

## Tatra banka, a. s. Service Charges, Personal Banking Segment (changes effective from 31 May 2024)

TYPE OF CHANGE	EFFECTIVE FROM 31. 5. 2024	PREVIOUS VERSION	TIPS FOR CLIENTS/ ADDITIONAL INFORMATION
<b>I. Deposit Products</b>			
Increase of fee	Current accounts in EUR and foreign currencies account maintenance  EUR 7	Current accounts in EUR and foreign currencies account maintenance  EUR 5	The change relates to the current account charge with no further products and services. We recommend you to use the <b>Account for Blue Planet<sup>™</sup></b> as you can have the account with a lower monthly charge for its maintenance or completely free of charge as part of the Reward <b>Programme<sup>™</sup></b> .
Increase of fee	account statement ° delivery by mail  EUR 3	account statement ° delivery by mail  EUR 2	Select delivery of statements by e-mail and the service will be provided as part of the <b>Account for Blue Planet<sup>™</sup></b> .
<b>II. Payment services</b>			
New fee	cash deposit to account  EUR 6		The new charge relates to a cash deposit to your own account at a branch. Deposit financial means up to EUR 10,000 for free using our wide network of <b>ATMs 2.0</b> Deposit/Withdrawal.
Increase of fee	SEPA payment and SEPA instant payment within EU and EEA* countries and SEPA direct debit ° inbound payment processing  EUR 0.24	SEPA payment and SEPA instant payment within EU and EEA* countries and SEPA direct debit ° inbound payment processing  EUR 0.20	The <b>Account for Blue Planet<sup>™</sup></b> price includes unlimited number of these transactions.

TYPE OF CHANGE	EFFECTIVE FROM 31. 5. 2024	PREVIOUS VERSION	TIPS FOR CLIENTS/ ADDITIONAL INFORMATION
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 10	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 payments within the EU and EEA countries can still be placed for free in terms of accounts with service package (e.g. <b>Account for Blue Planet<sup>™</sup></b> ) via <b>Internet banking<sup>™</sup></b> or <b>Tatra banka</b> mobile application.
Increase of fee	SEPA payment and SEPA instant payment within EU and EEA* countries and SEPA direct debit ° processing of payment order delivered: - via <b>Internet banking<sup>™</sup></b> , <b>Internet banking<sup>™</sup></b> for mobile devices and VIAMO EUR 0.24	SEPA payment and SEPA instant payment within EU and EEA* countries and SEPA direct debit ° processing of payment order delivered: - via <b>Internet banking<sup>™</sup></b> , <b>Internet banking<sup>™</sup></b> for mobile devices and VIAMO EUR 0.20	The <b>Account for Blue Planet<sup>™</sup></b> price includes unlimited number of these transactions.
Increase of fee	SEPA payment and SEPA instant payment within EU and EEA* countries and SEPA direct debit ° automatic payment of credit card EUR 0.24	SEPA payment and SEPA instant payment within EU and EEA* countries and SEPA direct debit ° processing of payment order delivered: ° automatic payment of credit card EUR 0.20	The <b>Account for Blue Planet<sup>™</sup></b> price includes unlimited number of these transactions.
Increase of fee	SEPA payment and SEPA instant payment within EU and EEA* countries and SEPA direct debit ° execution of standing order and SEPA direct debit EUR 0.24	SEPA payment and SEPA instant payment within EU and EEA* countries and SEPA direct debit ° execution of standing order and SEPA direct debit EUR 0.20	The <b>Account for Blue Planet<sup>™</sup></b> price includes unlimited number of these transactions.
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 10	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	You can place standing payment order and SEPA direct debit authorisation/mandate free of charge as part of accounts with the service included in their price in terms of products and services provided with their maintenance (e.g. in case of the <b>Account for Blue Planet<sup>™</sup></b> via <b>Internet banking<sup>™</sup></b> and <b>Tatra banka</b> mobile application).

