

I. Service Packages

° Tatra Personal^{TB}	5,- EUR per month
- Tatra Personal^{TB} Child account	5,- EUR per month
- Tatra Personal^{TB} Academy	0,35 EUR per month
- Tatra Personal^{TB} Young	2,50 EUR per month
- Tatra Personal^{TB} Spouse account	2,50 EUR per month
- Tatra Personal^{TB} Premium	5,- EUR per month

This package includes:

- account maintenance in EUR without minimum balance
- 1 account statement per month delivered by post in Slovakia
- unlimited number of electronic account statements
- 1 VISA Electron debit payment card without insurance for the account holder
- chip card reader as a safety instrument for your money access
- unlimited number of automated transaction pre month, including card payment and withdrawals from ATMs of Tatra banka¹
- authorized overdraft²
- services provided via electronic communication media³
- unlimited number of e-mails and selected types of SMS within b-mail service
- administration of standing orders and direct debits via electronic communication media (Internet banking a DIALOG)
- saving system and connected services (i.e. charging all transactions executed in the saving system⁴ and services provided via electronic communication media)³

- 1 cash withdrawals from other ATMs within the SR and ATMs abroad are charged as set forth in the Basic Service Charges
- 2 upon discharge of the Bank-defined criteria
- 3 Internet banking, DIALOG, Mobil banking, b-mail and daily account statements delivered to an e-mail address
- 4 Except for transfers from CA to saving system via transfer order in branch or Dialog

II. Basic Service Charges

° **Current Accounts in EUR and Foreign Currencies**

a) account maintenance	EUR 2 per month
° surcharge for maintenance of an account subject to execution (execution of a decision).	EUR 4.98 per month
b) account statement (depending on delivery method)	
° collected in person	EUR 2 per item
° delivery by post	EUR 0.50 per month + postage per item
c) cash transactions at the Bank's branches	
° cash deposit in selected corporate accounts ¹	EUR 1.33
° cash withdrawals	EUR 2
1 The charge for cash deposit in selected corporate accounts is born by the depositor	
d) local non-cash payments	
° processing of received payment	EUR 0.12
° processing of a payment order delivered:	
- in a form of a written payment order and via DIALOG	EUR 1
- via Internet banking, Mobil banking	EUR 0.12
° processing of standing order, direct debit	EUR 0.12
° standing order, direct debit authorization cancellation:	
- in a form of a written order at a branch	EUR 2
° express payment order processing + 0.02% of the payment sum, min. EUR 16,60 max. EUR 66,39	
° charge for local payment refund mediation	EUR 5
° extra charge for processing of payment delivered on form not approved by the bank	EUR 1

e) separately regulated cross-border transfer	
° processing of received payment	EUR 0.12
° processing of a payment order delivered:	
- in a form of a written remittance order	EUR 1
- via Internet Banking	EUR 0.12
° express payment order processing + 0.02% of the payment sum, min. EUR 16.60 max. EUR 66.39	
° extra charge for processing of payment delivered on form not approved by the bank	EUR 1
° extra charge for manual payment order processing due to missing or erroneously specified data	EUR 10
° provision of additional information of executed payment, change of payment instruction after payment sending	EUR 15+ charges of other banks
f) international non-cash payments (clean payments)	
° processing of received payment	EUR 0.12
• standard charge	
° via Internet banking:	
up to EUR 2 000	EUR 10
from EUR 2 000,01 to EUR 20 000	EUR 25
over EUR 20 000,01	EUR 35
° at a branch:	
up to EUR 2 000	EUR 25
from EUR 2 000,01 to EUR 20 000	EUR 35
over EUR 20 000,01	EUR 45
• payments in CZK for credit of Raiffeisenbank Praha clients	
° via Internet banking:	
up to EUR 2 000	EUR 1,66
from EUR 2 000,01 to EUR 20 000	EUR 1,66
over EUR 20 000,01	EUR 1,66
° at a branch:	
up to EUR 2 000	EUR 1,66
from EUR 2 000,01 to EUR 20 000	EUR 1,66
over EUR 20 000,01	EUR 1,66
• payments in EUR from Euro account to RZB Group banks	
° via Internet banking:	
up to EUR 2 000	EUR 8
from EUR 2 000,01 to EUR 20 000	EUR 20
over EUR 20 000,01	EUR 28
° at a branch:	
up to EUR 2 000	EUR 20
from EUR 2 000,01 to EUR 20 000	EUR 28
over EUR 20 000,01	EUR 36
° express payment order processing + 0.02 % of the payment sum, min. EUR 16.60	
° extra charge for processing of payment delivered on form not approved by the bank	EUR 10
° extra charge for manual payment order processing due to missing or erroneously specified data	EUR 10
° provision of additional information of executed payment, change of payment instruction after payment sending	EUR 15 + charges of other banks
g) other services	
° services provided via electronic communication media - Internet banking, DIALOG ¹	EUR 0.30 (per month)
° replacement GRID card issue	EUR 1.66
° SECUR ID card advance payment	EUR 16.60
° e-card	EUR 6.64
° replacement chip card reader	EUR 6.64
° mini chip card reader	EUR 6.64
° b-mail ²	EUR 0.30 /one e-mail address or telephone number/month
° first issued i:key unit ³	EUR 45
° other issued i:key unit	EUR 99.58
° first issued i:key card ³	EUR 30
° replacement i:key card	EUR 59.75
° extra account statement upon request at a branch and via DIALOG	EUR 2 per A4

