

## Tatra banka, a. s. Service Charges, Personal Banking Segment (changes effective from 31 March 2023)

TYPE OF CHANGE	EFFECTIVE FROM 31.03.2023	PREVIOUS VERSION	TIPS FOR CLIENTS/ ADDITIONAL INFORMATION
<b>Fee modifications</b>			
<b>I. Deposit Products</b>			
Cancellation of fee		account statement ° collected in person EUR 3/piece	The bank terminated providing of this service.
Cancellation of fee		payment of invoices via Tatra banka ATMs EUR 0.33	The bank terminated providing of this service.
<b>II. Payment services</b>			
Increase of fee	deposit of cash on the account by a third party EUR 6	deposit of cash on the account by a third party EUR 5	The funds may be transferred to you by payment order from an account with any bank, preferably via digital distribution channels, such as mobile application or internet banking. You can avoid the fees also if you deposit the funds to your own account.
Increase of fee	cash withdrawal EUR 6	cash withdrawal EUR 5	You have unlimited cash withdrawals from Tatra banka ATMs, ATMs of the Raiffeisen Bank International AG Group and 1 cash withdrawal from ATMs of other banks in the SR within the Account for Blue Planet <sup>®</sup> .
Increase of fee	Coin processing with deposit ° over 50 coins 5% from the amount, min. EUR 6	Coin processing with deposit ° over 50 coins 5% from the amount, min. EUR 5	Increase of fees reflects the costs of the bank related to cash processing or to other manual or paper operations executed by bank employees.

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Increase of fee	Coin processing at withdrawal ° over 50 coins      5% from the amount, min. EUR 6	Coin processing at withdrawal ° over 50 coins      5% from the amount, min. EUR 5	Increase of fees reflects the costs of the bank related to cash processing or to other manual or paper operations executed by bank employees.
Increase of fee	EUR cash change or exchange for other nominal values      5% from the amount, min. EUR 6	EUR cash change or exchange for other nominal values      EUR 0.01 /piece, min. EUR 5	Increase of fees reflects the costs of the bank related to cash processing or to other manual or paper operations executed by bank employees and also unifies the rule for calculation of fee for coin processing.
Increase of fee	SEPA payment and SEPA instant payment within EU and EEA countries and SEPA direct debit ° processing of payment order delivered: - in form of a written payment order EUR 6	SEPA payment and SEPA instant payment within EU and EEA countries and SEPA direct debit ° processing of payment order delivered: - in form of a written payment order and via <b>DIALOG Live</b> EUR 5	You can still place SEPA payments within EU and EEA countries for free within accounts with service package (e.g. Account for Blue Planet™) via <b>Internet banking™</b> or via <b>Tatra banka</b> mobile application.  At the same time additional text modification due to the fact that the payment order processing service via <b>DIALOG Live</b> contact center has not been provided any more.
Increase of fee	SEPA payment and SEPA instant payment within EU and EEA countries and SEPA direct debit ° placement of standing order and SEPA direct debit authorisation/mandate: - in form of a written payment order at branch and via <b>DIALOG Live</b> EUR 6	SEPA payment and SEPA instant payment within EU and EEA countries and SEPA direct debit ° placement of standing order and SEPA direct debit authorisation/mandate: - in form of a written payment order at branch and via <b>DIALOG Live</b> EUR 5	You can place standing payment order and SEPA direct debit authorization /mandate for free within accounts with service package (e.g. Account for Blue Planet™) via <b>Internet banking™</b> and in <b>Tatra banka</b> mobile application.
Increase of fee	SEPA payment and SEPA instant payment within EU and EEA countries and SEPA direct debit ° cancellation of standing order and SEPA direct debit authorisation/mandate: - in form of a written payment order at branch and via <b>DIALOG Live</b> EUR 6	SEPA payment and SEPA instant payment within EU and EEA countries and SEPA direct debit ° cancellation of standing order and SEPA direct debit authorisation/mandate: - in form of a written payment order at branch and via <b>DIALOG Live</b> EUR 5	You can cancel standing payment order and SEPA direct debit authorization /mandate for free within accounts with service package (e.g. Account for Blue Planet™) via <b>Internet banking™</b> and in <b>Tatra banka</b> mobile application.

