



Commercial Terms and Conditions of Tatra banka, a.s. for Multicash and TatraPay Services and Payment Means

Preamble

Commercial Terms and Conditions of Tatra banka, a.s. for Multicash and TatraPay Services and Payment Means (hereinafter referred to as the "CTC") govern legal relations between the Bank and its Clients when providing payment services using the Multicash electronic banking system and TatraPay service, including providing using the tatrapay+ payment gate and the Payments from Other Accounts service. The Bank is a provider of payment services in terms of the Act on Payment Services. The Multicash electronic banking system is provided to Clients based on a separate contractual relation and allows Bank's Clients execute the following payment services under the conditions defined in the relevant Contracts and these CTC:

- cashless payment transactions – fund transfers from or to an account using a single payment order (including a batch order), and that in form of payment orders or SEPA direct debits.

The Client is authorised to use the TatraPay service based on a separate Contract on TatraPay Service Operation or based on the Contract on tatrapay+ Service Provision. The Bank provides via the TatraPay service the execution of payment orders of third parties of Client's customers for the Client.

The Client is authorised to use the Payments from Other Accounts service based on the tatrapay+ Service Provision Contract. Based on the above contracts or in relation therewith, Bank's Clients are also provided other services defined in the relevant contracts and these CTC.

Terms and Definitions

Unless otherwise indicated in the context of these CTC, the terms below will have the following meaning for the purposes of these CTC:

Bank - Tatra banka, a.s., Hodžovo námestie 3, 811 06 Bratislava, Company ID No: 00 686 930, maintained with the Commercial Register of the Municipal Court Bratislava III, Section Sa, Insert No. 71/B, Tax ID No: 2020408522

Client – a natural person – entrepreneur or a legal entity, who is the holder of a Current Account with the Bank, and who has concluded with the Bank a separate Contract on Multicash Electronic Banking System Use or Contract on TatraPay Service Operation or Contract on tatrapay+ Service Provision.

Consumer – a natural person who, at concluding and/or performing the relevant Contract, does not act in terms of their job, occupation or business, or as a statutory

authority of a legal entity, its proxy or deputy (including a deputy of a natural person – entrepreneur). The Bank declares that it does not consider any legal entity or a natural person – entrepreneur to be a consumer, and that not even in case such person employs less than ten persons or its annual turnover or the total annual balance sheet value does not exceed EUR 2,000,000.

GCTC – General Commercial Terms and Conditions of Tatra banka, a.s. for Natural Persons – Entrepreneurs and Legal Entities.

Act on Banks – Act No. 483/2001 Coll. Banks and on amendments and supplements to certain laws, as amended.

Act on Payment Services – Act No. 492/2009 on Payment Services and on amendments and supplements to certain laws, as amended.

Tatrapay+ service – the service provided by the Bank upon the Contract on tatrapay+ Service Provision, which represents a file of services allowing the vendor (Client) the execution of payments for goods and/or services of the vendor (Client) provided to third parties using one or more payment methods based on the choice of the vendor (Client).

Verification of Payee at payment – a functionality provided by the Bank, which, in compliance with the beneficiary's bank, provides for the payer verification of whether the placed IBAN matches the beneficiary's name in case these data are placed in a payment order. Verification of Payee is governed by the relevant provisions of the CTC.

Multicash

1. The Client is authorised, based on separate contracts, to deliver to the Bank payment orders and SEPA direct debit orders in form of electronic exchange of files (hereinafter referred to as the "EEF").
2. In case of a payment system in form of the EEF, the Client delivers an electronic file containing orders for remittance and/or orders for SEPA direct debits to the Bank, unless otherwise expressly arranged in written form between the Bank and the Client, signed by electronic signatures of the persons specified by the Client. Rights and obligations of the Bank and the Client related to the execution of SEPA direct debit orders are governed in a separate contract concluded between the Bank and the Client. Concluding such separate contract is a prerequisite for processing and the execution of SEPA direct debit orders delivered via the Multicash payment means on the part of the Bank.