° hold of funds without payment	EUR 70
° hold of the right to dispose of the contract on account	EUR 10 per 1 contract
° hold with payment for the purpose of purchase price payment with transfer of title to real property	0.25 % of the held funds, min. EUR 120
° Telex, telefax, telephone, postal and other expenditures are born by the ordering party	in view of the actual costs
° dunning letter sent to the owner of a current account in an unauthorised overdraft	EUR 15
° call for payment sent to the owner of a current account in an authorised overdraft	EUR 30
° payment of invoices via Tatra banka ATMs	EUR 0.33
° standard confirmations ⁴	EUR 5
° non-standard statements and operations (depending on time consumption)	EUR 15 / confirmation/ service

1 except for the below items

2 in case of at least one message to the application per particular accounting period

3 the Bank shall issue only one privilege i:key set and one privilege i:key card for Client – natural person

4 standard confirmations comprise: confirmations of disposable account balance, confirmations of balance in term deposit account, confirmation of hold, confirmations related to current account and passbooks, confirmations of executed payment, etc.

° Term Accounts (TA)

- other services
 - ° early withdrawal from TA – lost interest on amount withdrawn accrued for:
 - 15 days - 1-month term account
 - 45 days - 3-month term account
 - 90 days - 6-month term account
 - 180days - 12-month term account
 - 360 days - 24-month term account
 - 540 days - 36-month term account

Applicable to term deposit accounts opened or renewed since 30 April 2010. Until the deposit fixation period termination, interest loss upon early withdrawal from the withdrawn sum shall be applicable to term deposit accounts opened before this date with ongoing deposit fixation period: 1 month term account - 10 days, 3 month term account - 20 days, 6 month term account - 30 days, 12 month term account - 40 days, 40 days, 24 month term account - 120 days, 36 month term account - 180 days.

° Non-Specific Consumer Loan without Security / Bezúčelový úver^{TB} Classic

• application processing	2 % of the provided loan
• loan maintenance charge	EUR 2 per month
• filing application for change	EUR 60
• early loan repayment charge	4 % from principal being early repaid ¹
• dunning letter or call in an event of default on instalment payment or on other obligations	EUR 15 per piece
• call in an event of default on instalment payment or other obligations	EUR 30 per piece
• other operations (standard issue of confirmation upon client's request) ²	EUR 15 per piece

1 amount of charge is 1% for contracts concluded as of 30 April 2010, however not more than set out by law

2 confirmation of loan balance issued as the first in calendar year is free

° Non-Specific Loan Secured by Funds / Bezúčelový úver^{TB} Garant

• application processing (overdraft loan)	2 % of the provided loan, max. EUR 300
• application processing (instalment loan)	1 % of the provided loan, max. EUR 300
• loan administration (instalment loan)	EUR 2 per month
• filing application for change ¹	EUR 60 EUR

• loan increase	2 % of the increased limit, max. EUR 300
• early instalment loan repayment	4 % from principal being early repaid ²
• dunning letter or call in an event of default on instalment payment or on other obligations	EUR 15 per piece
• call in an event of default on instalment payment or other obligations	EUR 30 per piece
• other operations (standard issue of confirmation upon client's request) ³	EUR 15 per piece

