

Information on sustainability in financial services

The company SAB servis s.r.o., ID No.: 24704008, LEI: 315700XV7FD8C0JEJT04, with its registered office at Prague 1 – Nové Město, Jungmannova 748/30, Postal Code 110 00, Case File No. C 167427 registered at the Municipal Court in Prague (hereinafter the “**Company**”) as a financial advisor discloses information on its policies for integrating sustainability risks into its financial advice, on the basis of Articles 3 and 5 of Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the sector of financial services (hereinafter the “**SDFR Regulation**”).

Sustainability within the meaning of this Regulation includes environmental, social and governance. Sustainability in the context of investment shall mean such investment in economic activity that contributes to environmental objectives, such as investments measured by such as key resource efficiency indicators on energy use, energy from renewable resources, raw materials, water and land, waste production, greenhouse gas emissions, or indicators of its impact on biodiversity and the circular economy, or investments in economic activity which contributes to social objectives, in particular investment which contributes to addressing inequalities, or investments promoting social cohesion, social integration and labor relations, or investments in human capital or economically or socially disadvantaged communities, provided that such investments do not significantly harm any of those objectives and the investee companies comply with good governance practices and governance, in particular with regard to sound governance structures, employee relations, remuneration relevant employees and compliance with tax regulations.

A sustainability risk is defined in the SFDR Regulation as an event or situation in environmental, social or governance situation which, if occurs, could have an actual or potential significant adverse impact on the value of the investment.

The Company then treats sustainability risks in the same way as other risks, related to the value of the investment and its return.

In the role of a financial advisor providing financial advice (investment and/or insurance) the Company ensures the integration of sustainability risks into its financial advice, in particular by appropriately selecting products with respect to the client’s sustainability preferences. In this process, the Company draws on available data that provided by the manufacturers of these products and other available information, as well as data obtained from the customer.

When providing investment advice, among other preferences (investment objective, tolerance risk tolerance, loss-bearing capacity and the customer’s financial situation), customer preferences are also ascertained in the area of sustainability and then recommending investments that best suit all identified preferences. Sustainability preferences are identified through questions in the investment questionnaire in appropriate detail. If a customer expresses a preference in the area of sustainability, then only products that meet their preferences are recommended. If there is no product that meets the customer’s sustainability preferences is available, the customer is notified that there is no product that meets their requirements and has the opportunity to modify his sustainability preferences. Primarily and ultimately depends primarily on the customer, whether, which, and to what extent, they are interested in choosing the appropriate to take sustainability risks into account when selecting the right investment.

The Company’s remuneration policy does not take into account the impact on the sustainability of the services provided of the consultancy.

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