-778 dated 17 April 2019, which became effective on 30 April 2019 (see the list of financial sector entities on <https://subjekty.nbs.sk>).

The current scope of business activities of PARTNERS INVESTMENTS is available at <http://www.orsr.sk/vypis.asp?ID=464126&SID=2&P=0>.

d) company ID No. and the name of the registry court where the supplier is registered:

Company ID: 52 413 179

PARTNERS INVESTMENT is registered in the Commercial Register of the Municipal Court of Bratislava III, Section: Sa, Insert: 6941/B, registration date: 11 May 2019.

e) business name, registered office and identification number of the intermediary and its legal relationship with PARTNERS INVESTMENTS:

PARTNERS INVESTMENTS uses the following financial intermediary when providing investment services on the basis of a written contract concluded in accordance with Section 7 of Act No. 186/2009 Coll. on Financial Intermediation and Financial Consultancy, and on amendments to certain Acts, as amended:

PARTNERS INVESTMENTS, o.c.p., a.s.,

Einsteinova 24, 851 01 Bratislava – Petržalka district, Company ID No. 52 413 179, Tax Reg. No 2121011475
The Company is incorporated in the Business Register of the Bratislava III Municipal Court, Section Sa, File No 6941/B, Tel.: +421-2-32 002 732, e-mail: info@partnersinvestments.sk

PARTNERS GROUP SK s.r.o., with its registered office at Einsteinova 24, 851 01 Bratislava – Petržalka district, company ID No.: 36 750 701, registered in the Commercial Register of the Municipal Court of Bratislava III, Section: Sro, Insert No.: 44999/B, date of registration: 10 March 2007, which is an independent financial agent registered in the register maintained by the National Bank of Slovakia. You can check the registration of a specific financial agent engaged in financial intermediation in the capital market sub-register at the NBS or on its website (see “Financial sector entities – intermediaries” at <https://subjekty.nbs.sk>). The independent financial agent can be contacted by telephone (+421 262 802 702) or by email (info@partnersgroup.sk), and more information is available on the website www.partnersgroup.sk.

f) name and registered office of the competent supervisory authority for the activities of PARTNERS INVESTMENTS:

The competent authority supervising the activities of PARTNERS INVESTMENTS is the National Bank of Slovakia, with its registered office at Ul. Imricha Karvaša 1, 813 25 Bratislava, web: <https://nbs.sk/>, tel. No.: 02/5787 1111 (operators are available on weekdays between 9.00 am and 3.00 pm), fax: 02/5787 1100, email: info@nbs.sk.

2. INFORMATION ABOUT THE FINANCIAL SERVICE

a) description of the main features of the financial service provided:

PARTNERS INVESTMENTS provides investment services to its clients in accordance with Act No. 566/2001 Coll. on Securities and Investment Services, and on amendments to certain Acts, as amended, and to the extent specified in the NBS Decision, File No.: NBS1-000-027-532, Ref. No.: 100-000-165-778 dated 17 April 2019, which became effective on 30 April 2019.

Information about the services provided is also available on the PARTNERS INVESTMENTS website – <https://www.partnersinvestments.sk/>.

b) the total amount of remuneration for the financial service, including all fees, expenses and taxes paid by the client acting as a consumer through PARTNERS INVESTMENTS; if it is not possible to determine the exact total amount of remuneration for the financial service, PARTNERS INVESTMENTS as a trader is obliged to state the basis for its calculation so that the client acting as a consumer can verify the amount:

Information on fees and costs (expenses) payable by clients acting as consumers: this information is contained in the General Information document provided to clients or potential clients prior to the provision of an investment service (Section E: Information on costs and fees associated with the provided services) and Fee Rates, the current version of which can

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be found on the PARTNERS INVESTMENTS website at [https:// www.partnersinvestments.sk/dokumenty](https://www.partnersinvestments.sk/dokumenty).

