

General Declaration on Conflict of Interests, Impartiality and Independence

The supplier of goods/provider of services (hereinafter as the **"Supplier"**) hereby acknowledges and agrees that during the period of negotiating a contract, providing services or supplying goods to the bank Československá obchodná banka, a.s., Identification No.: 36 854 140, having its registered seat at Žižkova 11, 811 02 Bratislava, (hereinafter as the **"CSOB"** or **"Bank"**) shall be observed these rules for the purpose of preventing the occurrence of the conflict of interests:

- a) The Supplier does not conclude business deals in its own name and on its own behalf which would be related to the business activities of ČSOB, the consequence of which could be the conflict between the interests of the Supplier and the interests of the Bank (e.g. the Supplier does not provide loans or credits and does not accept deposits on the basis of a banking license);
- b) The Supplier does not intermediate business deals for other persons, which would be intermediated by ČSOB itself, the consequence of which could be the conflict between the interests of the Supplier and the interests of the Bank (e.g. the Supplier does not intermediate credits or insurance as a financial intermediary);
- c) The Supplier does not perform activities as the statutory body or the member of the statutory or other body of another legal person with the same line of business as ČSOB does have or with the line of business which has competitive character, the consequence of which could be the conflict between the interests of the Supplier and the interests of the Bank;
- d) The Supplier is not aware of any fact that the close person¹ of the Supplier would execute activities as the statutory body or the member of the statutory or other body of a legal entity from ČSOB financial group or of another legal person with the same line of business as ČSOB (or with the line of business which has competitive character), the consequence of which could be the conflict between the interests of the Supplier and the interests of the Bank (e.g. the husband of the Supplier is at the same time the member of the supervisory board of another bank; the employee of the Supplier is the daughter of the member of the management board of another Bank);
- e) The Supplier is not aware of any fact which could cause reasonable doubt regarding his/her personal impartiality and independence, which could lead to the conflict of interests;
- f) The Supplier shall not be influenced by the intentions of other persons, shall not accept any financial or other benefit which could have impact onto the proper provision of services or supply of goods for ČSOB (e.g. in case the Supplier provides services to ČSOB and as well to its direct competitors of ČSOB, the Supplier cannot accept a financial benefit from the direct competitor of ČSOB, which would have impact on the quality and price of the services provided to ČSOB or on the quality or price of the good supplied to ČSOB);
- g) The Supplier shall not request nor accept any gifts, favors or other considerations of a value which could have impact on the impartiality, independence, decision taking or professional attitude while providing services or supplying goods to ČSOB.

The Supplier shall comply with all rules stated in this Declaration and declares that in case there are any changes, the Supplier will inform ČSOB thereof without undue delay.

¹⁾ A close person is for the purpose of this Declaration the relative in direct line (father, mother, son, daughter), sibling and husband/wife; other persons with family or similar ties are considered to be close persons in case the detriment suffered by one of them would be reasonably perceived by the other person as her/his own detriment.