TYPE OF CHANGE	EFFECTIVE FROM 31. 5. 2024	PREVIOUS VERSION	TIPS FOR CLIENTS/ ADDITIONAL INFORMATION
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 10	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	You can cancel standing payment order and SEPA direct debit authorisation/mandate free of charge as part of accounts with the service included in their price in terms of products and services provided with their maintenance (e.g. in case of the <b>Account for Blue Planet™</b> via <b>Internet banking™</b> and <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 SEPA direct debit/mandate authorisation in bank branch and via <b>DIALOG Live</b> EUR 10	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	You can change SEPA direct debit authorisation/mandate free of charge as part of accounts with the service included in their price in terms of products and services provided with their maintenance (e.g. in case of the <b>Account for Blue Planet™</b> via <b>Internet banking™</b> and <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 10	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	You can change standing payment order free of charge as part of accounts with the service included in their price in terms of products and services provided with their maintenance (e.g. in case of the <b>Account for Blue Planet™</b> via <b>Internet banking™</b> and <b>Tatra banka</b> mobile application).
Increase of fee	Cross-border payment *** ° inbound payment processing EUR 0.24	Cross-border payment *** ° inbound payment processing EUR 0.20	The <b>Account for Blue Planet™</b> price includes unlimited number of these transactions.

TYPE OF CHANGE	EFFECTIVE FROM 31. 5. 2024	PREVIOUS VERSION	TIPS FOR CLIENTS/ ADDITIONAL INFORMATION
Increase of fee	Payments in CZK in favour of Raiffeisenbank Czech Republic clients ° via <b>Internet</b> banking <sup>™</sup>  EUR 0.24	Payments in CZK in favour of Raiffeisenbank Czech Republic clients ° via <b>Internet</b> banking <sup>™</sup>  EUR 0.20	You can place payments in CZK to clients of Raiffeisenbank Česká republika free of charge as part of the <b>Account for Blue Planet</b> <sup>™</sup> via <b>Internet</b> banking <sup>™</sup> .
Increase of fee	Payments in CZK in favour of Raiffeisenbank Czech Republic clients ° at branch  EUR 10	Payments in CZK in favour of Raiffeisenbank Czech Republic clients ° at branch  EUR 6	You can place payments in CZK to clients of Raiffeisenbank Česká republika free of charge as part of the <b>Account for Blue Planet</b> <sup>™</sup> via <b>Internet</b> banking <sup>™</sup> .
<b>IV. Payment cards</b>			
Increase of fee	Debit Cards Visa • Charge for display of balance in other bank's ATM  EUR 1	Debit Cards Visa/Visa Electron • Charge for display of balance in other bank's ATM  EUR 0.50	You can view your account balance free of charge in a wide network of our ATMs or via <b>Internet</b> banking <sup>™</sup> and <b>Tatra banka</b> mobile application.
Increase of fee	Debit Cards VISA • Cash withdrawal charges - from other bank's ATM in the SR and abroad  EUR 5	Debit Cards VISA • Cash withdrawal charges - from other bank's ATM in the SR and abroad  EUR 3	We recommend you to withdraw cash from ATMs of Tatra banka and member banks of Raiffeisen Bank International AG, as you have unlimited amount of such withdrawals included in the <b>Account for Blue Planet</b> <sup>™</sup> price.
Increase of fee	Debit Cards VISA • Card payment processing charge  EUR 0.24	Debit Cards VISA • Card payment processing charge  EUR 0.20	You can change card limits free of charge via <b>Internet</b> banking <sup>™</sup> and <b>Tatra banka</b> mobile application.
Increase of fee	Debit cards Visa Charge for processing of card payment for betting, lottery and gambling  EUR 7	Debit cards Visa Charge for processing of card payment for betting, lottery and gambling  EUR 5	
Increase of fee	Debit cards Visa ° card changes  EUR 10	Debit cards Visa ° card changes  EUR 5	You can change card limits free of charge via <b>Internet</b> banking <sup>™</sup> and <b>Tatra banka</b> mobile application.

