

# GUARANTEE CERTIFICATE

IBIS InGold®, a.s., with its office at Rybná 682/14, Praha 1 - Staré Město, PSČ 110 00, Czech Republic, registered with the Commercial register of Prague Municipal Court, section B, insert 18920, identification number 25525433, VAT CZ25525433, hereinafter the Seller, issues this guarantee certificate as a public promise under § 2884 and under Act No. 89/2012 Coll., of the Civil Code, which guarantees a minimal purchase price of the stated weight of investment ingots and coins:



FORTUNA 5,0 G

**7 000 CZK**

**250 EUR**

**1 080 PLN**

FORTUNA 10,0 G

**14 000 CZK**

**500 EUR**

**2 150 PLN**

FORTUNA 31,1 G

**43 000 CZK**

**1 560 EUR**

**6 600 PLN**



KANGAROO 1/4 OZ

**10 750 CZK**

**390 EUR**

**1 650 PLN**

KANGAROO 1/2 OZ

**21 500 CZK**

**780 EUR**

**3 300 PLN**

KANGAROO 1 OZ

**43 000 CZK**

**1 560 EUR**

**6 600 PLN**

# CONDITIONS OF GUARANTEE

The guarantee is valid for all ingots and coins purchased under the Purchase Agreement iiplan® made in the period September 1st 2018 until December 31st 2018 on the purchase of at least 25:

- investment gold ingot of a weight 5,0 g, 10,0 g or 31,1 g, with a minimal monthly payment of 800 CZK (30 EUR or 120 PLN) for 5,0 g of weight, monthly payment 1 500 CZK (55 EUR or 230 PLN) for 10,0 g or monthly payment 4 300 CZK (155 EUR or 660 PLN) for 31,1 g of weight,
- or
- investment gold coins of a weight 1/4 oz (7,77 g), 1/2 oz (15,55 g) or 1 oz (31,1 g), with a minimal monthly payment of 1 500 CZK (55 EUR or 230 PLN) for 1/4 oz of weight, monthly payment 2 000 CZK (75 EUR or 300 PLN) for 1/2 oz, or monthly payment 4 300 CZK (155 EUR or 660 PLN) for 1 oz.

The condition of the validity of the guarantee is the purchase or fixing of all of ingots or coins listed in Article I. of the iiplan® Purchase Agreement. The Buyer's first payment, at least in the amount of the agreed regular payment, must be credited to the Seller's account within 15 calendar days of the day the contract was concluded. The total initial price increase of the first piece must be fully settled no later than 12 months after the negotiation of the contract. Regular payments must be paid at least at the agreed rate for the duration of the iiplan® Purchase Agreement. In total, up to a maximum of 12 regular monthly payments may be omitted, i.e. not paid or less paid, during the duration of the iiplan® Purchase Agreement. It is possible to pay any extra deposit in any amount and at any time.

The guarantee is valid for 15 calendar days of the day the last piece from the total amount of ingots or coins listed in Article I. of the iiplan® Purchase Agreement was purchased or fixed, the earliest 18 years since the day the iiplan® Purchase Agreement was concluded. The guaranteed minimum purchase price includes redemption premium and VAT.

The guarantee is transferable to a third person and is valid for ingots and coins according to certificate numbers. The guarantee applies to the bearer of the investment ingot or coin with the certificate number purchased under iiplan® Purchase Agreement, which has fulfilled the conditions for the payment of the guarantee under this Guarantee certificate. Guaranteed purchase prices are given in the currencies in which the Seller allows to make purchases of investment precious metals, the values do not add up. Possible legal successor of the Seller is obliged to perform this Guarantee.

Prague, August 24th 2018

  
Ing. Filip Horáček, Ph.D.  
sales director

  
Libor Kočrda  
chairman of the board