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Increase of fee	SEPA payment and SEPA instant payment within EU and EEA countries and SEPA direct debit ° change of SEPA direct debit/mandate authorisation in bank branch and via <b>DIALOG Live</b> EUR 6	SEPA payment and SEPA instant payment within EU and EEA countries and SEPA direct debit ° change of SEPA direct debit/mandate authorisation in bank branch and via <b>DIALOG Live</b> EUR 5	You can modify SEPA direct debit authorization/mandate for free within accounts with service package (e.g. Account for Blue Planet™) via <b>Internet</b> banking™ and in <b>Tatra banka</b> mobile application.
Increase of fee	SEPA payment and SEPA instant payment within EU and EEA countries and SEPA direct debit ° change of standing order in bank branch and via <b>DIALOG Live</b> EUR 6	SEPA payment and SEPA instant payment within EU and EEA countries and SEPA direct debit ° change of standing order in bank branch and via <b>DIALOG Live</b> EUR 5	You can modify standing payment order for free within accounts with service package (e.g. Account for Blue Planet™) via <b>Internet</b> banking™ and in <b>Tatra banka</b> mobile application.
Increase of fee	Cross-border payment Payments in CZK in favour of Raiffeisenbank Czech Republic clients ° at branch EUR 6	Cross-border payment Payments in CZK in favour of Raiffeisenbank Czech Republic clients ° at branch EUR 5	You can still place the payments in CZK currency in favour of the clients of Raiffeisenbank Czech Republic for free within the Account for Blue Planet™ via <b>Internet</b> banking™.
<b>III. Electronic banking</b>			
Increase of fee	b-mail to account /one phone number/monitored period EUR 2	b-mail to account /one phone number/monitored period EUR 1	Account for Blue Planet™ contains unlimited number of emails and PUSH notifications in the mobile application within b-mail.
New fee	b-mail to credit card /one phone number/monitored period EUR 2		Credit card contains unlimited number of emails and PUSH notifications in the mobile application within b-mail.
<b>IV. Payment cards</b>			
Increase of fee	Debit cards Visa/Visa Electron Charge for processing of card payment for betting, lottery and gambling EUR 5	Debit cards Visa/Visa Electron Charge for processing of card payment for betting, lottery and gambling EUR 3,50	
Cancellation of fee	Debit cards VISA/Visa Electron 4 card changes: change of daily limit, urgent PIN code unblocking upon client's request	Debit cards VISA/Visa Electron 4 card changes: change of daily limit, urgent PIN code unblocking upon client's request, PIN code change via ATM	The bank provides the service of PIN code change via ATM for free.

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Increase of fee	Debit cards MasterCard Charge for processing of card payment for betting, lottery and gambling EUR 5	Debit cards MasterCard Charge for processing of card payment for betting, lottery and gambling EUR 3,50	
Cancellation of fee	Debit cards MasterCard 4 card changes: change of daily limit, urgent PIN code unblocking	Debit cards MasterCard 4 card changes: change of daily limit, urgent PIN code unblocking, PIN code change via ATM	The bank provides the service of PIN code change via ATM for free.
Increase of fee	Credit cards Visa Charge for processing of card payment for betting, lottery and gambling EUR 5	Credit cards Visa Charge for processing of card payment for betting, lottery and gambling EUR 3,50	
Cancellation of fee		Credit cards Visa ° monthly charge for collection of paper card account statements at branch EUR 3	The bank terminated providing of this service.
Increase of fee	Credit cards Visa ° settlement of due amount in cash in bank branch EUR 6	Credit cards Visa ° settlement of due amount in cash in bank branch EUR 5	You can pay the debt amount in credit card within the Account for Blue Planet™ via <b>Internet banking™</b> or in <b>Tatra banka</b> mobile application for free.
Cancellation of fee	Credit cards Visa 4 card changes: change of overdraft limit, daily limit change, urgent PIN code unblocking upon client's request	Credit cards Visa 4 card changes: change of overdraft limit, daily limit change, urgent PIN code unblocking upon client's request, PIN code change via ATM	The bank provides the service of PIN code change via ATM for free.
Increase of fee	Credit cards Visa Platinum Charge for processing of card payment for betting, lottery and gambling EUR 5	Credit cards Visa Platinum Charge for processing of card payment for betting, lottery and gambling EUR 3,50	
Cancellation of fee		Credit cards Visa Platinum ° monthly charge for collection of paper card account statements at branch EUR 3	The bank terminated providing of this service.