3. The Client and the Bank can agree on sending other files with more legally relevant documents in form of the EEF in a separate contract.
4. Entry, transfer, processing of payment orders for SEPA direct debits and other additional functions (e.g. pursuant to par. 3) are provided by the software supplied by the Bank, which is in Bank's ownership. The said software is provided to the Client by the Bank for free use for the entire period of duration of the Contract on Multicash Electronic Banking System Use (Provision). The Client is obligated to respect the copyright for the relevant software. The Client will provide the technical equipment themselves, in accordance with the specifications agreed in the Contract.
5. Any unprofessional interference with the software supplied by the Bank, which may cause malfunction of the Client application, are borne by the Client and the Bank may request compensation of costs spent for putting the Client side into operational condition.
6. The Bank is authorised to execute installation of the Multicash electronic banking system, its change, service and maintenance also via a third authorised party determined by the Bank. The Client will always be informed in appropriate way of identify of such third party in advance. In case the Client asks the Bank to execute a service intervention or the Multicash electronic banking system maintenance, the Bank is authorised to request from the Client the access to the Multicash electronic banking system and Client's information system remotely and execute such service intervention and/or maintenance via remote access.
7. The Client is responsible for the accuracy of file data, for correct use of electronic signatures, for file authorisation, for secure saving of protection features (e.g. PIN - personal identification number) and for protection of data, which authorise the Client to send the file of transactions for the execution.
8. The particular protection features for sending and authorisation are defined in the relevant Contract. In the Contract on Multicash Electronic Banking System Use (Provision), the said element is especially electronic signature issued by the Bank based on the relevant Contract on Multicash Electronic Banking System Use (Provision) determined solely for a closed bank-client system and solely for the needs of the Multicash system. Such electronic signature is issued without a time limit for the entire period of the said Contract on Multicash Electronic Banking System Use (Provision). Electronic signatures of authorised persons are generated during the installation of the Multicash electronic banking system at the Client's site. In case new authorised persons are added in the previously installed, existing Multicash electronic banking system, the signature is generated by the Client along with the relevant authorised person, or by the person authorised by the Bank upon Client's request. When generating each electronic signature, the authorised person concerned will independently choose a password for the signature, which the authorised person is obligated to protect in compliance with paragraph 9 of this section of these CTC, and will print out the "Request for Public Key Registration". The request contains a HASH, which serves for verification and activation of the signature key for the given electronic signature at the Bank. The request must always be signed by the authorised person for whom the electronic signature was generated, and a statutory or other authorised representative of the Client in accordance with the signature specimen of the Client at the Bank. Once the key is generated and the request is signed as per the previous sentence, the request in form of the original must be delivered to the Bank in person, unless otherwise determined by the Bank for the particular case. The method of using the electronic signature for the Multicash system is specified in the Contract on Multicash Electronic Banking System Use (Provision).
9. The Client and the authorised persons determined by the Client in the Contract are obligated to use the Multicash payment means and protection features in compliance with the conditions set out in the relevant contracts and these CTC. Once the protection features are assigned and the payment methods are made available, the Client and the authorised persons determined by the Client under the contract are obligated to perform all appropriate actions to provide protection of the protection features. The appropriate actions are especially:
 - a) not to leave the protection features unattended and to prevent any publishing or accessing of the protection features,
 - b) not to keep the PIN code for the chip payment card with the card, not to write the PIN code on the card or other medium and not to disclose it to a third party, not even to the police or Bank employees,
 - c) not to use the password to access a payment means for other systems (e.g. social networks, etc.),
 - d) not to write or otherwise record the password to access a payment means and not to disclose it to a third party, not event to the police or Bank employees,
 - e) to use a properly licensed anti-virus and anti-spyware software with latest updates,
 - f) to properly log out after finishing work with the payment means,
 - g) to treat protection features and payment means with the same care as cash, do not leave them lying around or accessible when you are not present.Failure to perform or omission of the actions set out herein is considered as gross negligence on the part

of the Client and/or the authorised person of the Client.

