# KEY INVESTOR INFORMATION DOCUMENT KID

## Investment shares CZK HD, J&T ARCH INVESTMENTS sub-fund

### 1. PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses connected with this product and to help you compare it with other products.

### 2. PRODUCT

**Investment shares CZK HD, J&T ARCH INVESTMENTS sub-fund** (**"the Fund"**). **ISIN:** CZ0008050317. The Fund is denominated in CZK.
**Producer of the Investment Product:** J&T INVESTIČNÍ SPOLEČNOST, a.s., Sokolovská 700/113a, Karlín, 186 00 Praha 8, ID. No.: 476 72 684
**Fund Manager:** J&T INVESTIČNÍ SPOLEČNOST, a.s., Sokolovská 700/113a, Karlín, 186 00 Praha 8, ID. No.: 476 72 684 **("the Management Company")**. The Management Company is the manager and administrator of the Fund. The Management Company is part of the regulated consolidation group of J&T FINANCE GROUP SEand is included in the consolidated financial statements of the company J&T FINANCE GROUP SE, ID No.: 275 92 502, compiled in accordance with IFRS rules.
**Contact**: additional information regarding the Fund (statutes, latest annual report, current investment share value, etc.) or the Management Company can be obtained free of charge on the website www.jtis.cz, via e-mail: info@jtis.cz and on the free telephone line +420 800 149 172.
The Czech National Bank is responsible for supervising the Management Company and the producer of the investment product in relation to the key investor information document. The Management Company was granted a permit in the Czech Republic by the Czech National Bank and is subject to its supervision.
This Key Investor Information Document was made as at 23 March 2023 and updated as at 3 June 2026.
**You are about to purchase a product that is not simple and may be difficult to understand.**

### 3. WHAT IS THIS PRODUCT?

3.1. **Type.** The product is an investment share of a sub-fund of a qualified investor fund in the legal form of a joint stock company with variable capital. The depositary of the Fund is J&T BANKA, a.s. , Sokolovská 700/113a, Karlín, 186 00 Praha 8, ID No.: 471 15 378. The current wording of this key investor information document, fund statute and other information, including the current value of investment shares, can be found in the Czech language on the website of the Management Company www.jtis.cz. Upon request, the statute of the fund and the last published financial annual report of the fund will be provided free of charge in electronic or printed form. The Fund's securities are admitted to trading on the Prague Stock Exchange.

3.2. **Term.** The Fund was established for an indefinite period of time. With respect to this, there is no date of maturity of investment. The investor has the right to request the redemption of investment shares at any time. The settlement of redemption of investment shares takes place according to the period chosen by the investor (4, 12 or 24 months). The Fund can be terminated on grounds stipulated by law. The Fund can be terminated on other than legal grounds by decision of the Management Company, as a result of which an investor may not be able to hold the investment in the Fund for the recommended holding period. No warranty or guarantee is made as regards the possibility of an investor to remain in the Fund.

3.3. **Objectives.** The aim of the Fund is to achieve long-term stable return, both by earning income and capital growth. The investment objective of the Fund is to increase continuously the value of invested funds, in particular through investment in the securities of investment funds managed by the Management Company, interests in limited companies, real-estate, debts and additionally in shares and similar investment securities, bonds and money market instruments. The Fund does not pursue any specific investment strategy. In addition to investments yielding regular income, it may take advantage of short-term opportunities or, for example, provide capital to companies and projects at an initial stage of development. The Fund does not intend to follow any index or benchmark. A return on investment in the Fund is not guaranteed.

3.4. **Intended retail investor.** This product can be acquired exclusively by a qualified investor in the sense of Art. 272 of Act No. 240/2013 Coll., on investment companies and investment funds and/or qualified investor in the sense of Art. 147 of Act No. 203/2011 Coll., on Collective investment. The Fund is intended for qualified investors with very advanced knowledge of investing. Since the recommended holding period of the Fund is at least 5 years, investors must be willing to accept the risk of a temporary loss; thus, the Fund is suitable for investors who can leave the capital invested for at least such period of time. The fund is suitable for investors who want to participate in the investment ideas of the J&T group. The Fund may not be suitable for an investor who intends to recover his invested funds in a shorter time than the length of the recommended holding period. The default method of investing in the Fund is trading on the secondary market. As of 8 December 2025, the primary subscription is subject to an entry fee (soft closure).

