

Basic information on provision of investment services by Česká spořitelna, a.s.

Private Clients

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In this document we sum up the fundamental information on the conditions for the provision of investment services. Please familiarise yourself with them sufficiently in advance before entering into and concluding the agreement.

More detailed information about the investment services we provide can be found in the Overview of Investment Services published at www.investicnicentrum.cz.

What type of clients do we classify?

In compliance with legal regulations we classify our clients as:

- retail clients,
- professional clients,
- eligible counterparties.

Retail clients are entitled to the highest level of legal protection. Professional clients, with respect to their presumed qualification, are provided with a lower level of protection. The lowest level of protection is provided to eligible counterparties.

We shall consider you as a retail client to ensure that you have the highest level of legal protection. You may request a change of classification upon fulfilment of conditions set out by the law. However, be aware that as a professional client you shall lose part of the protection. The change of category from retail to professional client could mean the loss of the right to claim reimbursement from the foreign guarantee system. The stated change may also mean that we may also comply with certain obligations under the Capital Market Undertakings Act in a narrower scope. When changing a category from a professional client to an eligible counterparty, we no longer have to comply with certain obligations under the Capital Market Undertakings Act when providing investment services and receiving and handing over orders, executing orders on your behalf and our proprietary trading.

How do we deal with the risk of conflicts of interest?

Within a financial institution offering various financial services, conflicts of interest may arise in many situations. We follow a rule that it is necessary to resolve any conflict of interest honestly. This applies to conflicts of interest of our company or our employees with the interest of our clients as well as the conflicts

of interest between our clients. In order to avoid such conflict of interest as much as possible, we have introduced rules for managing conflicts of interest and a multi-tier organisational structure with an appropriate share of responsibilities.

Particular attention is paid to areas including our proprietary trading, creation of investment recommendations, granting of loans to issuers of securities and private banking services. A typical example of conflict of interest in investment services is a case when we would engage in proprietary trading on a certain market at the same time as you. A conflict of interest can also occur if we were to participate in issues of investment instruments of a certain issuer, provided that we would be the creditor of the issuer of investment instruments or enter with the issuer into other significant transactions, or if our employees receive from the issuer any benefits or advantages that might influence their decisions.

In order to ensure that the investment services are always provided with due professional care, in an honourable, fair, professional and a qualified manner and in your best interest, we have adopted especially the following organisational measures: establishing organisational and physical barriers for information flows, issuing rules for employees' transactions, keeping lists of investment instruments which could result in a conflict of interest, keeping a list of employees who have internal information at their disposal, continuously monitoring all employee transactions, always acting according to our rules for the execution of orders, introducing a code of ethics for employees and regularly training our employees.

If, despite these measures, a conflict of interest occurs, we shall inform you thereof. In cases of unavoidable conflict between our interest and our client's interest, we shall always prioritise the client's interest. In case of unavoidable conflict of interest among clients, we shall ensure fair treatment for all clients. In case of unavoidable conflict of interest we can also refuse to provide investment services (e.g. we shall not provide investment advice or recommendation concerning the relevant investment instrument). If you so request we shall provide you with further information for the resolution of any conflict of interest.

Basic Information on Investment Instruments

Share is a security with the rights of a shareholder to participate in the management of a company, in its profit and liquidation balance if the company is wound up.

Bond is a security with the right for the repayment of a debt amount equalling its nominal value. The repayment of the nominal value is conditional on the issuer's ability to meet its obligations. A government bond is issued by the state, i.e. a relatively safe issuer; lower risk is balanced by lower yields. A corporate (business) bond is issued by important institutions (banks, insurance companies), as well as by corporations of various reliability, which means higher risk at the maturity of the bond and in extreme cases also the issuer's inability to meet its obligations and to repay the nominal value to the investor.

Debt security is a security with the right for the repayment of the debt amount which can be lower than its nominal value. Yields from debt securities are generally derived from the development of underlying asset or basket of underlying assets, which may be stocks, commodities, indexes, interest rates, currencies, etc. The repayment of the nominal value is conditional on the issuer's ability to meet its obligations.

Subordinated bond is a special type of bond, has a potentially higher yield and simultaneously carries a higher risk. The supervisory authority can order the transition of subordinated bonds to equity (stock), lowering of their principal, or their complete write-off. In case of the issuer's insolvency or liquidation the claim connected with the subordinated bond shall be satisfied after all the other claims have been satisfied. It is not a bank deposit and is not covered by an insurance of the Financial Market Guarantee System.