10. If the Client or Client's authorised person believes that the Client's payment means or Client's authorised person's protection feature can be misused, they are obligated to immediately contact the Bank via any branch of the Bank or by telephone via its DIALOG Live service (24/7 service) by calling the published telephone number valid at the moment of calling (at the time when these CTC were published, the shortened number *1100 or * TABA from a mobile telephone, 0800 00 1100 for calls from a landline, +421 2/5919 1000 for calls from abroad) and ask to block the access. The Client and/or the authorised person is obligated to proceed similarly in case of a loss or theft of the protection feature.
11. In case the Client detects an unauthorised or incorrectly executed payment transaction, the Client is entitled to a remedy by the Bank, if, without undue delay as of the date of discovery of the unauthorised or incorrectly executed payment transaction, but no later than 13 months from the date of debiting the funds from the account concerned or crediting the funds to the account concerned, the Client informs the Bank, that the Client has detected the unauthorised or incorrectly executed payment transaction, on the basis of which the Client has become entitled to remedy. With regard to the fact that the said payment transactions may arise in causal connection with the commission of a criminal offense (e.g. fraud, damage and misuse of records on information carriers or theft) or may result in unjustified enrichment, the Client and the authorised person are obligated, in case the Bank is informed of the detected unauthorised or incorrectly performed payment transaction, to provide the Bank with maximum possible cooperation when determining causes and consequences of such payment transactions.
12. If the Bank refuses to execute the payment order placed via the Multicash payment means, it will inform the Client of the rejection of the payment order via the said payment means. Provisions of the CTC related to the rejection of the payment order execution are not affected by provisions of this paragraph.
13. The Client is authorised to cancel the payment order placed via the Multicash payment means based on an agreement with the Bank until the moment determined by the bank and in the manner defined under an agreement of the Bank and the Client.
14. The Multicash payment means does not execute payment transactions on Saturday, Sunday and during public holidays and non-working days.
15. Following § 98 par. 1 Act on Payment Services, provisions of § 6, § 8 par.3, § 10, §12 to 14, § 22 and provisions of §33 to 44, except for § 44 par. 2.and 3. Act on Payment Services are not applied in full extent if the Client is not a consumer pursuant to the Act on Payment Services or these CTC. The liability relations based on or related to Contracts on Multicash Electronic Banking System Use (Provision) concluded between the Bank and the Client, who is not a consumer pursuant to the CTC or the Act of the National Council of the Slovak Republic No. 492/2009 on Payment Services are governed by these CTC, where it applies, in particular, that payment orders delivered to the Bank, which contain the specified protection features of the authorised person, will be considered as actions of the authorised person defined by the Client, therefore the Client bears full responsibility towards the Bank.
16. When issuing some types of protection features pursuant to paragraph 8 or the relevant Contract, the Bank is entitled to request from the Client a deposit for their return in the working condition in the amount determined according to the currently applicable Service Charges of Tatra banka, a.s. or the relevant contract under which they were provided to the Client.
17. If such deposit has been provided, the Bank is obligated to return it immediately after the relevant protection feature is returned in the working condition. The Client is obligated to return the relevant protection features without undue delay, however, not later than by 30 days after termination of the relevant Contract or as of the day defined by the Bank for the termination of use of the protection feature, whichever occurs first. If the Client fails to deliver the said protection feature to the Bank within the defined period in the working condition, the Bank is authorised to use the deposit provided by the Client in full scope as a compensation of damage caused to the Bank by failure to return the protection feature in the working condition. The authorised person will not be informed of such use of the deposit.
18. In case the Client or authorised persons determined by the Client used as a protection feature the means which cannot be used as protection features in the versions of Telebanking/ Multicash electronic banking supported by the Bank as at 25 April 2013, the Client was obligated to return the said protection features at latest until 30 November 2013. If the Client failed to deliver the said protection features within the defined period in the working condition, the Bank used the deposit provided by the Client at the time of obtaining such protection features in full scope to compensation the damage caused to the Bank by failure to return the said protection features in the working condition. The Client will not be informed of such use of the deposit further on.
19. In connection with the implementation of SEPA payment schemes, the Bank does not provide the collection services as of 1 February 2014 in the form, in which it was provided before the said date. This service has been replaced by the SEPA direct debit payment service, while the Client is entitled to deliver the Bank SEPA direct debit orders via the