### 4. WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

4.1. **Risk Indicator.**

| <= Lower risk | | | | | | Higher risk => |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | **5** | 6 | 7 |

**The risk indicator assumes you keep the product for 5 years.** The actual risk can vary significantly if you cashin at an early stage and you may get back less. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified the product as **SRI 5** out of 7, which is the medium high risk class. The actual risk connected with the investment varies significantly according to the holding period (period of investment) and if the investment horizon is not observed, the actual risk may be significantly higher and you may get back much less if you terminate the investment early. The investment carries the risk of loss of all of the invested capital. This product does not include any protection against future market performance, so you could lose some or all of your investment. The classification of the fund in the relevant group may change.

The main risks that an investor may encounter in connection with his investment in the Fund are: market risk, currency risk, interest rate risk, credit risk and concentration risk.

4.2. **Performance scenarios.** hat you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

| Recommended holding period: | | 5 years | |
|---|---|---|---|
| Example investment: | | CZK 1,000,000 | |
| Scenarios | | 1 year | 5 years |
| Stress | What you might get back after costs | CZK 590 120 | CZK 488 070 |
| | Average return for each year | -40,99 % | -13,06 % |
| Unfavourable | What you might get back after costs | CZK 756 330 | CZK 959 530 |
| | Average return for each year | -24,37 % | 1,45 % |
| Moderate | What you might get back after costs | CZK 882 080 | CZK 1 155 220 |
| | Average return for each year | -11,79 % | 6,10 % |
| Favourable | What you might get back after costs | CZK 927 420 | CZK 1 339 130 |
| | Average return for each year | -7,26 % | 10,19 % |

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you could get back in extreme market circumstances and it does not take into account a situation when we are unable to pay you.
The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. This table shows the money that you could get back over the next 5 years under different scenarios, assuming that you invest CZK 1,000,000 and choose to withdraw it within 1 year of applying. The above scenarios may vary depending on your chosen redemption settlement period. The scenarios presented are an estimate of future performance. What you get will vary depending on how the market performs and how long you keep the investment/product.
This product cannot be cashed in easily. This means that it is difficult to estimate how much you would get back if you cashed in before the end of the recommended holding period. You will either be unable to cash in early or you will have to pay high costs or take a large loss if you do so.

## 5. WHAT HAPPENS IF J&T ARCH INVESTMENTS SICAV, A.S. IS UNABLE TO PAY OUT?

The obligations between you and the Fund or Management Company are not covered by any investor compensation or guarantee scheme. If you believe that the Management Company has acted in violation of legal regulations during investment share redemption or pay-out, you can file a complaint. Further, you can contact the Czech National Bank or you can exercise your right by filing a complaint with a relevant court.
The assets of the Fund are segregated both legally and on the books from the assets of the Management Company and other managed funds. If the licence of the Management Company to manage the Fund is revoked, the management will be transferred to another management company. If the case of insolvency of the Management Company, an insolvency administrator will secure the transfer of the management of the Fund to another management company or the liquidation of the Fund. Other grounds of dissolution of the Fund are specified in the statutes of the Fund.
If redemption is requested by shareholders owning at least 30% of the fund capital, a value corresponding to at least 10% of the value at which redemption is made under standard conditions by means of financial payment will belong to you. The remaining value constituting up to 90% of the value at which redemption is made under standard conditions may be settled in-kind by shares of a business corporation established specifically for this purpose, where the assets of such corporation correspond proportionally to the assets in which the Fund invests.
Share redemption may be suspended pursuant to the law and the statutes of the Fund for a maximum of 3 months. The Management Company will immediately notify the Czech National Bank of the suspension and publish the information on www.jtis.cz.

