



Tatra banka, a. s. Service Charges, Personal Banking Segment

I. DEPOSIT PRODUCTS

Account for Blue Planet^{TB}

Account for Blue Planet^{TB} EUR 7/month

The Account for Blue Planet^{TB} price includes:

- current account maintenance in EUR without minimum balance
- unlimited number of electronic account statements in selected frequency to e-mail address
- 1 Visa/Visa Electron debit payment card
- unlimited number of PIN code changes via ATM
- unlimited number of automated transactions per month, including card payments, cash withdrawals from Tatra banka ATMs and cash withdrawals from ATMs of member banks of Raiffeisen Bank International AG¹,
- 1 cash withdrawal from ATMs of other banks in the Slovak Republic
- unlimited number of Tatra banka ATM mobile cash withdrawals
- unlimited number of cash withdrawals in foreign currency in branch
- optional account overdraft²
- services provided via electronic communication media³
- unlimited number of emails and PUSH notifications in the mobile application through which the client uses **Internet banking^{TB}** service for mobile devices within b-mail
- administration of standing orders and SEPA direct debits via electronic communication media (**Internet banking^{TB}** and **Internet banking^{TB}** for mobile devices)
- Savings account and related services (i.e. charging all transactions executed in the Savings account⁴ and services provided via electronic communication media³)

¹ the second and subsequent cash withdrawals from other ATMs within the SR and ATMs abroad and card payment for betting, lottery and gambling are charged as set forth in the basic Service Charges

² upon performance of criteria determined by the bank

³ **Internet banking^{TB}**, **Internet banking^{TB}** for mobile devices, **DIALOG Live**, **VIAMO**

⁴ except for transfers from current account to Savings account via transfer order at branch

Current accounts in EUR and foreign currencies

a) account maintenance EUR 5/month

b) account statement
 ◦ delivery by mail EUR 2 + postage/piece

Term accounts (TA)

- early TA withdrawal – loss of title to interest on the entire amount withdrawn

Other charges

- hold of funds without payment EUR 70
- hold of right to dispose of the contract on account EUR 10 per 1 contract
- hold with payment for the purpose of purchase price payment with transfer of title to real property 0.25% of the held funds, min. EUR 120
- statement upon request The price for issuance of a replacement statement upon client's request equals the costs connected with its issuance.
- teletext, telefax, telephone, postal and other expenditures are borne by the ordering party actual costs

II. PAYMENT SERVICES

Cash transactions at branch

a) Deposits and withdrawals

- deposit of cash on the account by a third party¹ EUR 6
- cash withdrawal EUR 6

¹ in case a cash deposit is made by depositor as a third person, the cash deposit fee is borne by the depositor

b) Cash desk services for EUR and foreign currencies

- Coin processing with deposit
 - over 50 coins 5% from the amount, min. EUR 6
- Processing of coins at withdrawal
 - over 50 coins 5% from the amount, min. EUR 6
- EUR cash change or exchange for other nominal values 5% from the amount, min. EUR 6
- Reported cash withdrawal not exercised 0.1% of the withdrawal amount

Non-cash transactions

a) SEPA payment and SEPA instant payment within EU and EEA* countries and SEPA direct debit

- inbound payment processing EUR 0.20
- processing of payment order delivered:
 - in form of a written payment order** EUR 6
 - via **Internet banking^{TB}**, **Internet banking^{TB}** for mobile devices and **VIAMO** EUR 0.20
- execution of standing order and SEPA direct debit EUR 0.20