Multicash electronic banking system and request their execution only in case the Client has concluded with the Bank also a separate Contract on SEPA Direct Debit Payment Service Provision except for the Contract on Multicash Electronic Banking System Use (Provision) as per par. 2 this Section of the CTC – e.g. Contract on SEPA Direct Debit Payment Service Provision (SEPA CORE DIRECT DEBIT payment scheme), or other similar contract governing a different SEPA payment scheme. In connection with the above-stated, the term “collection order” and the term “collection order processing” (collection advice) in the Contract on Multicash Electronic Banking System Use (Provision) will be replaced by the term “SEPA direct debit order”, i.e. “SEPA direct debit order processing”, and that provided the Client and the Bank have concluded a separate Contract on SEPA Direct Debit Payment Service Provision. Provisions of such Contract on Multicash Electronic Banking System Use (Provision) in relation to SEPA direct debit orders will be applied only in the scope, which is not in conflict with the separate Contract on SEPA Direct Debit Payment Service Provision. In such cases, the provisions of such separate Contract on SEPA Direct Debit Payment Service Provision take precedence over the provisions of the Contract on Multicash Electronic Banking System Use (Provision). For the avoidance of doubt, with effect as of 1 February 2014, the Client is not authorised to deliver a collection or SEPA direct debit order via the Multicash electronic banking system and the Bank does not process such payment order if the Client has not concluded a separate Contract on SEPA Direct Debit Payment Service Provision. At the same time, Annex No. 5 is deleted from the Contract on Multicash Electronic Banking System Use (Provision) concluded between the Bank and the Client without replacement. The provisions of the CTC set out in this paragraph take precedence over the provisions of such Contract on Multicash Electronic Banking System Use (Provision). The Client is authorised to deliver the SEPA direct debit orders via the Multicash electronic banking system to the Bank in the name and in favour of the account of a third party only in case such third party has concluded with the Bank a separate Contract on SEPA Direct Debit Payment Service Provision. For the avoidance of doubt, in such case, it applies that the Client is authorised to send SEPA direct debit orders in the name of the third party even without concluding a separate Contract on SEPA Direct Debit Payment Service Provision in Client’s name.

20. When placing a payment order via the Multicash electronic banking system, the Verification of Payee functionality is governed by the relevant provisions of the CTC and the Bank will allow the Verification of Payee via the Business banking service or its website www.tatrabanka.sk.

21. With effect as of 5 October 2025, the Bank will not support the Multicash electronic banking system with new functionalities and updates. If interested, the Client is authorised to ask the Bank for provision of the Business banking electronic banking services.