Unit certificate is a security representing a share in the assets of the unit fund which is combined with further rights resulting from legal regulations and the fund's statute (fund rules). The value of unit certificates depends on the value of the investment instruments owned by the fund. For example, the value of equity funds' unit certificates depends on the value and yields of equities owned by the fund, and

similarly the value of bond funds' unit certificates depends on the value and yields of the bonds owned by the fund. An important aspect of investment funds is portfolio diversification and thus reduction of a single investment instrument's default risk.

Derivative is an investment instrument for which the value depends on a certain underlying asset. The underlying asset can be securities, indexes, interest rates, currencies, commodities, etc.

Derivative security is a security for which the value or yield is dependent upon certain underlying assets (e.g. stock index). An example of such a security is an investment certificate or investment leverage product.

Option and warrant are derivatives whose owner has the right, but no obligation, to buy or sell an agreed amount of underlying assets for the conditions and for the price set out in advance.

Futures is a standardised derivative traded on organised markets as a forward transaction; an underlying asset can be securities, indexes, interest rates, currencies, commodities etc.

OTC (over-the-counter) derivative is an investment instrument not traded on organised markets (swaps, forwards, options). These instruments are suitable only for experienced investors (e.g. for securing foreign exchange positions).

Structured instruments are instruments comprised of more financial instruments.

The above listed investment instruments are intended for both professional and retail clients.

What are the risks connected with investment instruments and investment services?

Transactions with investment instruments are connected with risks, which may have an impact on the profitability or unprofitability of any investment. Investing in investment instruments is not suitable for everybody and in connection with any investment the possibility exists that the investor does not achieve the expected return or loses part or even the whole invested amount, even in case of so-called guaranteed products. Certain investment instruments imply the risk of a rise in additional financial obligations.

It is generally held that the higher the risk the higher the possible profit but also the loss. Derivative instruments (futures, swaps, options, warrants, certificates) are considered particularly risky, because these instruments imply the risk of losing up to 100% of the investment, similarly as (although to a lesser extent) equities. The risk usually decreases with the duration of the investment, so-called investment horizon. However no investment horizon ensures the decrease of risk to zero. Revenues of investment instruments achieved in the past do not guarantee any future revenues. The overall risk of an investment may be reduced by investing in various kinds of investment instruments. Trading in investment instruments using the so called leverage effect is connected with significantly increased risk. Specific risks may also be associated with the tax consequences of transactions in investment instruments. You are responsible for the fulfilment of tax duties in connection with investments. We recommend that you do not invest in investment instruments, if you do not fully understand their conditions and risks, including the scope of potential loss.

The usual risks connected with investments in investment instruments are:

- **credit risk** (the risk of the issuer or counterparty risk) – the risk that the counterparty shall not meet its obligations (or shall not be able to pay as a consequence of insolvency); in an extreme case there is a threat of loss of the entire investment;
- **settlement risk** – the risk that a transaction shall not be duly settled (e.g. the purchase price shall not be paid or the securities shall not be delivered);
- **market risk** – the threat of loss in case of adverse change of market conditions, especially change of interest rates (interest rate risk), prices of equities (equity risk), prices of commodities (commodity risk), foreign exchange rates (foreign exchange or also currency risk); market risks also include:

- liquidity risk – the risk of loss in case the respective investment instrument may not be sold or purchased at a specific time or the transaction may be executed only for an unfavourable price; and
- volatility risk (fluctuation) – the risk of short-term or long-term fluctuations of prices (wrong timing of investment may lead to substantial losses);
- **operational risk** – the risk of loss in case of human error, fraud or information systems failure;
- **currency risk** – the value of foreign currency investment instruments is also dependent on the changes of foreign exchange rates, which may have both a positive and negative impact on their value and yield;
- **legal risk** – the threat of loss in case of legal unenforceability of contractual terms;
- **inflation risk** – affects the real revenue of the investment instruments you hold; high inflation may result in achieving lower real revenue or even loss;
- **sector risk** – the threat of change in prices of investment instruments as part of a decline of the respective sector;
- **political risk** – means a threat of change in the price or transferability of investment instruments due to change of the political situation;
- **risk of derivatives** – their value depends on the price of the underlying asset; some derivative investment instruments use leverage effect, i.e. their value depends on the growth or decrease of the underlying asset price according to the agreed ratio, so even a small change in the underlying asset price may cause a substantial decrease in the value of the investment instrument or even loss of the entire investment;
- **sustainability risk** – means an event or situation in the environmental or social area or in the area of governance and management which, if it were to occur, could have an actual or possible significant adverse impact on the value of the investment.

