

## I. Service Package

### °Tatra Business<sup>TB</sup> 5

**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
- services provided via electronic communication media<sup>1</sup> and Telebanking<sup>2</sup>
- 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)
- yearly certificate renewal and replacement certificate issue for i:key
- charges for any transactions<sup>3</sup> on account up to value EUR 5

### °Tatra Business<sup>TB</sup> 12

**10,- 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
- services provided via electronic communication media<sup>1</sup> and Telebanking<sup>2</sup>
- 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)
- yearly certificate renewal and replacement certificate issue for i:key
- charges for any transactions<sup>3</sup> on account up to value EUR 12

### °Tatra Business<sup>TB</sup> 20

**17,- 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
- 1 MasterCard debit payment card without insurance
- services provided via electronic communication media<sup>1</sup> and Telebanking<sup>2</sup>
- 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)
- yearly certificate renewal and replacement certificate issue for i:key
- charges for any transactions<sup>3</sup> on account up to value EUR 20

### °Tatra Business<sup>TB</sup> 45

**40,- 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
- 2 VISA Electron debit payment card without insurance
- 1 MasterCard debit payment card without insurance
- services provided via electronic communication media<sup>1</sup> and Telebanking<sup>2</sup>
- 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)
- yearly certificate renewal and replacement certificate issue for i:key
- charges for any transactions<sup>3</sup> on account up to value EUR 45

### °Tatra Business<sup>TB</sup> 85

**70,- 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
- 2 VISA Electron debit payment card without insurance
- 2 MasterCard debit payment card without insurance
- services provided via electronic communication media<sup>1</sup> and Telebanking<sup>2</sup>
- 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 and DIALOG)
- yearly certificate renewal and replacement certificate issue for i:key
- cross-border service via correspondent banks:
  - opening of corporate entity accounts
  - claims via mail or fax
  - changes and new requests for services related to current account
  - conclusion of contract related to electronic services
- charges for any transactions on account up to value EUR 85
- option to buy any number of Transaction credits for automated transactions to package's value

### ° Transaction credit (to Tatra Business<sup>TB</sup> 85 package)

**20,- EUR per month**

- additive credit for automated transactions in value of EUR 30
- optionally to buy to Tatra Business<sup>TB</sup> 85 Package

1 Internet banking, DIALOG, Mobil banking a b-mail

2 Not applied for installation charge

3 Not applied to cross-border payments

## II. Basic Service Charges

### °Current Accounts in EUR and Foreign Currencies

- a) account maintenance** EUR 3 per month
- surcharge for maintenance of an account subject to execution or execution of a decision EUR 8.30 per month
- b) account statement (depending on delivery method)**
- collected in person EUR 2 per item
  - delivery to P.O. Box EUR 1,50 per item
  - delivery by post EUR 0.50 + postage per item
- c) cash transactions at the Bank's branches**
- cash deposit in account EUR 1.33
  - cash withdrawals EUR 2
- 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, Telebanking, MultiCash and SWIFT EUR 0.12
  - processing cash pooling transfer EUR 0.12
  - processing of standing order, direct debit EUR 0.12
  - standing order, direct debit authorisation entry:
  - standing order, direct debit authorisation cancellation:
    - in a form of a written order at a branch of the Bank 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
<b>e) separately regulated cross-border transfer</b>	
° processing of received payment	EUR 0.12
° processing of a payment order delivered:	
- in a form of a written payment order	EUR 1
- via Internet banking, Telebanking, MultiCash and SWIFT	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
<b>f) international non-cash payments (clean payments)</b>	
° processing of received payment	EUR 0.12
<b>• standard charge</b>	
° via Internet banking, Telebanking, MultiCash and SWIFT:	
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
<b>• payments in CZK for credit of Raiffeisenbank Praha clients</b>	
° via Internet banking, Telebanking, MultiCash and SWIFT:	
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
<b>• payments in EUR from Euro account to RZB Group banks</b>	
° via Internet banking, Telebanking, MultiCash and SWIFT:	
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
<b>• express payment order processing</b> + 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
<b>g) other services</b>	
° services provided via electronic communication media - Internet banking, DIALOG <sup>1</sup>	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 <sup>2</sup>	EUR 0.30 /one e-mail address or telephone number/ month
° first issued i:key set <sup>3</sup>	EUR 45
° other issued i:key set	EUR 99.58
° first issued i:key card <sup>3</sup>	EUR 30
° i:key card replacement	EUR 59.75
° Telebanking	
- installation	EUR 200
- service with Client	EUR 49,79