Information on taxes paid by clients acting as consumers through PARTNERS INVESTMENTS: If a dividend is paid to the client, a dividend tax will be automatically deducted by PARTNERS INVESTMENTS or by a foreign broker representing PARTNERS INVESTMENTS in the relevant foreign market, at the rate determined by the state under whose tax jurisdiction the relevant foreign market falls.

c) information on the consequences of a late or unsettled payment:

There are no consequences connected to late or unsettled payments.

d) information concerning the selling price for a specific client acting as a consumer being determined on the basis of automated decision-making, including profiling, where such decision-making has been used:

PARTNERS INVESTMENTS does not set prices for clients acting as consumers on the basis of automated decision-making, including profiling.

e) risk warnings, if the offered financial service is connected to instruments carrying risks associated with their specific characteristics or activities to be carried out, or whose price depends on changes in financial markets over which PARTNERS INVESTMENTS has no influence, and the warning that past performance is no guarantee of future results:

This information is contained in the "Information on financial instruments and risks associated with them" document, the current version of which is available on the PARTNERS INVESTMENTS website – <https://www.partnersinvestments.sk/dokumenty>.

f) Notification that taxes and fees may be charged that are not paid through or collected by PARTNERS INVESTMENTS:

Income tax (profit tax) must be paid by the client acting as a consumer in accordance with the relevant legislation of the country in which the client acting as a consumer is a tax resident (e.g. a client with tax residence in the Slovak Republic shall comply with Act No 595/2003 Coll. on Income Tax, as amended). PARTNERS INVESTMENTS accepts no liability for any failure to comply with this obligation by the client acting as a consumer.

g) Information regarding restrictions or validity periods of the provided data:

This information, provided prior to the conclusion of a contract for the provision of financial services at a distance, remains valid until it is updated by PARTNERS INVESTMENTS.

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h) information on payment terms and the method of providing the financial service

This information is contained in the General Information document provided to clients or potential clients prior to the provision of an investment service (Section E: Information on costs and fees associated with the provided services) and the Fee Rates, the current version of which is available on the PARTNERS INVESTMENTS website at <https://www.partnersinvestments.sk/dokumenty>.

i) Information on any additional costs incurred by the client acting as a consumer in connection with the use of means of distance communication, if such costs are charged:

No such costs are charged to clients acting as consumers.

j) information on the environmental and social objectives of the investment strategy of the financial service, if such objectives are included:

This information is contained in the "ESG pre-contractual information on investment strategies" document, the current version of which is available on the PARTNERS INVESTMENTS website at <https://www.partnersinvestments.sk/dokumenty>.

3. INFORMATION ABOUT A CONTRACT CONCLUDED AT A DISTANCE

a) Information about the right of a client acting as a consumer to withdraw from a contract concluded at a distance pursuant to Section 5 of Act No. 311/2025, including the time limit for withdrawing from a contract concluded at a distance, the conditions for exercising this right, the amount of compensation that may be claimed from the consumer pursuant to Section 6 of Act No. 311/2025 Coll., and the consequences of not exercising this right, or information about the absence of the right to withdraw from a contract concluded at a distance:

Pursuant to Section 5 (5) (a) of Act No. 311/2025, the right to withdraw from a contract concluded at a distance without penalty and without giving any reason, in accordance with Section 5 (1) or (2) of Act No. 311/2025, does not apply to financial services whose price depends on changes in the financial market over which PARTNERS INVESTMENTS has no influence and which may occur during the period of withdrawal from a contract concluded at a distance. Under the above provisions of Act No. 311/2025, a client acting as a consumer is therefore not not entitled to withdraw without a reason from a contract for the provision of a financial service concluded at a distance within 14 calendar days of its conclusion.