The risks associated with various investment instruments differ. Detailed information about the risks is therefore included in documents relating to specific investment instruments (e.g. in fund statutes or key information documents). You can see the risks typical for particular groups of investment instruments in the following table:

Investment instrument	Typical risks
Equities	equity risk and volatility risk, for certain issuances also liquidity risk, in case of equities in foreign currency also currency risk
Derivative securities	credit risk, liquidity and volatility risk, risk of derivatives; in case of securities in foreign currency also currency risk
Government bonds	credit risk and interest rate risk; liquidity risk, in case of bonds in foreign currency also currency risk
Corporate bonds	credit risk and interest rate risk; liquidity risk, in case of bonds in foreign currency also currency risk
Exchange traded derivatives (futures, options, warrants)	risk of derivatives
OTC derivatives (forwards, options, swaps)	risk of derivatives, credit risk and liquidity risk
Money market funds and short-term notes funds	interest rate risk
Bond funds	credit risk and interest rate risk
Mixed funds	credit risk, interest rate risk, equity risk and volatility risk
Equity funds	credit risk, interest rate risk, equity risk and volatility risk
Funds in foreign currency	above risks according to the type of the fund and currency risk
Special funds (e.g. real estate funds, commodity funds)	market risk according to the investment portfolio
Hedge funds	risk of derivatives
Structured deposits	limited credit risk (deposits are insured according to the law), market risk (regarding only revenues), eventually currency risk

In case of securities issued by banks, the competent regulators may decide that such securities will be written down or converted into securities of a participating nature, if it is necessary for the resolution of such a bank (bail-in).

How are your assets protected?

Your claims from the money account you use for investment instrument transactions, as well as claims from the premium deposit agreement, are insured, under the conditions and to the extent set out in the Act on Banks, within the system of insurance of claims from deposits operated by the Financial Market Guarantee System. The Financial Market Guarantee System provides for the reimbursement of deposits up to 100% of their amount, up to a maximum of EUR 100,000 per customer per bank. Investment instruments put in our trust for you are, under the conditions and to the extent set out in the Capital Market Undertakings Act, protected within the guarantee system operated by the Securities Dealers Guarantee Fund. The Securities Dealers' Guarantee Fund provides compensation for 90% of held customer assets, but not more than the equivalent of EUR 20,000 per customer per investment firm. For the calculation of the reimbursement, the decisive value of the asset is its value on the date on which the Securities Dealers' Guarantee Fund receives a notification from the Czech National Bank about the inability of an investment firm to fulfil its obligations or a court decision about the bankruptcy of an investment firm.

Investment instruments purchased in the Czech Republic are deposited or filed in the Czech Republic in the respective register of investment instruments according to Czech law. Investment instruments purchased abroad are held in foreign securities depositories. We choose securities depositories with due professional care and only from among reputable banks operating on the respective market. We are liable for the breach of due professional care regarding the choice of a securities depository, but not for the breach of the legal obligations of the depository nor for its possible bankruptcy.

We hold your investment instruments in accounts maintained by the same securities depositories that we use for holding our own investment instruments. They are usually held in client omnibus accounts opened in the name of our bank, but our and your investment instruments are always strictly separated. Each client is entitled to the share of investment instruments held abroad in an omnibus account, corresponding to the number of investment instruments held by us for the client, under the conditions set out by the law governing the respective investment instruments and omnibus account.

The respective foreign law and trading customs are applicable in connection with investment instruments. Therefore your rights to the investment instruments held abroad may differ. Certain securities depositories may have a security interest or other similar right to investment instruments held by them to secure their claims against us. Foreign laws usually provide protection for investors in case of bankruptcy of a securities depository in such a way that their investment instruments held by the securities depository do not become part of the bankruptcy assets. However if the foreign laws do not provide sufficient legal protection for investors, or if the securities depository does not duly meet its obligations or if, for any reason, the investment instruments of a particular investor are not identifiable or distinguishable from the assets of the securities depository which goes bankrupt, there is a risk that these investment instruments shall become part of the bankruptcy assets and the investor shall have to enforce its claims within the bankruptcy proceedings.