TatraPay

1. The Bank undertakes to provide for the Client the execution of the TatraPay system 24/7, except for technical maintenance based on the Contract on TatraPay Service Operation or based on the Contract on *tatrapay+* Service Provision.
2. If the Client uses the TatraPay service based on the Contract on TatraPay Service Operation, the Bank executes 1 attempt for provision of information of the execution of the payment to the Client using synchronous communication. The Bank concurrently sends this information also by other independent means, and that by a communication channel, which is defined in the relevant Contract on TatraPay Service Operation and the Technical Manual. If the Client uses the TatraPay service based on a Contract on *tatrapay+* Service Provision, the Bank sends information of the payment execution by independent means, and that using a communication channel defined in the TatraPay service implementation in terms of the technical documentation of the Developer Portal.
3. The Bank undertakes to maintain a database of payees for the Client, and that for the period of at least 70 days after the transaction execution.
4. The Bank must not change or otherwise modify or interfere with the contents of data received from the Client without prior written consent of the Client.
5. The Bank does not execute the payment in case the data delivered from the Client are not received in the arranged structure and via the arranged electronic channel defined in the Technical Manual for the TatraPay service, i.e. in the technical documentation for the TatraPay service implementation in terms of the *tatrapay+* service available on the Developer Portal. The Bank considers such payment to be incorrect.
6. The Bank does not inform the Client of non-execution of the incorrect payment.
7. The Bank is not responsible for the delivery of information about the execution of the payment to the Client pursuant to paragraph 2.
8. The Client undertakes to deliver the Bank data related to the payment in the determined structure and via the arranged communication channel defined in the Technical Manual for the Technical Manual for the TatraPay service, i.e. in the technical documentation for the TatraPay service implementation in terms of the *tatrapay+* service available on the Developer Portal.

9. When communicating with the Bank, the Client undertakes to always check the security signature of the Bank in compliance with the Technical Manual, i.e. technical documentation for the TatraPay service implementation in terms of the tatrapay+ service available on the Developer Portal.
10. Before the issuance of goods and/or provision of the service, The Client is obligated to always check the actual payment execution, and that via Internet banking of the Bank, DIALOG Live service or eventually via other Bank service, which allows the Client obtain the current information on the status and transactions in the current account to which the payment made via the TatraPay service should be credited (hereinafter referred to as the "account"). This does not apply for the cases when the communication of the Bank and the Client and security of transferred data is provided via HMAC and ECDSA signatures. In the cases when the Client uses the TatraPay service based on the Contract on tatrapay+ Service Provision, security of the transferred data is provided at the application level via SSL and OAUTH2 protocol. However, the Client is obligated in such cases, before the issuance of goods or provision of the service for which the Client receives remittance via the TatraPay service, to perform the inspection of HMAC and ECDSA signature pursuant to the Technical Manual in the report, delivered in connection with the execution of the relevant remittance from the Bank. In case the Client uses the TatraPay service based on the Contract on tatrapay+ Service Provision, the Client is obligated to inspect the actual payment execution in the relevant account or perform inspection of the payment status in terms of the technical documentation on the Developer Portal. The Client assumes full responsibility for any damage that may arise from the delivery of goods or the provision of services without performing the appropriate type of inspection in accordance with the preceding sentences.
11. For the purpose of the inspection of the execution of payments for goods and services the Client establishes access to Client's account for the persons authorised by the Client via Internet banking, DIALOG Live service or via other service provided by the Bank, which allows the Client obtain the up-to-date account information.
12. Security of the transferred data is provided by a security key, which ensures authentication of the message sender and check of data integrity and in case of synchronous communication also by SSL protocol, which ensures communication secrecy. In case of using the TatraPay service based on the Contract on tatrapay+ Service Provision, security of the transferred data is secured at the application level via SSL and OAUTH2 protocol.
13. The Bank reserves the right to shut down the TatraPay or tatrapay+ system due to maintenance, software update or preventive measures. In case of scheduled intervention on part of the Bank, it will be performed at the time specified and announced by the Bank in appropriate manner.
14. Presentations of e-shops which allow the use of the TatraPay service must not contain promotion of violence, racism, must not contravene good morals and the applicable legal order, must not be virtual shops focused primarily on the sale and purchase of weapons, ammunition, military equipment, nuclear material, cryptocurrencies, obtaining cryptocurrencies, promotion and/or provision of cryptocurrency trading services or other services related to the activities and cryptocurrencies. The Client is obligated to use the TatraPay service in compliance with these provisions.
15. In case the Client fails to validly and effectively add a new account for which the TatraPay service should be provided in the Contract on TatraPay Service Operation in the period of 12 calendar months after the cancellation of the last account for which the TatraPay service was established, it applies that the validity of the Contract on TatraPay Service Operation expires on the last day of the 12 months' period and the Client is no longer authorised to use the said service. The provisions of the CTC determined in this paragraph will take precedence over the provisions of such Contract on TatraPay Service Operation.

