

GUARANTEE CERTIFICATE



FORTUNA 5,0 g	250,00 EUR
FORTUNA 10,0 g	500,00 EUR
FORTUNA 20,0 g	1 120,00 EUR
FORTUNA 31,1 g	1 560,00 EUR

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.

The guarantee is valid for all ingots purchased under the Purchase Agreement iiplan[®] made in the period from 1 July 2019 to 31 December 2019 on the purchase of at least 15 investment gold ingot of a weight 5,0 g, 10,0 g, 20,0 g or 31,1 g, with a minimal monthly payment of 20,00 EUR for 5,0 g of weight; monthly payment of 40,00 EUR for 10,0 g of weight; monthly payment of 80,00 EUR for 20,0 g of weight; monthly payment of 120,00 EUR for 31,1 g of weight.

The condition of the validity of the guarantee is the purchase or fixing of all of ingots 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 from the day of purchasing or fixing the last piece from the total amount of ingots 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 according to certificate numbers. The guarantee applies to the bearer of the investment ingot 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 repurchase prices may be applied in the currencies in which the Seller allows to make purchases of investment precious metals. Possible legal successor of the Seller is obliged to perform this Guarantee.

In Prague, 30 June 2019

Libor Křapka
Chief Executive Officer

Libor Kochrda
Chairman of the Board of
Directors