- issue of replacement card + certificate	EUR 59.75
- remote authorisation to Telebanking	EUR 79.67
° MultiCash	
- installation	EUR 200
- use	EUR 300/ year
- service with Client	EUR 50
- card issue	EUR 16.60
° extra account statement upon request at a branch or via DIALOG service	EUR 2 per A4
° hold of funds without payment	EUR 70
° hold of the right to dispose of the contract on account	EUR 20 per 1 contract
° hold followed by release of funds to pay purchase price upon real estate ownership transfer	0.25 % of 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 unauthorised overdraft	EUR 30
° payment of invoices via Tatra banka ATMs	EUR 0.33
° standard confirmations <sup>5</sup>	EUR 5
° non-standard statements and operations	EUR 15 / confirmation/ service

1 except for the below items

2 in case of at least one message to the application per the 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 applicable to clients being rendered the service at a Tatra banka branch

5 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, contacting the client in writing, etc.

### °Term accounts (TA)

° early TA withdrawal - lost interest on amount withdrawn accrued for:<sup>1</sup>

- 15 days - 1-month term account
- 45 days - 3-month term account
- 90days - 6-month term account
- 180 days - 12-month term account
- 360days - 24-month term account
- 540 days - 36-month term account

1 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, 24 month term account - 120 days, 36 month term account - 180 days

### Loans

#### ° Non-Specific Loan Secured by Funds / Bezúčelový úver<sup>TB</sup> 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)<sup>1</sup> EUR 4 per month
- filing application for change EUR 110
- loan increase 2 % of the increased limit max. EUR 300
- early instalment loan repayment 5 % from principal being early repaid
- 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)<sup>2</sup> EUR 15 per piece

1 charge applicable also to early termination of contract of overdraft facility  
2 confirmation of loan balance issued as the first in calendar year is free

### ° BusinessÜber<sup>TB</sup> Expres

- processing charge / charge for credit limit provision
  - with loan amount up to EUR 10 000 EUR 300
  - with loan amount from EUR 10 001 to EUR 20 000 EUR 400
  - with loan amount from EUR 20 001 EUR 800
- loan administration (instalment loan) EUR 4 per month
- filing application for change<sup>1</sup> EUR 110
- overdraft loan prolongation
  - with loan amount up to EUR 10 000 EUR 300
  - with loan amount from EUR 10 001 to EUR 20 000 EUR 400
  - with loan amount from EUR 20 001 EUR 800
- early instalment loan repayment 5 % from principal being early repaid
- 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)<sup>2</sup> EUR 15 per piece

1 charge applicable also to early termination of contract of overdraft facility  
2 confirmation of loan balance issued as the first in calendar year is free

### ° BusinessÜber<sup>TB</sup> Comfort

- loan administration (instalment loan) EUR 4 per month
- filing application for change<sup>1</sup> EUR 110
- dunning or 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)<sup>2</sup> EUR 15 per piece

1 charge applicable also to early termination of contract of overdraft facility  
2 confirmation of loan balance issued as the first in calendar year is free

### °Cash Desk Services

- coin processing with deposit
  - over 100 pieces of coins<sup>1</sup> 2 % of the amount
- cash deposit in a form of express deposit 0.1 % of the declared sum min. EUR 2
- change or exchange of EUR cash for other nominal values
  - over 20 pieces of banknotes 0.5 % of the amount, min. EUR 0.66
  - over 20 pieces of coins 2 % of the amount
- purchase of damaged banknotes in foreign currency for collection<sup>2</sup> 20 % of the banknote nominal value, max. EUR 16.60

1 coins upon deposits to several accounts and/or passbooks executed upon one branch visit are summed up  
2 from Tatra banka, a.s. clients – current account holders  
3 while complete damaged EUR banknotes (rest of the banknote must exceed 50.5% of the banknote size) – are replaced only for Tatra banka, a.s. clients.