1 charge applies also to early termination of overdraft facility agreement

2 not exceeding the legally determined amount

3 confirmation of loan balance issued as the first in calendar year is free

° Home Equity Loan^{TB}

• application processing	0.80 % of the provided loan amount, min. EUR 250 max. EUR 950 ¹
° apartment and land assessment without expert's opinion	+ EUR 100 / one real property
° house assessment without expert's opinion	+ EUR 170 / one real property
• loan maintenance charge	EUR 3.50 per month ²
• filing application for loan change	EUR 110
• early repayment charge	5 % of the early repayment of principal ³ free of charge upon interest rate fixation
• dunning letter or call in an event of default on instalment payment or on other obligations	EUR 15 per piece
• call in an event of default on instalment payment or other obligations	EUR 30 per piece
• contractual fine	3 % of the provided loan amount
• other operations (standard issue of confirmation upon client's request) ²	EUR 15 per piece

1 for a loan without a certificate of income – a charge of 1.40 % of the provided loan amount, min. EUR 250

2 applies only to the applications submitted since 1 June 2004

3 for consumer loans, not more than set out by law

° Mortgage Loans (ML)/ Mortgage Loan^{TB}

• application processing	0.80 % of the provided loan amount, min. EUR 250 , max.EUR 950 ¹
° apartment and land assessment without expert's opinion	+ EUR 100 / one real property
° house assessment without expert's opinion	+ EUR 170 / one real property
• loan maintenance charge	EUR 3.50 per month ²
• filing an application for loan change	EUR 110
• gradual loan drawing	EUR 25 for the second and every next drawing
• loan increase	0.8 % of the increased sum, min. EUR 250 max.EUR 950 ¹
• early repayment charge	5 % of the early repayment of principal ³ free of charge upon interest rate fixation
• dunning letter or call in an event of default on instalment payment or on other obligations	EUR 15 per piece
• call in an event of default on instalment payment or other obligations	EUR 30 per piece
• contractual fine	3 % of the provided loan amount
° non-identification of loan purpose	2% added to interest rate
• other operations (standard issue of confirmation upon client's request) ²	EUR 15 per piece

1 for a loan without a certificate of income – a charge of 1.40 % of the provided loan amount, min. EUR 250

2 applies only to the applications submitted since 1 June 2004

3 for consumer loans, not more than set out by law

° Cash Desk Services

• coin processing with deposit	
° over 100 coin pcs ¹	2 % of the amount
• cash deposit in a form of express deposit	0.1% of the declared sum
• EUR cash change or exchange for other nominal values	
° over 20 banknote pcs	0.5 % of the amount min. EUR 0.66

- over 20 coin pcs 2 % of the amount
- purchase of damaged banknotes in foreign currency for collection² 20 % of the banknote nominal value, max. EUR 16.60

1 coins upon deposits to several accounts and/or passbooks executed by the client upon one branch visit are summed up
2 from Tatra banka, a.s. clients – current account holders

◦ Payment Cards

• Debit

VISA Electron

The card charge includes a charge for card maintenance and extended client protection against payment card misuse.

- private card without insurance EUR 1 / month
- individual insurance to private payment card EUR 19.58 / year
- family insurance to private payment card EUR 57.76 / year
- additional payment for family insurance to card with individual insurance¹ EUR 38.17 / year
- **cash withdrawal**
 - cash withdrawal from
 - a Tatra banka ATM in the SR EUR 0.50
 - ATMs of other banks in the SR and abroad EUR 1.50
 - cash withdrawal at a bank or exchange office in the SR or abroad EUR 10
- **card payment processing charge** EUR 0.12
- **other charges²**
 - urgent car issue EUR 30
 - card changes³ EUR 5
 - monthly transaction review EUR 1 / statement
 - weekly transaction review EUR 4 / statement / month
 - non-standard operations and confirmations related to card⁴ EUR 15
 - card/PIN code delivery by courier real costs

1 additional amendment to payment card insurance

2 other urgent services (e.g. limit change, replacement PIN code issue) 100 % surcharge

3 card amendments: daily card withdrawal limit, replacement PIN code issue, replacement card issue, PIN code unblocking – urgent, PIN code change via ATM, cancellation of card issued less than 1 year

4 e.g.: issue of confirmation related to payment card (e.g. confirmation of insurance, confirmation for visa, etc.), processing of the list of transactions upon client's request, etc.