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b) Information about the minimum duration of a contract concluded at a distance in the case of financial services to be provided on a continuous or recurring basis:

Contractual relationships between PARTNERS INVESTMENTS and clients acting as consumers are generally entered into for an indefinite period of time. Long-term investment savings contracts are concluded for a definite period of time of at least 15 years.

c) Information about the possibility of early termination or unilateral termination of a contract concluded at a distance, including information about relevant contractual penalties:

During the term of the contractual relationship, a client acting as a consumer may terminate the contract early, unilaterally, by giving notice (for any reason or without giving a reason) or by withdrawing from the contract (exclusively on the grounds specified in the law or in the contract). The grounds for withdrawal from the contract, as set out in the contract, are specified in the relevant terms and conditions which form an integral part of the contract; the current version of these terms and conditions can be found on the PARTNERS INVESTMENTS website at <https://www.partnersinvestments.sk/dokumenty>. In the event of such early unilateral termination of the contract, carried out in accordance with the law or the contract, PARTNERS INVESTMENTS shall not be entitled to claim any contractual penalty or sanction.

d) procedure for exercising the right to withdraw from a contract concluded at a distance, including the email address, the telephone number of PARTNERS INVESTMENTS, or information about other means of communication through which a notice of withdrawal from a contract concluded at a distance may be sent; if the contract concluded at a distance was concluded via an online interface, the trader shall also inform the consumer of the existence and location of a specific function for withdrawing from a contract concluded at a distance in accordance with a special regulation:

Withdrawal from a contract is a unilateral legal act. Withdrawal from the contract must be made in writing, must state the reason for which the client is withdrawing from the contract, and must bear the signature of the client withdrawing from the contract; otherwise, the withdrawal from the contract is invalid. The effects of withdrawal from the contract take effect ex nunc, i.e. the contract is terminated from the moment the notice of withdrawal is delivered to the other party, namely PARTNERS INVESTMENTS. Notice of withdrawal from the contract shall be sent to the registered office of PARTNERS INVESTMENTS, which is: 24 Einsteinova Street, 851 01 Bratislava – Petržalka district.

e) name of the country whose legal system governs PARTNERS INVESTMENTS, acting as a trader, when offering financial services to a client acting as a consumer prior to the conclusion of a contract concluded at a distance:

Slovak Republic.

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f) contractual information regarding the applicable law or jurisdiction, including the choice of such law and jurisdiction in accordance with a special regulation:

The contractual relationship between PARTNERS INVESTMENTS and the client acting as a consumer is governed by the laws of the Slovak Republic, and any legal disputes shall be settled by the competent courts of the Slovak Republic. The contracting parties are not entitled to choose a legal system other than that of the Slovak Republic to govern their contractual relationship, nor are they entitled to choose a court outside the Slovak Republic.

g) Specification of the language or languages in which PARTNERS INVESTMENTS as a trader undertakes, with the consent of the client acting as a consumer, to communicate during the term of the contract concluded at a distance and to provide the contractual terms and information in accordance with Section 3 of Act No. 311/2025 Coll.:

PARTNERS INVESTMENTS communicates with the client acting as a consumer throughout the term of the contract and provides them with the terms and conditions and other information in the Slovak language.

4. HANDLING OF CLAIMS AND COMPLAINTS:

a) postal and email addresses of PARTNERS INVESTMENTS acting as a trader, to which clients acting as consumers may submit a claim regarding a financial service, lodge a complaint or make any other enquiry:

Postal address: PARTNERS INVESTMENTS, o.c.p., a.s.

Einsteinova 24

851 01 Bratislava – Petržalka district

b) method and procedure for the handling of complaints and claims, and the procedure and options for accessing out-of-court dispute resolution:

This information is contained in the Complaints Procedure document, the current version of which can be found on the PARTNERS INVESTMENTS website at <https://www.partnersinvestments.sk/dokumenty>.

5. INFORMATION ON THE EXISTENCE OF OTHER GUARANTEE FUNDS OR COMPENSATION SCHEMES OTHER THAN THOSE PROVIDED FOR UNDER SPECIFIC LEGISLATION:

This information is contained in the General Information document provided to clients or potential clients prior to the provision of an investment service (Section A: Information about the securities dealer and the services it provides (point 7)), the current version of which can be found on the PARTNERS INVESTMENTS website at <https://www.partnersinvestments.sk/dokumenty>.

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