We shall not use your investment instruments without your consent in transactions on our own account or on the account of another client. In case we do use your investment instruments for such transactions we shall inform you about our duties arising from legal regulations.

When we are a direct participant in a central securities depository, we offer you the possibility to open an individual account in your name (the owner's account) in addition to the records of securities at the customer's omnibus account (omnibus account) opened by us in our name with the central securities depository and we will enable you access to this account. While in the omnibus account, your securities are registered in the central securities depository together with the securities of our other customers, and only afterwards are the individual accounts set up for individual customers, on the owner's account your securities are recorded separately from the securities of our other customers directly in the central securities depository.

Securities held with the central securities depository are not affected by the bank's insolvency, regardless of whether they are held on the owner's account or on the omnibus account.

Keeping of securities on the owner's account is more costly for clients and may be associated with a more limited range of investment services. Detailed information on costs related to the registration of securities is given by the bank in the price list.

How do we execute and transmit your orders?

In order to achieve the best possible results ("best execution") with regard to the conditions on the market, we have drawn up rules and procedures for executing and transmitting orders for trading in investment instruments. The most important principles are as follows:

- We carefully monitor adherence to detailed procedures for the processing of orders for purchase and sale of investment instruments depending on the client category, type of distribution channel, type of investment instrument and other factors.
- We execute orders for purchase and sale at trading venues or outside such execution venues, whereas the choice from among such venues is set out by the rules for the execution of orders or is influenced by the conditions that you set out for the execution of the order.
- The choice of execution venue or the financial intermediary is primarily influenced by the price and total cost of the execution of the order, furthermore by the speed and likelihood that the order shall be executed (market liquidity), possibly other circumstances such as trading hours of markets, technical limitations of markets regarding order placement, transaction settlement standards, etc. The settlement time for executed orders depends on the rules of the individual trading venues (exchanges).
- If investment instruments (i.e. shares, investment fund securities, warrants, investment certificates, exchange-traded derivatives) are traded at a trading venue, we shall transmit the order for execution to a financial intermediary who executes orders at the trading venue in order to achieve the best possible conditions.
- We execute orders for the purchase and sale of bonds traded on the Prague Stock Exchange on this trading venue. Orders to purchase or sell of liquid bonds traded on trading venues where we do not have direct access (e.g. we are not a member of that regulated market) we transmit for execution to the financial intermediary executing such bond orders in order to achieve the best possible conditions for you. If due to the low liquidity on a regulated market, the purchase or sale of bonds cannot be executed on a regulated market under the best possible conditions, we will sell or purchase the bonds on our own account, only subject to the fulfilment of the condition that the order will be executed under the best possible conditions for you.. In such case we determine the price of each bond while taking into account the current market situation. In case of certain bonds we execute orders to purchase by buying the respective bonds from their issuer or investment firm which offers them on the market and we execute orders to sell by selling the respective bonds to their issuer or investment firm which purchases them on the market.
- In case of investment instruments (other than investment fund securities), which are not traded at any trading venues (e.g. OTC derivatives), we execute the order by concluding a transaction with you on our own account. We determine the price and other terms of such investment instrument according to the current market situation and the creditworthiness of our counterparty, whereby we check the price correctness according to collected market data used to estimate the price of the investment instrument and, if possible, compare it with similar or comparable investment instruments.
- Orders relating to investment instruments for which Erste Group Bank carries out systematic internalisation are executed by us by concluding the transaction with Erste Group Bank, provided that they can be immediately executed under better or equal conditions than at other available trading venues. If this is not the case, the order is redirected to another trading venue.
- Orders relating to shares (fractions) in shares or in investment certificates or in investment funds securities traded at trading venues are executed by us by concluding the transaction with Erste Group Bank.
- Given the complexity and variability of financial markets, we may not ensure the best possible result for each individual order. The objective of the rules for the execution of orders is to achieve a constantly high portion of orders executed with the best possible result.