MasterCard

The card charge includes a charge for card maintenance and extended client protection against payment card misuse.

- private payment card without insurance EUR 2 / month
- individual insurance to private payment card EUR 19.58 / year
- family insurance to private payment card EUR 57.76 / year
- additional payment for family insurance to card with individual insurance¹ EUR 38.17 / year
- **cash withdrawal**
 - cash withdrawal from
 - a Tatra banka ATM in the SR EUR 0.50
 - ATMs of other banks in the SR and abroad EUR 1.50
 - cash withdrawal at a bank or exchange office in the SR or abroad EUR 10
- **card payment processing charge** EUR 0.12
- **other charges²**
 - urgent car issue EUR 30
 - card changes³ EUR 5
 - monthly transaction review EUR 1 / statement
 - weekly transaction review EUR 4 / statement / month
 - card/PIN code delivery by courier real costs

1 additional amendment to payment card insurance

2 other urgent services (e.g. limit change, replacement PIN code issue) 100 % surcharge

3 card amendments: daily card withdrawal limit, replacement PIN code issue, replacement card issue, PIN code unblocking – urgent, PIN code

change via ATM, cancellation of card issued less than 1 year
4 e.g.: issue of confirmation related to payment card (e.g. confirmation of insurance, confirmation for visa, etc.), processing of the list of transactions upon client's request, etc.

• Credit Cards:

VISA

The card charge includes a charge for card account maintenance, use of credit card electronic services and extended client protection against credit card misuse.

a) private card standard

- **monthly charge**
 - main card EUR 2.29 / month
 - additional card EUR 0.50 / month
- **annual charge for insurance**
 - individual insurance - variant B¹ EUR 23.90 / year
 - individual insurance - variant A² EUR 43.15 / year
 - family insurance - variant B¹ EUR 47.80 / year
 - family insurance - variant A² EUR 86.30 / year

b) private card gold

- **monthly charge**
 - main card EUR 8 / month
 - additional card EUR 1.50 / month
- **annual charge for insurance**
 - individual insurance - variant A² EUR 43.15 / year
 - family insurance - variant A² EUR 86.30 / year

c) virtual card

- **monthly charge**
 - main card EUR 2.29 / month
- **cash withdrawals**
 - cash withdrawal from
 - a Tatra banka ATM in the SR EUR 5
 - ATMs of other banks in the SR and abroad EUR 15
 - cash withdrawal at a bank or exchange office in the SR or abroad EUR 15
- **other charges³**
 - urgent car issue EUR 30
 - replacement statement EUR 5
 - card changes⁴ EUR 5
 - monthly charge for collection of paper card account statements / payment card correspondence at a branch EUR 15
 - dunning letter in an event of default on instalment payment
 - dunning letter no. 1 EUR 15
 - dunning letter no. 2 EUR 30
 - non-standard request settlement⁵ EUR 15
 - card/PIN code delivery by courier real costs

1 variant B – insurance with lower insurance coverage value

2 variant A – insurance with higher insurance coverage value

3 other urgent services (e.g. credit limit amount change, replacement PIN code issue) 100 % surcharge

4 card amendments: daily card withdrawal limit, replacement PIN code issue, replacement card issue, PIN code unblocking – urgent, PIN code change via ATM, change of cycle, card limit overdraft, cancellation of main card issued less than 1 year,

5 e.g. of confirmation related to payment card (e.g. confirmation of insurance, confirmation for visa, etc.), processing of the list of transactions upon client's request, contacting the client in writing

VISA Platinum¹

The card charge includes a charge for card account maintenance, use of credit card electronic services and extended client protection against credit card misuse, as well as charges for additional assistant services.

- **monthly charge**
 - main card EUR 20 / month
 - additional card EUR 10 / month
- **annual charge for insurance**
 - individual insurance - variant A EUR 43.15
 - family insurance - variant A EUR 86.30
 - additional insurance of golf risks² EUR 92.94
- **cash withdrawal**
 - cash withdrawal from
 - a Tatra banka ATM in the SR EUR 5

- ATMs of other banks in the SR and abroad EUR 15
- ° cash withdrawal at a bank or exchange office in the SR or abroad EUR 15
- **other charges**
 - ° monthly charge for collection of paper card account statements / payment card correspondence at a branch EUR 15
 - ° dunning letter in an event of default on instalment payment
 - dunning letter no. 1 EUR 15
 - dunning letter no. 2 EUR 30
 - ° main card cancellation issued less than 1 year EUR 5
 - ° card/PIN code delivery by courier real costs