TYPE OF CHANGE

EFFECTIVE  
FROM 31.03.2023

PREVIOUS VERSION

TIPS FOR CLIENTS/  
ADDITIONAL INFORMATION

## Terminology modifications

### IV. Payment cards

Terminology modification		Debit cards VISA/Visa Electron The card charge includes a charge for card maintenance.	Text omission without any impact on scope of services to the card.
Terminology modification		Debit cards MasterCard The card charge includes a charge for card maintenance.	Text omission without any impact on scope of services to the card.
Terminology modification		Credit cards VISA The card charge includes a charge for credit card maintenance and use of credit card electronic services.	Text omission without any impact on scope of services to the credit card.
Terminology modification	Credit cards Visa ° card statement upon request The price for issuance of a replacement statement upon client's request equals the costs connected with its issuance.	Credit cards Visa ° extraordinary card statement upon request The price for issuance of an extraordinary statement upon client's request equals the costs connected with its issuance.	Text modification without any impact on service.
Terminology modification		Credit cards Visa Platinum The card charge includes a charge for credit card maintenance, use of credit card electronic services as well as charges for additional services.	Text omission without any impact on scope of services to the credit card.
Terminology modification	Credit cards Visa Platinum ° card statement upon request The price for issuance of a replacement statement upon client's request equals the costs connected with its issuance.	Credit cards Visa Platinum ° extraordinary card statement upon request The price for issuance of an extraordinary statement upon client's request equals the costs connected with its issuance.	Text modification without any impact on service.

## VIII. Charging principles

Terminology modification	<p>13. The automated transactions include:</p> <ul style="list-style-type: none"> <li>a. received payments,</li> <li>b. SEPA payments and SEPA instant payments in the countries of the EU and EEA via <b>Internet banking<sup>™</sup></b>, <b>Internet banking<sup>™</sup></b> for mobile devices and VIAMO,</li> <li>c. standing order or collection payments,</li> <li>d. cash withdrawals from Tatra banka ATMs,</li> <li>e. payments by card except card payments for betting, lottery and gambling that are charged as set forth in the basic Service Charges,</li> <li>f. automatic credit card payments,</li> <li>g. payments in CZK to the clients of Raiffeisenbank Czech Republic executed via <b>Internet banking<sup>™</sup></b>.</li> </ul>	<p>13. The automated transactions include:</p> <ul style="list-style-type: none"> <li>a. received payments,</li> <li>b. SEPA payments and SEPA instant payments in the countries of the EU and EEA via <b>Internet banking<sup>™</sup></b>, <b>Internet banking<sup>™</sup></b> for mobile devices and VIAMO,</li> <li>c. standing order or collection payments, cash withdrawals from</li> <li>d. Tatra banka ATMs, payment</li> <li>e. card payments,</li> <li>f. automatic credit card payments,</li> <li>g. payments in CZK to the clients of Raiffeisenbank Czech Republic executed via <b>Internet banking<sup>™</sup></b>.</li> </ul>	Text modification in e) clause for the purpose of clarifying that the card payments for betting, lottery and gambling are not considered an automated transaction. These are charged separately as set forth in the basic Service Charges.
Terminology modification	<p>15. The Account for Blue Planet<sup>™</sup> includes the following services associated with the use of the Saving for the account: clearing of all transactions in the Savings Account, sent and received payments in the current account in association with the Saving for the account (except for the payments via a payment order submitted at a branch), services provided via electronic communication media (<b>Internet banking<sup>™</sup></b>, <b>Internet banking<sup>™</sup></b> for mobile devices, <b>DIALOG Live</b>).</p>	<p>15. The Account for Blue Planet<sup>™</sup> includes the following services associated with the use of the Saving for the account: clearing of all transactions in the Savings Account, sent and received payments in the current account in association with the Saving for the account (except for the payments via a payment order submitted at a branch or via <b>DIALOG Live</b>), services provided via electronic communication media (<b>Internet banking<sup>™</sup></b>, <b>Internet banking<sup>™</sup></b> for mobile devices, <b>DIALOG Live</b>).</p>	Additional text modification due to the fact that the payment order processing service via <b>DIALOG Live</b> is not provided any more.

