

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	FORTUNA 10,0 g	FORTUNA 31,1 g
7 000 CZK	14 000 CZK	43 000 CZK
250 EUR	500 EUR	1 560 EUR
1 080 PLN	2 150 PLN	6 600 PLN
82 000 HUF	164 000 HUF	505 000 HUF



KANGAROO 1/4 oz	KANGAROO 1/2 oz	KANGAROO 1 oz
10 750 CZK	21 500 CZK	43 000 CZK
390 EUR	780 EUR	1 560 EUR
1 650 PLN	3 300 PLN	6 600 PLN
126 000 HUF	252 000 HUF	505 000 HUF

CONDITIONS OF GUARANTEE

The guarantee is valid for all ingots and coins purchased under the Purchase Agreement iiplan® made in the period January 1st 2019 until June 30th 2019 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, 120 PLN or 10 000 HUF) for 5,0 g of weight, monthly payment 1 500 CZK (55 EUR, 230 PLN or 18 000 HUF) for 10,0 g or monthly payment 4 300 CZK (155 EUR, 660 PLN or 50 500 HUF) 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, 230 PLN or 18 000 HUF) for 1/4 oz of weight, monthly payment 2 000 CZK (75 EUR, 300 PLN or 24 000 HUF) for 1/2 oz, or monthly payment 4 300 CZK (155 EUR, 660 PLN or 50 500 HUF) 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 from the day of purchasing or fixing 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, December 31th 2018



Ing. Filip Horáček, Ph.D.
sales director



Libor Kočhrda
chairman of the board