1 card always includes insurance – individual or family - variant A
 2 arranged as additional insurance to travel insurance variant A
 3 card changes: change of credit limit, total credit limit overdraft, issue of replacement PIN code, card PIN code unblocking, urgent card PIN code unblocking, PIN code change via ATM, replacement card issue, urgent card issue.
 4 e.g.: issue of confirmation related to payment card (e.g. confirmation of insurance, confirmation for visa issue, etc.), contacting the client in writing, processing of the list of transactions upon client's request, etc.

AllianzCard

The card charge includes a charge for card account maintenance, use of credit card electronic services and extended client protection against credit card misuse.

private card

- **monthly charge**
 - ° main card EUR 2.29 / month
 - ° additional card EUR 0.50 / month
- **annual charge for insurance**
 - ° individual insurance - variant B¹ EUR 23.90 / year
 - ° individual insurance - variant A² EUR 43.15 / year
 - ° family insurance - variant B¹ EUR 47.80 / year
 - ° family insurance - variant A² EUR 86.30 / year
- **cash withdrawal³**
 - ° cash withdrawal from
 - a Tatra banka ATM in the SR EUR 5
 - ATMs of other banks in the SR and abroad EUR 15
 - ° cash withdrawal at a bank or exchange office in the SR or abroad EUR 15
- **other charges⁴**
 - ° urgent car issue EUR 30
 - ° replacement statement EUR 5
 - ° card changes⁵ EUR 5
 - ° monthly charge for collection of paper card account statements / payment card correspondence at a branch EUR 15
 - ° dunning letter in an event of default on instalment payment
 - dunning letter no. 1 EUR 15
 - dunning letter no. 2 EUR 30
 - ° non-standard request settlement⁶ EUR 15
 - ° card/PIN code delivery by courier real costs

1 variant B – insurance with lower insurance coverage value
 2 variant A – insurance with higher insurance coverage value
 3 other urgent services (e.g. credit limit amount change, replacement PIN code issue) 100 % surcharge
 4 card amendments: daily card withdrawal limit, replacement PIN code issue, replacement card issue, PIN code unblocking – urgent, PIN code change via ATM, change of cycle, card limit overdraft, cancellation of main card issued less than 1 year,
 5 e.g. of confirmation related to payment card (e.g. confirmation of insurance, confirmation for visa, etc.), processing of the list of transactions upon client's request, contacting the client in writing

MercedesCard

The card charge includes a charge for card account maintenance, use of credit card electronic services and extended client protection against credit card misuse.

private card

- **monthly charge**
 - ° main card EUR 2.29 / month
 - ° additional card EUR 0.50 / month
- **annual charge**

- ° individual insurance - variant B¹ EUR 23.90 / year
- ° individual insurance - variant A² EUR 43.15 / year
- ° family insurance - variant B¹ EUR 47.80 / year
- ° family insurance - variant A² EUR 86.30 / year
- ° additional golf risk insurance³ EUR 92.94 / year
- **cash withdrawal**
 - ° cash withdrawal from
 - a Tatra banka ATM in the SR EUR 5
 - ATMs of other banks in the SR and abroad EUR 15
 - ° cash withdrawal at a bank or exchange office in the SR or abroad EUR 15
- **other charges⁴**
 - ° urgent car issue EUR 30
 - ° replacement statement EUR 5
 - ° card changes⁵ EUR 5
 - ° monthly charge for collection of paper card account statements / payment card correspondence at a branch EUR 15
 - ° dunning letter in an event of default on instalment payment
 - dunning letter no. 1 EUR 15
 - dunning letter no. 2 EUR 30
 - ° non-standard request settlement⁶ EUR 15
 - ° card/PIN code delivery by courier real costs

1 variant B – insurance with lower insurance coverage value
 2 variant A – insurance with higher insurance coverage value
 3 agreed as additional insurance to travel insurance variant A
 4 other urgent services (e.g. credit limit amount change, replacement PIN code issue) 100 % surcharge
 5 card amendments: daily card withdrawal limit, replacement PIN code issue, replacement card issue, PIN code unblocking – urgent, PIN code change via ATM, change of cycle, card limit overdraft, cancellation of main card issued less than 1 year,
 6 issue of confirmation related to payment card (e.g. confirmation of insurance, confirmation for visa, etc.), processing of the list of transactions upon client's request, contacting the client in writing, etc writing

Provided the cardholder requires that the card or PIN code be sent abroad (only in exceptional cases and provided the delivery would be technically viable via a courier service), Tatra banka shall debit the actual costs of the courier service from the current account owner/total credit limit holder.

