

## **MANUAL FOR PRESENCE PARTICIPATION AT THE GENERAL MEETING**

OF MONETA MONEY BANK, A.S. TO BE HELD ON 24 APRIL 2025 AT 10:00 A.M. AT THE REGISTERED SEAT OF THE COMPANY AT VYSKOČILOVA 1442/1B, PRAGUE 4, POSTAL CODE 140 00.

### **Important Notice:**

Additional information regarding especially, but not exclusively, **personal** participation of shareholder or his/her proxy at the Annual General Meeting (the “**General Meeting**”) of MONETA Money Bank, a.s. (“**MONETA Money Bank**”) is set out in this note, however, please note that **in case of adoption of potential governmental restrictions regarding assembly or movement of persons the personal participation of shareholders at the General meeting could be limited or subject to specific measures.**

The Management Board of MONETA Money Bank, a.s. will keep the shareholders informed about potential further development of situation via webpage <https://investors.moneta.cz/general-meeting>.

Therefore, we kindly ask all shareholders, custodians and shares administrators to consider **making use of the correspondence voting by consulting**

- information contained in the Notice of General Meeting to be held on 24 April 2025, and
- published information regarding the correspondence voting

as allowed and governed in detail by the Articles of Association of MONETA Money Bank, a.s. (see Art.12a of the Articles of Association) and by the Notice of General Meeting and published related information on correspondence voting, and to exercise their other shareholder rights by such correspondence voting.

Any questions concerning formal steps to be taken by a shareholder or his representative in order to be eligible to participate at the General Meeting may be submitted in the Czech, Slovak or English language by e-mail addressed to [valnahromada@moneta.cz](mailto:valnahromada@moneta.cz).

### **1. Voting prior to the General Meeting**

**Voting on the items of the agenda of the General Meeting is also possible and it is recommended to realize it** prior to the General Meeting via correspondence voting by due delivery of correspondence ballot card(s) by the person who is authorised to exercise shareholder’s rights at the General Meeting when observing the instructions mentioned in Article 12a of the Articles of Association and in the notice of the General Meeting of MONETA Money Bank, a.s. available at <https://investors.moneta.cz/general-meeting>.

### **2. Persons which are as at the Record Date recorded as shareholders in the registry of book-entry shares of MONETA Money Bank maintained by Central Securities Depository Prague (the “CSDP Registry”)**

Persons, which are as at 17 April 2025 (the “**Record Date**”) recorded as shareholders in the CSDP Registry may participate and exercise shareholder rights at the General Meeting (i) by correspondence voting (please see <https://investors.moneta.cz/general-meeting>), (ii) in person, or (iii) through a proxy holder on the basis of a power of attorney, or (iv) through a person registered in the CSDP Registry as an administrator (*správce*) or as a person authorised to exercise shareholder rights.

### **3. Beneficial Shareholders which are not as at the Record Date recorded in the CSDP Registry and whose shares are held by the Custodians on their behalf**

Please note, that **information regarding correspondence voting of Beneficial Shareholders are contained in a separate document** available at <https://investors.moneta.cz/general-meeting>. Beneficial shareholders, which are not as at the Record Date recorded in the CSDP Registry and whose shares are as at the Record Date held by the Custodians on their behalf (the “**Beneficial Shareholders**”), may, **if practicable and permissible**, participate and exercise their shareholder rights personally at the General Meeting as follows:

*(a) If the Beneficial Shareholder wishes to participate at the General Meeting in person*

The Beneficial Shareholder may request the Custodian, which as at the Record Date (i) is recorded as a shareholder of MONETA Money Bank in the CSDP Registry and (ii) holds in custody the Beneficial Shareholder’s shares, to grant to such Beneficial Shareholder a power of attorney. Pursuant to this power of attorney, the Custodian will formally authorise the Beneficial Shareholder to participate and exercise rights attached to shares of the Beneficial Shareholder at the General Meeting (including right to vote).

When granting the power of attorney by the Custodian to the Beneficial Shareholder, a form of the power of attorney available on the website of MONETA Money Bank (<https://investors.moneta.cz/general-meeting>) may be used. For further information on granting the power of attorney, please see sections 4 and 6 below.

Given the foregoing, the Beneficial Shareholders are encouraged to contact their Custodians as soon as possible and consult with them what instructions (and other documents) will be required by the Custodians from the Beneficial Shareholders for these purposes.

*(b) If the Beneficial Shareholder wishes to participate at the General Meeting through a third party*

The Beneficial Shareholder may instruct the Custodian, which as at the Record Date (i) is recorded as a shareholder of MONETA Money Bank in the CSDP Registry and (ii) holds in custody the Beneficial Shareholder’s shares, to participate and exercise rights attached to shares of the Beneficial Shareholder at the General Meeting (including right to vote).