- If you place an order to us with the express condition for its execution (e.g. you determine the execution venue), we shall follow your orders. However sometimes such order can prevent us from achieving the best possible result.
- The complexity and variability of financial markets, as well as the occurrence of extraordinary events, can mean that in certain justified cases we may decide to execute the order in a different way than that stated in our rules for orders execution.

We review the rules for orders execution and transmission and their efficiency on regular basis, as well as always after an important change of the situation on financial markets or change in a different factor capable of influencing the achievement of the best possible result for you.

We execute orders of our clients at the execution venues or transmit for the execution to financial intermediaries. The execution venues are listed below. We regularly evaluate the list of the execution venues where orders are executed, and financial intermediaries to whom orders are transmitted for the execution. We or financial intermediaries can also use execution venues not listed here to execute an order, if it is necessary with respect to your specific order.

List of execution venues where we execute your orders directly:

Country	Execution Venue	Investment Instruments
Czech Republic	Česká spořitelna, a.s.	Funds of EAM ČR* and REICO**, other selected funds, structured instruments (bonds, debt securities), subordinated bonds

* Investment fund securities issued by Erste Asset Management and managed by the Erste Asset Management branch in the Czech Republic

** Investment fund securities issued by REICO investiční společnost Erste Asset Management

List of execution venues where your orders are executed through financial intermediaries:

Country	Execution Venue	Investment Instruments
Czech Republic	Prague Stock Exchange	Equities, bonds, investment certificates
Austria	Erste Group Bank	Shares, shares (fractions) in shares, in investment certificates and in ETF***, EAM funds**** and third parties' funds
	XETRA Wien	Equities
Germany	XETRA Frankfurt	Equities, investment certificates, ETF
	Tradegate Exchange	ETF
	Börse Stuttgart	Equities, investment certificates, ETF
	Börse Frankfurt	Equities, investment certificates, ETF
	Börse München	Equities, investment certificates, ETF
	Börse Hamburg	Equities, investment certificates, ETF
	Börse Düsseldorf	Equities, investment certificates, ETF
Hungary	Börse Berlin	Equities, investment certificates, ETF
	Budapest Stock Exchange	Equities
France	Euronext Paris	Equities, ETF
Poland	Warsaw Stock Exchange	Equities
United Kingdom	London Stock Exchange	Equities, ETF
USA	NYSE	Equities, ETF
	NASDAQ	Equities, ETF
	CME	Exchange traded derivatives

Country	Execution Venue	Investment Instruments
	CBOE	Exchange traded derivatives
Australia	Australian Stock Exchange	Equities
Japan	Tokyo Stock Exchange	Equities
Spain	Madrid Stock Exchange	Equities
Belgium	Brussels Stock Exchange	Equities
Netherlands	Amsterdam Stock Exchange	Equities
Finland	Helsinki Stock Exchange	Equities
Italy	Borsa Italia (Milano)	Equities
Switzerland	SIX Swiss Exchange	Equities, ETF
Romania	Bucharest Stock Exchange	Equities
Croatia	Zagreb Stock Exchange	Equities
Slovenia	Ljubljana Stock Exchange	Equities
Serbia	Belgrade Stock Exchange	Equities
Turkey	Istanbul Stock Exchange	Equities
Greece	Athens Stock Exchange	Equities
Canada	Toronto Stock Exchange	Equities

*** ETF – Exchange Traded Funds, investment funds traded at trading venues

**** Investment fund securities issued and managed by Erste Asset Management

How do we trade in investment fund securities?

In case of investment fund securities not traded at any trading venues, we execute the orders only if acting as the distributor of the respective security. In these cases we execute orders by buying (underwriting) or selling (redeeming) securities directly from/to the issuer of the respective securities, or from/to an entity authorised to perform this activity by the issuer.

When purchasing and selling investment fund securities, the price is not available at the time of order placement. The specific conditions of purchase and sale (particularly pricing) are set out by each issuer. The closing time for the receipt of orders to buy and sell securities is 13:00 Prague time. Later orders are therefore processed the following business day and if the issuer applies an earlier closing time, it is necessary to count with one extra day. In case of Erste Asset Management, the Czech Republic branch (“EAM ČR”) and REICO investiční společnost Erste Asset Management, the closing time at 13:00 does not apply and orders are processed on the day of their receipt or receipt of payment by our bank. When placing an order through the application of electronic banking, we process orders under the conditions set out for the provision of this service.