° **Safe-Deposit Boxes**

- safe-deposit box rental with insurance of deposited values amounting to EUR 3,320 EUR 0.50 + 19 % VAT per day
 - additional insurance per each additional EUR 3,320 EUR 0.03 + 19 % VAT per day
- The minimum rental period is 1 month.

° **Information Services**

- **bank information upon the Client's request** EUR 16.60 + 19 % VAT
- **information upon request of third parties:**
 - ° on a Client of the Bank EUR 26.56 + 19 % VAT
 - ° on a Non-Client of the Bank EUR 13.28 + 19 % VAT
- **information on interest rates with loans provided to:**
 - ° a Client of the Bank EUR 9.96 + 19 % VAT
 - ° a Non-Client of the Bank EUR 16.60 (SKK 500)* + 19 % VAT
- **special confirmation related to loan products¹** (e.g. confirmation of paid instalments and loan balances, calculation of loan interests per the following period) EUR 9.96 + 19 % VAT
- **bank information for audit purposes** EUR 33.19 + 19 % VAT

° **Special Services**

- Prices are agreed under a contract. If the provided services are not integrated in a bank service exempt from VAT, the VAT valid at the service provision time is added to the charges.

III. Service Charges for Existing Products and Services Currently not Provided by Tatra banka

- ° **Specific Consumer Loan**
- filing application for change 60 EUR
- early loan repayment 4% from principal being early repaid¹
- dunning letter in an event of default on instalment payment or other obligations EUR 15 per piece
- call in an even of default on instalment payment or other obligations EUR 30 per piece

1 not exceeding the legally determined amount

- ° **Non-Specific Loan Secured by Funds / Bezúčelový úver^{TB} Garant** (provided in FCY)
- loan maintenance (instalment loan) EUR 1.80² / USD 2.50 / GBP 1.20 / CHF 3 / CZK 50 per month
- filing application for change³ EUR 60
- early loan repayment 4% from principal being early repaid⁴
- dunning letter in an event of default on instalment payment or other obligations EUR 15 per piece
- call in an even of default on instalment payment or other obligations EUR 30 per piece

1 applies only to the applications submitted since 31/08/2006

2 applies only to the applications submitted by 31/12/2008

3 the charge applies also to early termination of overdraft facility agreement¹

4 not exceeding the legally determined amount

METRO

The card charge includes a charge for card account maintenance and extended client protection against payment card misuse.

- ° monthly charge EUR 1.33
- ° card payment processing charge EUR 0.12
- ° replacement PIN code issue EUR 3.32
- ° daily drawing limit change EUR 3.32
- ° issue of card transaction lists EUR 1.00 per list

MasterCard Credit Cards

The card charge includes a charge for card account maintenance, use of credit card electronic services and extended client protection against credit card misuse.

private card

- ° main card EUR 2 per month
- ° additional card EUR 0.50 per month

cash withdrawal

- ° cash withdrawal from ATMs
 - a Tatra banka ATM in the SR 1.5 % of the withdrawn amount, min. EUR 4.50
 - ATMs of other banks in the SR and abroad 1.5 % of the withdrawn amount, min. EUR 7.50
- ° cash withdrawal at a bank or exchange office in the SR and abroad 1.5 % of the withdrawn amount, min. EUR 7.50

other charges¹

- ° credit limit amount change EUR 3
- ° replacement PIN code issue EUR 3
- ° replacement statement EUR 3
- ° card PIN unblocking – urgent EUR 3
- ° PIN code change via ATM EUR 3.32
- ° monthly charge for collection of paper card account statements / payment card correspondence at a branch EUR 3
- ° issue of payment card related confirmation (e.g. confirmation of insurance, for visa issue purposes, etc.) EUR 6
- ° non-standard request settlement (e.g. processing of the transaction list upon the Client's request, etc.) EUR 3 per 15 min.
- ° billing cycle change EUR 3
- ° total credit limit overdraft EUR 3
- ° written Client notification EUR 3