TYPE OF CHANGE	EFFECTIVE FROM 31. 5. 2024	PREVIOUS VERSION	TIPS FOR CLIENTS/ ADDITIONAL INFORMATION
New fee	Debit cards Visa ° card delivered to branch  EUR 10		We recommend you to select card delivery to mail address, which is free of charge.
Exclusion of fees		Debit cards MasterCard	The bank terminated provision of payment services in connection with MasterCard payment cards, therefore we remove all relevant charges from the Service Charges.
Increase of fee	Credit cards VISA Cash withdrawal charges ° cash withdrawal: - from Tatra banka ATM in the SR  EUR 10	Credit cards VISA Cash withdrawal charges ° cash withdrawal: - from Tatra banka ATM in the SR  EUR 5	We recommend you to use cashless payments whenever it is possible.
Increase of fee	Credit cards Visa Charge for processing of card payment for betting, lottery and gambling  EUR 7	Credit cards Visa Charge for processing of card payment for betting, lottery and gambling  EUR 5	
Increase of fee	Credit cards Visa ° card changes  EUR 10	Debit cards Visa ° card changes  EUR 5	You can change car limits free of charge via <b>Internet banking</b> <sup>™</sup> and <b>Tatra banka</b> mobile application.
Increase of fee	Credit cards Visa ° monthly charge for delivery of card-related paper account statements by post  EUR 3 + postage/piece	Credit cards Visa ° monthly charge for delivery of card-related paper account statements by post  EUR 2 + postage/piece	Set electronic credit card statement for free. You can make the change at a branch or by telephone via our <b>DIALOG</b> Live helpline on *1100.
New fee	Credit cards Visa ° entrance to the airport lounge  EUR 30		Unlimited free entrances to airport lounges are still provided. The charge will only be applied for entrance of guests above the limit set in the terms and conditions for given card type on bank's website.

TYPE OF CHANGE	EFFECTIVE FROM 31. 5. 2024	PREVIOUS VERSION	TIPS FOR CLIENTS/ ADDITIONAL INFORMATION
New fee	Credit cards Visa ° card delivered to branch  EUR 10		Select card delivery to mail address, which is free of charge.
Increase of fee	Credit cards Visa Platinum Cash withdrawal charges ° cash withdrawal: - from Tatra banka ATM in the SR  EUR 10	Credit cards Visa Platinum Cash withdrawal charges ° cash withdrawal: - from Tatra banka ATM in the SR  EUR 5	We recommend you to use cashless payments whenever it is possible.
Increase of fee	Credit cards Visa Platinum Charge for processing of card payment for betting, lottery and gambling  EUR 7	Credit cards Visa Platinum Charge for processing of card payment for betting, lottery and gambling  EUR 5	
Increase of fee	Credit cards Visa Platinum ° monthly charge for delivery of card-related paper account statements by post  EUR 3 + postage/piece	Credit cards Visa Platinum ° monthly charge for delivery of card-related paper account statements by post  EUR 2 + postage/piece	Set electronic credit card statement for free. You can make the change at a branch or by telephone via our <b>DIALOG</b> Live helpline on *1100.
New fee	Credit cards Visa Platinum ° entrance to the airport lounge  EUR 30		Unlimited free entrances to airport lounges are still provided. The charge will only be applied for entrance of guests above the limit set in the terms and conditions for given card type on bank's website.
New fee	Credit cards Visa Platinum ° card delivered to branch  EUR 10		We recommend you to select card delivery to mail address, which is free of charge.

## V. Loans

Terminology modification	<p><b>Home Equity Loan<sup>™</sup></b> Apartment assessment<sup>7</sup>: The bank provides the assessment only in case the apartment is not a funded property with a loan with the purpose of acquisition</p>	Clarification of the terms of service.
Terminology modification	<p><b>Hypotéka<sup>™</sup></b> Apartment assessment<sup>7</sup>: The bank provides the assessment only in case the apartment is not a funded property with a loan with the purpose of acquisition</p>	Clarification of the terms of service.

## VII. Service charges for existing products and services currently not provided by Tatra banka

Terminology modification	<p><b>Hypotéka<sup>™</sup></b> with state contribution for young people/Mortgage loan Apartment assessment<sup>7</sup>: The bank provides the assessment only in case the apartment is not a funded property with a loan with the purpose of acquisition</p>	Clarification of the terms of service.
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## IX. Effective date

Formal modification	<p>Service Charges of Tatra banka, a.s., Section Charges for Services Provided to Natural Persons comes into effect on 31 May 2024, except for the section regulating the charge for delivering card to branch for debit and credit cards, and the section regulating the charge for entrance into airport lounge for VISA and VISA Platinum credit cards coming into effect on 31 August 2024.</p>	<p>Tatra banka, a. s., Service Charges – Personal banking Segment become effective on 31 March 2023.</p>	Change of the Service Charges effective date.
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