Payments from Other Accounts

1. In case of using the TatraPay service based on the Contract on tatrapay+ Service Provision, the Client is also provided the Payments from Other Accounts service.
2. The Payments from Other Accounts service is based on allowing initiation of the payment for goods and services of the vendor (Client) and thereby simplifying receipt of the payment for goods and services provided by the vendor. Payment initiation means creating an instruction to execute a one-time payment order (hereinafter referred to as the "Payment Initiation"). Providing the Payments from Other Accounts service to the Client does not mean providing the Payment Initiation service in terms of the Act on Payment Services.
3. The Payments from Other Accounts service is provided to vendors – Bank Clients with a current account maintained with the Bank who are natural persons – entrepreneurs or legal entities and meet other terms and conditions determined in these CTC.
4. Other accounts are current accounts of third parties, which are maintained with another payment services provider than the Bank and from which payments for goods and services of the vendor (Client) should be made (hereinafter referred to as the "Other Account" or "Other Accounts").
5. The payment can only be initiated in EUR and the accounts of providers of payment services in SEPA

determined by the Bank (the list is available via the tatrapay+ service).

6. The success of the execution of the Initiated Payment depends on the terms and conditions agreed between the third party or holder of the Other Account and payment services provider who maintains the Other Account.
7. The Bank will send information on the course of payment execution by independent means, and that via the communication channel, which is defined in the tatrapay+ service implementation in terms of the technical documentation on the Developer Portal.
8. Before the issuance of goods and/or provision of the service for the provision whereof the Client receives remittance via the Payments from Other Accounts service, the Client is obligated to check if the payment was credited to the Client's account. The Client takes full responsibility for any damage, which occurs by delivery of the goods or provision of the service to the third party without the execution of the inspection pursuant to the previous sentence.
9. Presentations of e-shops which allow the use of the Payments from Other Accounts service must not contain promotion of violence, racism, must not contravene good morals and the applicable legal order, must not be virtual shops focused primarily on the sale and purchase of weapons, ammunition, military equipment, nuclear material, cryptocurrencies, obtaining cryptocurrencies, promotion and/or provision of cryptocurrency trading services or other services related to the activities and cryptocurrencies. The Client is obligated to use the Payments from Other Accounts service in compliance with these provisions.

Common Provisions

1. The Bank bears no liability for damage incurred by the Client as a result of being unable to use payment services provided through Multicash or TatraPay and/or Payments from Other Accounts payment services at a given moment in terms of these CTC.
2. The Bank bears no liability for damages caused by or related to transfer errors, technical failures, line interruptions, interference with the equipment of telecommunications services providers or private network operators, as well as other technical problems of any kind, except in cases caused intentionally by the Bank or arising from its gross negligence. The Client is responsible for the accuracy of the transferred data and for any failure of the Client's and/or vendor's hardware or software.
3. The Bank is not liable for the damage and other consequences caused by:
 - a) another person entering into an ongoing connection of the Bank and the Client via technical devices and networks,