### °Payment Cards

#### • Debit

#### VISA Electron

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

- **annual charge**
  - corporate card without insurance EUR 12 / year
  - insurance to corporate payment card EUR 29.54 /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 and abroad EUR 10

- **card payment processing charge** EUR 0.12
- **other charges**<sup>1</sup>
  - urgent card issue EUR 30
  - card changes<sup>2</sup> EUR 5
  - monthly transaction review EUR 1 / statement
  - weekly transaction review EUR 4 / statement / month
  - non-standard operations and confirmations related to card<sup>3</sup> EUR 15
  - card/PIN code delivery by courier real costs

1 other urgent services (e.g. limit change, replacement PIN code issue) 100 % surcharge  
2 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  
3 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.

- **annual charge**
  - corporate card without insurance EUR 36/year
  - insurance to corporate payment card EUR 29.54/year
- **cash withdrawal**
  - 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 and abroad EUR 10
- **card payment processing charge** EUR 0.12
- **other charges**<sup>1</sup>
  - urgent card issue EUR 30
  - card changes<sup>2</sup> EUR 5
  - monthly transaction review EUR 1 / statement
  - weekly transaction review EUR 4 / statement / month
  - non-standard operations and confirmations related to card<sup>3</sup> EUR 15
  - card/PIN code delivery by courier real costs

1 other urgent services (e.g. limit change, replacement PIN code issue) 100 % surcharge  
2 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  
3 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

#### 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.

- **annual charge**
  - corporate card with individual insurance
    - variant B<sup>1</sup> EUR 75/year
    - variant A<sup>2</sup> EUR 95/year
  - corporate gold card with individual insurance - variant A<sup>2</sup> EUR 130/year
- **cash withdrawal**<sup>3</sup>
  - 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 and abroad EUR 15
- **other charges**<sup>3</sup>
  - card issue – urgent EUR 30
  - replacement card statement issue EUR 5
  - card changes<sup>1</sup> 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 operations and confirmations related to card5	EUR 15
° card/PIN code delivery via courier service	real costs

- 1 variant B – lower insurance coverage  
 2 variant A – advanced insurance coverage  
 3 other urgent services (e.g. limit 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, cancellation of card issued less 1 year  
 5 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.

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.

° **Day and Night Safe**

- day and night safe commission processing 0.1 % of the deposited sum, min. EUR 2

° **Safe-Deposit Boxes**

- safe – deposit box rental, including insurance of valuables of value of 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:**
  - Client EUR 26.56 + 19% VAT
  - Non-Client EUR 13.28 + 19% VAT
- **information on interest rates with loans provided to:**
  - Client EUR 9.96 + 19 % VAT
  - Non-Client EUR 16.60 + 19% VAT
- **bank information for audit purposes** EUR 33.19 + 19 % VAT

1 the first issued confirmation in the particular calendar year is provided for free

° **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.

°TatraCorporateDynamic <sup>™</sup>	EUR 30 per month
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**This package includes:**

- account maintenance in EUR without minimum balance
- 8 account statements per month delivered by post in Slovakia
- annual charge for 4 VISA Electron debit payment cards without insurance
- annual charge for 1 MasterCard debit payment card without insurance<sup>1</sup>
- services provided via electronic communication media<sup>2</sup>
- unlimited number of SMS to the b-mail service
- administration of standing orders and direct debits via electronic communication media
- 150 automated transaction per month, executed via Internet banking, Telebanking, Mobil banking, including received payments
- 25 charges for standard deposit in account per month

°TatraCorporatePremium <sup>™</sup>	EUR 50 per month
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**This package includes:**

- account maintenance in EUR without minimum balance
- 12 account statements per month delivered by post in Slovakia
- annual charge for 6 VISA Electron debit payment cards without insurance
- annual charge for 2 MasterCard debit payment card without insurance<sup>1</sup>
- services provided via electronic communication media<sup>2</sup>
- unlimited number of SMS to the b-mail service
- administration of standing orders and direct debits via electronic communication media
- 250 automated transaction per month executed via Internet banking, Telebanking, Mobil banking, including received payments
- 50 charges for standard deposit in account per month

- 1 upon discharge of the Bank-defined criteria  
 2 Internet banking, DIALOG, Mobil banking, b-mail and daily account statements delivered to an e-mail address