- ° dunning letter in an event of default on instalment payment
 - dunning letter no. 1 EUR 3
 - dunning letter no. 2 EUR 30
- ° card cancellation issued less than one year EUR 15

1 other urgent services (e.g. limit change, replacement PIN code issue) 100 % surcharge

° Mutual Investment Scheme with Life Insurance

- investment-insurance account maintenance 3.5 % of the monthly payment, minimum EUR 1.99
- redemption 1 % of the redeemed amount minimum EUR 8.30 maximum EUR 82.98
- early termination
 - 1st year: 12 average monthly payments¹
 - 2nd year: 8 average monthly payments¹
 - 3rd year: 7 average monthly payments¹
 - 4th year: 6 average monthly payments¹
 - 5th year: 5 average monthly payments¹
 - 6th year: 4 average monthly payments¹
 - 7th year: 3 average monthly payments¹
 - 8th year: 2 average monthly payments¹
 - 9th year: 1 average monthly payments¹

1 always maximum up to the amount of redeemed funds; however, not above EUR 650

Other applicable charges conform to the relevant fund prospectus issued by Tatra Asset Management company.

IV. Principles of Charging

- a) Service Package or account maintenance charges, transaction and statement charges (with service packages, only for transactions and statements above the service package limit) are debited from the account with service package, as well as from the account without service package at the end of a calendar month. For purposes of charging of joint current account with service package, the service package includes only the services of the extent as if the account was held for one owner.
- b) Charges for executed transactions and statements generated in the account of the client on the last banking day of a month are charged in the following calendar month.
- c) The client always pays the full the charge for service package regardless of services included in the package the client actually used.
- d) The bank will specify the schedule of settled charges in the description of the account statement. The title "Electronic payment order" includes payment orders entered via Internet banking and Mobile banking.
- e) Non-used services included in packages are non-refundable and cannot be transferred to the next calendar month.
- f) Transactions and services above the service package limit are charged under the charges specified in Tatra banka Service Charges without any connection to the service package on a monthly basis or in other arranged term or immediately after rendering/execution of change or cancellation of product/service by the bank. Service above the limit of the service package is considered as other type of transactions, other number of statements or other method of statement delivery than specified in the service package, and other services not included in the service package.
- g) Automated transactions include:
 - a. Received payments,
 - b. Local transfers via Internet banking and Mobile banking,
 - c. Special regulated cross-border transfers via Internet banking
 - d. Payments via standing order or collection,
 - e. Tatra banka ATM cash withdrawals,
 - f. Card payments.
- h) Automated transactions contained in service packages do not include charges for express processing of payment orders. Express processing of payment orders is a service that is charged above the

limit of service package under a charge specified in Tatra banka Service Charges.

- i) All charged types of **Tatra PersonalTM** service package include the following services connected with the use of the Saving system: settlement of all Saving system transactions, sent and received payments on current account in connection with the saving system (except for transactions executed by means of payment order submitted at a branch or via DIALOG), services provided by means of electronic communication media (Internet banking, DIALOG, possibility to activate and use Mobile banking services).
- j) If the client activates a service package to the account without a service package in the course of a month, the change will be set with effect specified in the Contract on Current Account of Natural Person and Provision of Other Products and Services Related to This Account. All transactions for the given charging period will be settled in the next charging period under the respective service charges. Charges for services already debited from client's account until the day the respective contract effect date are not refunded.
- k) If the client decides to cancel the service package and continues using the account without it, the client can ask for the respective change at any time at a bank branch. Client's account will be charged on the next charge settlement under the Tatra banka Service Charges as a current account without service package whereas also all the transactions executed in the respective month before the change has come into effect will be charged under the same principle.
- l) With cancellation of account with service package, likewise with cancellation of account without service package, the client will be charged only for the executed transactions and provided services, and that in the same way as with the account without service package independently of whether the account did or did not include a service package.
- m) **Tatra PersonalTM** service package is charged based on characteristics of the client acting as its owner, which is the reason for 4 charge types: **Tatra PersonalTM** – basic charges **Tatra PersonalTM** Child account – basic charges or no deposit within the **Reward programTM**, provided criterion set out in n) herein has been met. **Tatra PersonalTM** Academy – beneficial charges for full-time students of 15 – 26 years of age **Tatra PersonalTM** Young – beneficial charges for young people of 24 – 28 years of age for the period of 2 years after study completion **Tatra PersonalTM** Spouse account – beneficial charges for all accounts – clients-spouses under the conditions set out in the Business Conditions of Tatra banka, a.s. Service Packages for personal segment to current accounts in EUR. **Tatra PersonalTM** Premium – basic charges and connection other benefits for premium clients Detailed conditions for service package charges are specified in the Tatra banka, a.s. Business Terms and Conditions for Service Packages – for Natural Persons to Current Accounts in EUR.
- n) The bank provides the client within **Reward programTM** with the specified discount on one **Tatra PersonalTM** service package (in case the **Reward programTM** criteria are met by using payment card the discount may be applied on each client's account with service package) upon satisfaction of the following conditions:
The client gets a 100 % discount on **Tatra PersonalTM** service package if:
- The total average daily balance of client's funds in any currency on client's current (including the saving system) and term deposit accounts, i:deposits, managed deposit, passbooks and guaranteed investments, as well as mutual funds of Tatra Asset Management company (if Tatra banka is a distributor), mortgage bonds issued by Tatra banka, or within the Mutual investment program with life insurance, or Supplementary pension insurance (DDS) in the previous month exceeded the amount of EUR 10,000 or EUR 650 for charged type of **Tatra PersonalTM** Academy
 - The client executed at least 5 payments by any payment card issued to the account, settled in the monitored month (monitored month period lasts from the last day of previous month until the day preceding the last day of the current month including) and meets