- b) accessing and misusing data related to the Client and constituting banking secrecy, including the Client's personal data, which the Bank or the Client sends via electronic communication media on the basis of or in connection with the provision of the service.
4. The Bank is only liable for the damage arising by errors, misunderstandings and mistakes when delivering data via electronic communication media between the Bank and the Client or other workplaces of the Bank if it caused them. This applies also in case of a multiple placement of an order via electronic communication media.
5. The Bank charges the Client all fees associated with the provision of services defined by these CTC pursuant to the applicable Service Charges of Tatra banka, a.s and the relevant Contract. The Bank is authorised to change the scope of the provided products and services, as well as the amount of the fees and prices for products and services listed in the Service Charges of Tatra banka, a.s. The Bank publishes the amendment to the Service Charges along with its effective date at its commercial premises and on its website, or using other appropriate method arranged with the Client. The Bank provides publishing of the amendment not later than two months before the amendment becomes effective. The Service Charges of Tatra banka, a.s. is available at every branch of the Bank and on its website, and that either as a separate document or as part of the Service Charges.
6. The Bank reserves the right to suspend the provision of services, including payment services in case of maintenance of the Bank's information systems, software update or preventive measures. In the cases such suspension can be planned, such scheduled intervention will be announced by the Bank in appropriate manner.

Final Provisions

1. Mutual rights and obligations of the Bank and the Client not governed by the Contract or these CTC will be governed by the GCTC. These commercial terms and conditions take precedence over the relevant Contract if it is expressly stated therein or in the relevant Contract.
2. The method of solving potential disputes, which could arise based on or in connection with the provision of services defined by these CTC is determined in the relevant Contract concluded between the Bank and the Client and the GCTC.
3. Unless otherwise agreed between the Bank and the Client, the legal relations between them will be governed by the laws of the Slovak Republic (except for conflicting norms of private international law as part of the legal order of the Slovak Republic)

and mutual disputes arising from or in connection with these relations, except for disputes with the designated jurisdiction of the arbitration court, will be heard and decided by the generally competent courts with subject-matter and local jurisdiction of the Slovak Republic.

4. The Client is authorised to submit a complaint in written form or by telephone using the DIALOG Live service, and that throughout the entire operating period at any Bank's branch. The Bank is obligated to accept such complaint and decide if it is justified in the periods determined by the Complaint Rules. The Bank informs the Client of the claim processing in written form of a confirmation of complaint settlement the Bank delivers without undue delay to the Client's last known address. The procedure and periods applicable for the complaint settlement are bindingly regulated in the GCTC and Complaint Rules of the Bank. Unless otherwise agreed in the Contract with the Client, the Bank concludes the relevant Contract with the Client in the Slovak language and communicates with the Client in the Slovak language throughout the contractual relation. The information and services specified by the Bank are provided in English language and German language in addition to the Slovak language.
5. The Bank is authorised, depending on changes in relevant legal regulations or its commercial policy or based on a decision of the Bank management to amend or completely replace these CTC (hereinafter referred to as the "amendment"). The Bank publishes the amendment at its commercial premises and on its website along with the determination of their validity and effective date and ensures that the publishing will be made no later than 15 days before

the amendment takes effect. If the Client does not agree with the amendments made to the CTC, the Client is obligated to inform the Bank in written form, that the Client does not accept the amendments, and that no later than until the amendment takes effect. Unless otherwise agreed between the Bank and the Client, they are entitled to terminate their mutual contractual relations and settle their mutual claims. If the Client does not inform the Bank in written form of their disagreement with the amended CTC within the above-stated period, it applies that the Client agrees with the amendment and the mutual relations of the Bank and the Client will be governed by the amended CTC as of the amendment effective date.

6. The Bank publishes the CTC on its website and at its commercial premises. The CTC apply even after termination of the legal relations of the Client and the Bank, and that until their mutual relations have been fully settled. The Client is entitled to request these CTC in paper or electronic form at any time during the contractual relation with the Bank.
7. These Commercial Terms and Conditions become valid upon publication at the commercial premises of the Bank and effective as of 5 October 2025. As of their effective date, these CTC fully replace the provisions of the Commercial Terms and Conditions for Electronic Banking, which became valid and effective as of 1 October 2024, governing the Cash CashTatraPay services and payment means. For Clients who conclude with the Bank the Contract on tatrapay+ Service Provision, these Commercial Terms and Conditions become effective upon the conclusion of the said Contract, and that in relation to the TatraPay and Payments from Other Accounts services.