° **Non-Specific Loan Secured by Funds / Bezúčelový úver<sup>™</sup> Garant** (provided in FCY)

- loan maintenance (instalment loan)<sup>1</sup> EUR 3.50<sup>2</sup>  
 USD 4.60/ GBP 2.30/ CHF 5.50/ CZK 95 per month
- filing application for change<sup>3</sup> EUR 110
- early instalment loan repayment 5% from principal being early repaid
- 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

- 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 agreement

**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.

- **annual charge**
  - ° corporate card without insurance EUR 40 /year
- **cash withdrawal**
  - ° cash withdrawal from
    - a Tatra banka ATM in the SR 1.5% of the withdrawn amount, min. EUR 4.50
    - ATMs 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 charges<sup>1</sup>**
  - ° credit limit amount change EUR 3
  - ° replacement PIN code issue EUR 3
  - ° replacement statement issue EUR 3
  - ° card PIN unblocking – urgent EUR 3

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

° **Service Packages**

°TatraCorporate <sup>™</sup>	EUR 17 per month
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**This package includes:**

- account maintenance in EUR without minimum balance
- 4 account statements per month delivered by post in Slovakia
- annual charge for 2 VISA Electron debit payment cards without insurance
- services provided via electronic communication media<sup>2</sup>
- unlimited number of SMS to the b-mail service
- administration of standing orders and direct debits via electronic communication media
- 100 automated transaction per month, executed via Internet banking, Telebanking, Mobil banking, including received payments
- 5 charges for standard deposit in account per month

° 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. issue of transaction list upon the Client's request, etc.)	EUR 3 / 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

#### Metro Payment Card

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

° monthly charge	EUR 1.33
° replacement PIN code issue	EUR 3.32
° card payment processing charge	EUR 0.12
° daily drawing limit change	EUR 3.32
° card transaction list issue	EUR 1 per list

## IV. Principles of Charging

- 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.
  - 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.
  - The client always pays the full charge for service package and Transaction credit regardless of the transaction value or services included in the package the client actually used.
  - 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, Mobile banking, Telebanking, MultiCash or SWIFT.
  - Executed transactions in given charging period are at first charged by applying the Transaction credit (for automated transactions) and subsequently the transaction value of the current service package (for other transactions).
  - Automated transactions include:
    - Received payments,
    - Local transfers via Internet banking, Mobile banking, Telebanking, MultiCash and SWIFT,
    - Special regulated cross-border transfers via Internet banking, Telebanking, MultiCash and SWIFT,
    - Transfers – cash pooling,
    - Payments via standing orders or collection,
    - Tatra banka ATM cash withdrawals,
    - Card payments.
  - Non-used transaction value or services included in packages or Transaction credit are non-refundable and cannot be transferred to the next calendar month.
  - Transactions above the transaction value of the current service package limit or even the value of Transaction credit 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. Other number of statements or other means of statement delivery than defined in the package, and also other transactions and services not included in the service package are charged above the service package limit.
- 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.
  - If the client decides to change any of the service packages to other service package from the currently offered service packages or decides to cancel the service package and continues using the account without it, the client can ask for the respective change at any time. If the client asks for activation of a service package, the bank will charge the client's current account under the selected service package with effect specified in the Contract on Current Account of Corporate Entity or Natural Person – Entrepreneur Segment and Provision of Other Products and Services Related to This Account. Charges for services already debited from client's account until the day the respective contract effect date are not refunded. 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.
  - 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.
  - The bank provides the client with one of **Tatra Business**<sup>™</sup> service packages discounted by 50% if the total average daily balance of client's funds in any currency on client's current and term deposit accounts and i:deposits, as well as mutual funds of Tatra Asset Management company (if Tatra banka is a distributor) in the previous month exceeded the sum determined by the bank.
  - 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.
  - Upon provision of **Fast deposit**<sup>™</sup> 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 deposit**<sup>™</sup> charge also the charge for coin processing.
  - 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.
  - 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 client – enterpriser who is a foreigner, settled charges are not subject to value added tax in the Slovak Republic.
  - 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.
  - 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 – Corporate Entities or Natural Persons – Entrepreneurs Segment become effective on 30 April 2010.