What is the aggregation of orders?

We are authorised to aggregate orders, i.e. to execute your orders or transactions on our own account together with the orders of our other clients, if it is unlikely that the aggregation of orders shall be less favourable for you or our other clients than their separate execution. However this may happen in exceptional cases.

We have set out rules for the distribution of rights and obligations from an aggregated order which are fair, sufficiently accurate and always prioritise the interest of our client over our interest. They also contain rules for determining the influence of the trade volume and its price on the distribution of rights and obligations from the aggregated order and rules for its partial execution in such a way that the distribution of rights and obligations shall not harm any client.

What are inducements from third parties?

Under existing agreements with third parties (investment fund managers), we may accept payments from such third parties in connection with the provision of investment services, so-called inducements in the form of commissions. These inducements are used to improve the quality of services provided by us or to secure the quality of our client care in the long run. The acceptance of such inducements is not in conflict with our obligation to act in the best interest of the client.

Inducements from investment fund managers are usually accepted in the form of portfolio commissions (as a reward of the Bank for distribution of these products). The amount of the fee, depending on the type of fund, is specified below:

Funds of EAM ČR and REICO		Funds of EAM	
Equity funds	0 % to 1.65 %	Equity funds	0 % to 1.17 %
Bond funds	0 % to 1.00 %	Bond funds	0 % to 0.65 %
Other funds	0 % to 1.50 %	Other funds	0 % to 0.84 %
Third parties funds			
0 % to 1.25 %			

If we provide investment services through investment intermediaries or tied agents, we pay commission to such persons. We also provide investment advice regarding the management of selected funds and we receive the relevant fee for this service from the manager of the respective fund. We shall provide you with further information upon request.

How do we provide investment advice?

We do not provide independent investment advice as the products we recommend to you are the investment instruments of issuers with which we cooperate.

We do not provide a regular assessment of the suitability of the investment instruments recommended to the client.

Recording of telephone calls and electronic communication

We record telephone calls and electronic communication between us regarding the provision of some investment services. We shall provide you a copy of the relevant record of a call or communication if you so request within 5 years of such call or communication.

Sustainability in investment services

When providing investment services, we take into account the minimum sustainability standards covering the areas of environment, social and corporate governance (ESG) set at the level of the Erste Group.

In the case of portfolio management, we take into account the principles of sustainability in the following manner:

- sustainability risks are integrated into investment decision processes through our internal policies and regulations;
- we monitor and adhere to minimum ethical standards within our investment decisions;
- individual products are categorized by product manufacturers according to sustainability criteria;
- we inform clients about the classification of products into categories according to sustainability criteria.

The impacts of sustainability risks vary depending on the specific risk and asset class. Sustainability risk may have an impact on an economic sector or geographic region, and thus affect the underlying investments of the managed portfolio. If a sustainability risk materialises, there may be a sudden negative impact on the value of the investment. Taking sustainability risks into account, as described in the ČS Information on Sustainability and Responsible Investing (available at www.csas.cz), may have a positive impact on investment returns, as the resulting lower weighting or exclusion of securities of issuers not meeting sustainability criteria from the investment portfolio may contribute to efforts to mitigate or prevent global adverse impacts caused by sustainability risks.

In the context of taking into account the principal adverse impacts on sustainability factors in portfolio management, we do not invest in controversial weapons, coal mining, coal-fired electricity generation and food speculation. Information regarding the principal adverse impacts on sustainability factors is available in the regular reports we send to you.

The underlying investments of managed portfolios do not take into account the EU criteria for environmentally sustainable economic activities.

In the case of investment advice, we are able to recommend responsible investment products to clients, taking into account the following principles of sustainability:

- sustainability risks are integrated into investment advisory processes through our internal policies and regulations;
- we monitor and adhere to minimum ethical standards for all products recommended as part of investment advice;
- individual products are categorized by product manufacturers according to sustainability criteria;
- we inform you about the classification of products into categories according to sustainability criteria.

Based on an assessment of the likely effects of sustainability risks on the return of products for which we provide investment advice, we currently consider taking sustainability risks into account does not have a negative impact on the return on products.

More information can be found in the document Information of Česká spořitelna on Sustainability and Responsible Investing, which is published on our website www.csas.cz.

If you have any question we shall gladly answer it on our information line 277 207 207 or at any branch.