

ADDENDUM No. 1

To Service Charges of Tatra banka, a.s., Section: Charges for Services
Provided to Individual Clients dated 31 March 2023

The Section of Charges for Services provided to Individual Clients of the Service Charges of Tatra banka, a.s. dated 31 August 2023 shall be amended as follows:

■ **A) Article V. Loans, Section Home Equity Loan^{TB} and Mortgage^{TB}: note 5 shall be amended as follows:**

Without the obligation to cover the costs in case the request is submitted at latest on the last day of the period set out in the Notification of New Loan Terms and Conditions in relation to the expiration of the fixation period, and in case the early repayment of the loan on one or several monthly instalments made once a calendar month in aggregate for the calendar year does not exceed 30 % of the loan principal.

■ **B) Article VII. Service Charges of the existing products and services not being sold by Tatra banka at the moment, Section Mortgage^{TB} with State Contribution for Young People / Mortgage Loan: note 5 shall be amended as follows:**

Without the obligation to cover the costs in case the loan request is submitted at latest on the last day of the period set out in the Notification of New Loan Terms and Conditions in relation to the expiration of the fixation period, and in case the early repayment of the loan in one or several monthly instalments made once a calendar month in aggregate for the calendar year does not exceed 30 % of the loan principal, as well as in the case of the first Extra Payment for a Young Beneficiary of the Mortgage^{TB} with State Contribution for Young People.

■ **C) Addendum 1 to the Service Charges of Tatra banka, a.s. dated 31 March 2023 becomes effective on 02 September 2023.**