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Terminology modification	<p>18. For the purposes of the Reward programme<sup>™</sup>, the products and services are ordered in the following categories:</p> <p>...</p> <p>g. Travel insurance by UNIQA pojišťovna, a.s., pobočka poisťovne z iného členského štátu: Travel insurance to payment cards of Tatra banka clients, Travel insurance for Tatra banka clients</p> <p>...</p> <p>m. Securities issued by Tatra banka, a. s. and/or investment certificates issued by Raiffeisen Bank International AG acting via its branch Raiffeisen Bank International AG Slovak Branch maintained in the Investment account open and maintained for the Client by Tatra banka, a. s.</p>	<p>18. For the purposes of the Reward programme<sup>™</sup>, the products and services are ordered in the following categories:</p> <p>...</p> <p>g. Travel insurance for the payment cards of Tatra banka clients and Travel insurance for Tatra banka clients from UNIQA pojišťovna, a.s., pobočka poisťovne z iného členského štátu</p> <p>...</p> <p>m. Securities issued by Tatra banka, a. s. and/or investment certificates issued by Raiffeisen Centrobank AG acting via its branch Raiffeisen Centrobank AG Slovak Branch maintained in the Investment account open and maintained for the Client by Tatra banka, a. s.</p>	Modification in clause g) due to removal of inaccurate name of insurance product and specification of product category content and modification of text in clause m) without any semantic change. The rest of the text in clause 18 remains unchanged.
Terminology modification	<p>19. A. A discount on the charge for the Account for Blue Planet<sup>™</sup> maintenance in the amount of EUR 7 will be provided to:</p> <ul style="list-style-type: none"> <li>- children from 0 to 15 years of age</li> <li>- full-time students between 15 and 20 years of age</li> <li>- full-time students from 20 to 26 years of age as of the day when a confirmation of school attendance not older than 30 days or the book of grades with the applicable entry in the current school year is submitted to the Bank. The Client can send the confirmation of school attendance from the Client's e-mail address to the Bank's address: <a href="mailto:studenti_potvrdenie@tatrabanka.sk">studenti_potvrdenie@tatrabanka.sk</a>. The bank is authorized, based on the authorized interest of the bank consisting of exercise of care for the client, to verify the study at university on its own via the</li> </ul>	<p>19. A. A discount on the charge for the Account for Blue Planet<sup>™</sup> maintenance in the amount of EUR 7 will be provided to:</p> <ul style="list-style-type: none"> <li>- children from 0 to 15 years of age</li> <li>- full-time students between 15 and 20 years of age</li> <li>- full-time students from 20 to 26 years of age as of the day when a confirmation of school attendance not older than 30 days or the book of grades with the applicable entry in the current school year is submitted to the Bank. The Client can send the confirmation of school attendance from the Client's e-mail address to the Bank's address: <a href="mailto:studenti_potvrdenie@tatrabanka.sk">studenti_potvrdenie@tatrabanka.sk</a>. In case of a full-time student abroad, the Bank may accept also a valid student visa or other confirmation from the respective authority as a study confirmation.</li> </ul>	Text adjustment due to amendment of possibility of bank to verify a study at university and authorized interest of the bank consisting of exercise of care for the client in relation to that verification of study for purpose of awarding discount on the charge for maintenance of the Account for Blue Planet <sup>™</sup> to the students.



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	<p>web page of the Ministry of Education, Science, Research and Sport of the Slovak Republic. In case of a full-time student abroad, the Bank may accept also a valid student visa or other confirmation from the respective authority as a study confirmation. The student studying in the territory of the Czech Republic may submit the Bank also a confirmation of the granted temporary residence in the Czech Republic for the purpose of study</p> <ul style="list-style-type: none"> <li>- clients using the products and services from at least 3 categories set out in Clause 18.</li> </ul>	<p>The student studying in the territory of the Czech Republic may submit the Bank also a confirmation of the granted temporary residence in the Czech Republic for the purpose of study,</p> <ul style="list-style-type: none"> <li>- clients using the products and services from at least 3 categories set out in Clause 18.</li> </ul>	
<b>IX. Effective date</b>			
Formal modification	Tatra banka, a. s., Service Charges – Personal banking Segment become effective on 31 March 2023.	Tatra banka, a. s., Service Charges – Personal banking Segment become effective on 30 April 2022.	Change of the effective date of the Service Charges.