In this case, the Custodian may participate and exercise shareholder rights at the General Meeting (i) in person, or (ii) through a proxy holder on the basis of a power of attorney (for details see sections 4 and 6 below), or (iii) through the Shares Administrator (for details see sections 5 and 6 below).

Given the foregoing, the Beneficial Shareholders are encouraged to contact their Custodians as soon as possible and consult with them what instructions (and other documents) will be required by the Custodians from the Beneficial Shareholders for these purposes.

#### **4. Representation by a proxy holder on the basis of a power of attorney**

Please note, that **information regarding correspondence voting by proxies of Beneficial Shareholders are contained in a separate document** available at <https://investors.moneta.cz/general-meeting>. Each Recorded Shareholder or Custodian, which is as at the Record Date recorded as a shareholder in the CSDP Registry, may grant a power of attorney to an individual or legal entity to represent the Recorded Shareholder or Custodian at the General Meeting as a proxy holder. The power of attorney must be in writing with a notarised signature of the Recorded Shareholder or Custodian – principal. The power of attorney must show whether it may be used by the proxy holder to represent the principal at one or more General Meetings.

A form of a power of attorney is available on the website of MONETA Money Bank (<https://investors.moneta.cz/general-meeting>). The form of power of attorney is also available in a paper form at the registered office of MONETA Money Bank on business days from 9 a.m. to 5 p.m. Each Registered Shareholder or Custodian may request the sending of the form of power of attorney in a paper form or by electronic means; the request must be submitted by e- mail addressed to [valnahromada@moneta.cz](mailto:valnahromada@moneta.cz) or by mail addressed to the registered office of MONETA Money Bank.

If the Recorded Shareholder or Custodian, which is as at the Record Date recorded as a shareholder in the CSDP Registry, is a legal entity, the power of attorney must be accompanied by an original or a certified copy of an excerpt from the relevant public register (not older than three (3) months; in case of shareholders with registered seat in the Czech Republic for example the excerpt from Commercial Register) or another document confirming the right of the persons signing the power of attorney to act on behalf of the Recorded Shareholder or Custodian – legal entity (not older than three (3) months; in case of shareholders domiciled in the Member States of the EU it may be a similar document to the excerpt from Commercial Register or Commercial Court; in case of Shareholders domiciled in the USA that may be documents proving the existence of shareholder – legal entity – such as Good Standing or Incumbency Certificates).

A person entitled to act on behalf of a proxy holder – legal entity must enclose with the power of attorney an original or a certified copy of an excerpt from the relevant public register (not older than three (3) months) and power of attorney certifying the right of the person to act on behalf of the proxy holder - legal entity.

#### **5. Representation by the Shares Administrator**

Please note, that **information regarding correspondence voting by shares administrators are contained in a separate document** available at <https://investors.moneta.cz/general-meeting>. At the General meeting, the Shares Administrator representing Recorded Shareholder or Custodian, which is as at the Record Date recorded as a shareholder in the CSDP Registry, is not required to submit a power of attorney. A person entitled to act on behalf of the Shares Administrator – legal entity shall submit at the General Meeting an original or a certified copy of an excerpt from the relevant public register (not older than three (3) months) and power of attorney certifying the right of the person to act on behalf of the Shares Administrator - legal entity.

#### **6. Requirements for non-Czech documents**

Documents issued by foreign authorities or institutions, or furnished with their verification, which are presented by a non-Czech legal entity or its proxy holder, as well as powers of attorney on which the signature was notarised abroad, must be superlegalised or authenticated (by an Apostille), unless the Czech Republic has concluded a mutual legal assistance treaty with the country where the non-Czech legal entity or its proxy holder has its permanent registered office or residence, or, as the case may be, where the signature on the power of attorney was notarised.

Along with any documents in a non-Czech language other than English or Slovak, the person submitting these documents is also required to submit official translations of these documents into the Czech language.

#### **7. Persons attending the General Meeting**

Only the persons authorised to exercise shareholder rights at the General Meeting with no more than one accompanying person may attend the General Meeting.

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**For further information on participation at the General Meeting by both means of correspondence voting and by personal attendance please follow <https://investors.moneta.cz/general-meeting>. For the avoidance of doubt, this note is not a notice of the General Meeting and does not amend, supplement or supersede the notice of the General Meeting of MONETA Money Bank to be held on 24 April 2025 and, in the event of any discrepancy between this note and the notice of the General Meeting, the notice of the General Meeting shall prevail.**

**In case of any queries, please, contact us via e-mail addressed to [valnahromada@moneta.cz](mailto:valnahromada@moneta.cz).**