the criteria for **Tatra PersonalTM**Academy charge type

The client gets a 50 % discount on **Tatra PersonalTM** service package if::

- The client has at least 2 loan products provided by Tatra banka in client's name (credit cards are not included, inapplicable for **Tatra PersonalTM**Academy charge type)
- The client executed at least 10 payments by any payment card issued to the account, settled in the monitored month (monitored month period lasts from the last day of previous month until the day preceding the last day of the current month including) and meets the criteria for **Tatra PersonalTM**, **Tatra PersonalTM** Young, or **Tatra PersonalTM** Premium charge type
- The client has an authority of the "Owner" level with respect to a legal entity current account (inapplicable for **Tatra PersonalTM** Academy service package)

The client gets a 100 % discount on service package price charged under the **Tatra PersonalTM** Child account, provided also the legal representative of the owner of the respective account has opened with the bank a current account with **Tatra PersonalTM** service package.

The **Reward programTM** percentage discount is applied always on the current charge amount based on the charge type of service package. Single types of the **Reward programTM** discounts can be mutually combined, however, maximum up to 100% of the service package price.

- o) If the client owns a private main VISA credit card, AllianzCard, MasterCard or MercedesCard and the volume of settled non-cash payments (i.e. payments for goods and services, not cash withdrawals) in client's account reaches in the period between settlement of two monthly charges the minimum sum determined by the bank, the bank credits the card account with the sum of this charge on the settlement day of the next monthly charge.
- p) All charges specified in Tatra banka Service Charges are valid also for products and services provided to the clients in a foreign currency. EUR currency conversion into a foreign currency is executed by using the foreign exchange middle rate of the respective currency under the table of exchange rates of Tatra banka valid on the charge settlement day.
- q) Upon provision of Fast depositTB service, the bank is authorised, in case the sum calculated by the bank exceeds the sum declared by the client, to impose a charge from the sum of the difference between the sum declared by the client and the sum actually calculated, and that either by reducing the deposited sum by the determined charge, or debiting the calculated charge from the account. In case of fast deposit of coins the client is obligated to pay except for the Fast depositTB charge also the charge for coin processing.
- r) Eventual differences incurred upon dual display of price and value calculation to Slovak korunas may be a consequence of the application of legally determined rounding rules.
- s) Charges for information of a bank client provided to authorised persons based on the Act on Banks are charged by the bank by means of an invoice sent together with bank's reply, having maturity of 15 days. In case the respective information is provided to a natural person – foreigner from other than a European Union member state, settled charges are not subject to value added tax in the Slovak Republic.
- t) The bank charges the bank clients the general information charges by debiting their accounts, other persons are charged in advance by means of an invoice.
- u) Provided the client also uses some other services not included in Tatra banka Service Charges, the bank shall apply for settlement of the used service a charge under the respective Service Charges containing this service.

Tatra banka, a.s. Service Charges – Personal Banking Segment become effective on 30 April 2010.