## 6. WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

6.1. **Costs over time.** The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
The reduction in yield (RIY) shows what impact the total costs that you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs for two different holding periods. The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

| Costs over time | Investment CZK 1,000,000 | |
|---|---|---|
| Scenarios | If you make redemption after 1 year | If you make redemption after 5 years (recommended holding period) |
| Total costs with a redemption period of 4 months | CZK 514 550 | CZK 896 271 |
| Annual cost impact (*) in case of requests with a pay-out period in 4 months | 51,46 % | 13,73 % |
| Total costs with a redemption period of 12 months | CZK 264 550 | CZK 542 442 |
| Annual cost impact (*) in case of requests with a pay-out period in 12 months | 26,46 % | 7,44 % |
| Total costs with a redemption period of 24 months | CZK 234 550 | CZK 499 982 |
| Annual cost impact (*) in case of requests with a pay-out period in 24 months | 23,46 % | 6,78 % |

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 13,54 % and after costs –0,19 % (pay-out period in 4 months), 6,10 % (pay-out period in 12 months), 6,76 % (pay-out period in 24 months).

6.2. Structure of costs

| One-off costs upon entry or exit | | If you exit after 1 year |
|---|---|---|
| Entry costs | Maximum 3 % of the amount you pay on entry in connection with this investment. Includes distribution costs of up to 3 % of the Amount invested. The person who sells you the product will tell you the actual amount of the fee. | Up to CZK 30,000 |
| | Capacity fee 20 % of invested amount (maximum 50 %) | CZK 200 000 (max. up to CZK 500 000) |
| Exit costs | Maximum 30.00 % (redemption in 4 months) | Up to CZK 300,000 |
| | Maximum 5.00 % (redemption in 12 months) | Up to CZK 50,000 |
| | Maximum 2.00 % (redemption in 24 months) | Up to CZK 20 000 |
| **Ongoing costs taken each year** | | |
| Management fees and other administrative or operating costs | 1,452 % of the value of your investment per year. This is an estimate based on actual costs over the last year. | CZK 14,520 |
| Transaction costs | 0,003 % of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | CZK 30 |
| **Incidental costs taken under specific conditions** | | |
| Performance fees | There is no performance fee for this product. | CZK 0 |

The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor or distributor/and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

## 7. HOW LONG SHOULD I HOLD THE INVESTMENT? CAN I TAKE MY MONEY OUT EARLY?

**Recommended holding period is 5 years**. You can request redemption of your investment shares from the Management Company at any time. You can select three periods for settling redemption, 4, 12 and 24 months after making the request. Depending on the period selected, the Management Company may apply under the statute an exit charge for redemption settlement of maximum 30 % (for periods in 4 months), maximum 5 % (for a period in 12 months) or maximum 2 % (for a period in 24 months) of the value of investment shares being redeemed (see the previous section of this document). Therefore, the period of holding investment shares does not influence the amount of the exit charge and the exit charge is dependent on the selected period of redemption settlement. The value of shares being redeemed will be determined on the basis of the last known valuation of the investment share, available on the day of settling your request.

## 8. HOW CAN I COMPLAIN?

If you believe that the Management Company has failed to comply with the contractual terms or acted in violation of legal regulations, you can file a complaint:

- In person or in writing, delivered to the seat of J&T INVESTIČNÍ SPOLEČNOST, a.s., Sokolovská 700/113a, Karlín, 186 00 Praha 8;
- Electronically at complaints@jtfg.com;
- By phone at toll-free line 800 149 172;
- In person at the client centre at Sokolovská 700/113a, Karlín, Praha 8, 5th floor, working hours of client line is on Monday from 09:00 to 12:00 and on Wednesday from 13:00 to 16:00, personal visit is possible on Wednesday from 09:00 to 16:00 after prior appointment; the Management Company might change the working hours in extraordinary circumstances and publish such information on its website.

All complaints are processed immediately after delivery, usually within 15 working days. More details regarding the processing of complaints are provided in the claims and complaints procedure, available on the website of the Management Company at www.jtis.cz.

## 9. OTHER RELEVANT INFORMATION

This key investor information document does not take into account the specific conditions of individual distribution networks.

The Management Company applies specific principles and procedures for remuneration of employees. More detailed information about the remuneration system is available at www.jtis.cz. Information on the Fund's past performance and calculations of past performance scenarios are available at www.jtis.cz. Information on the Fund's past performance are also available in the statute.