- automatic payment of credit card EUR 0.20
 - placement of standing order and SEPA direct debit authorisation/mandate
 - in form of a written payment order at branch and via **DIALOG Live** EUR 6
 - cancellation of standing order and SEPA direct debit authorisation/mandate:
 - in form of a written payment order at branch and via **DIALOG Live** EUR 6
 - change of SEPA direct debit/mandate authorisation in bank branch and via **DIALOG Live** EUR 6
 - change of standing order in bank branch and via **DIALOG Live** EUR 6
 - express payment order processing EUR 30
 - processing of application for intermediation of payment refund¹ EUR 10
 - processing of request for intermediation of the payment refund sent abroad¹ EUR 15
 - + fee of other banks
 - provision of additional information about the executed payment, change of payment instruction after payment dispatch The price for issuance of a confirmation and provision of information upon client's request equals the costs connected with its issuance.
- b) Cross-border payment *****
- inbound payment processing EUR 0.20
 - **Standard charge**
 - via **Internet banking^{TB}** and **Internet banking^{TB}** for mobile devices:
 - up to EUR 2 000 EUR 10
 - from EUR 2 000.01 up to EUR 20 000 EUR 25
 - over EUR 20 000.01 EUR 35
 - at branch:
 - up to EUR 2,000 EUR 25
 - from EUR 2,000.01 up to EUR 20,000 EUR 35
 - over EUR 20,000.01 EUR 45
 - **Payments in CZK in favour of Raiffeisenbank Czech Republic clients**
 - via **Internet banking^{TB}** EUR 0.20
 - at branch EUR 6
 - **Payments in EUR from Euro account to RBI Group banks**
 - via **Internet banking^{TB}**
 - up to EUR 2,000 EUR 8
 - from EUR 2,000.01 up to EUR 20,000 EUR 20
 - over EUR 20,000.01 EUR 28
 - at branch:
 - up to EUR 2,000 EUR 20
 - from EUR 2,000.01 up to EUR 20,000 EUR 28
 - over EUR 20,000.01 EUR 36
 - express payment order processing EUR 30
 - extra charge for manual processing of payment order due to missing or incorrect data EUR 10
 - processing of request for intermediation of the payment refund¹ EUR 15
 - + fee of other banks
 - provision of additional information about the executed payment, change of payment instruction after payment dispatch The price for issuance of a confirmation and provision of information upon client's request equals the costs connected with its issuance.
- * Payment in EUR to IBAN of the beneficiary maintained by the bank within the EU and EEA countries. The current list of EU and EEA countries is disclosed on www.tatrabanka.sk.
- ** applicable to payments in EUR currency within the SR
- *** Cross-border payment represents a transfer of financial means:
 - within the EU and EEA countries in currency of an EU and EEA member state (in case such transfer does not fulfil the conditions of SEPA payments and SEPA instant payments)
 - within the EU and EEA countries in other currency than the EU and EEA member state currency
 - transfer of financial means in foreign currency in the territory of the SR
 - transfer of financial means outside the EU and EEA countries in any currency
- ¹ charge relates to 1 payment
- ### III. ELECTRONIC BANKING
- services provided via electronic communication media (**Internet banking^{TB}**, **Internet banking^{TB}** for mobile devices, **DIALOG Live**, **VIAMO**)¹ EUR 2/month
 - e-card EUR 7
 - replacement chip card reader EUR 8
 - b-mail² to account EUR 2
 - /one phone number/monitored period
 - b-mail² to credit card EUR 2
 - /one phone number/monitored period
- ¹ except for the below items
- ² in the case of sending at least one text message for a given monitored period
- ### IV. PAYMENT CARDS
- #### Debit cards
- #### Visa/Visa Electron
- private card EUR 1/month
 - **Charge for display of balance in other bank's ATM** EUR 0.50
 - **Cash withdrawal charges**
 - cash withdrawal:
 - from Tatra banka ATM in the SR EUR 1

- from other bank's ATM in the SR and abroad¹ EUR 3
- cash withdrawal at bank, post office or exchange office in the SR and abroad EUR 10
- **Card payment processing charge** EUR 0.20
- **Charge for processing of card payment for betting, lottery and gambling²** EUR 5
- **Other charges³**
 - replacement card issue EUR 10
 - replacement PIN code issue EUR 10
 - card changes⁴ EUR 5
 - card/PIN code delivery by courier service actual costs

¹ when withdrawing cash from an ATM, the ATM owner (most often a bank) may charge a fee for making the ATM accessible, i.e. access fee. The ATM owner is obligated to display information about the fee in the language selected by the card holder, yet before the withdrawal. The card holder can cancel the withdrawal if he/she does not agree with the fee. In this case, it is not a fee of Tatra banka but the one of the ATM owner who also defines the amount of the fee. Fees charged by Tatra banka to its clients are specified in the currently applicable Service Charges.

² applies to payments over EUR 50 with POS terminal payment

³ other services - urgent (e.g. limit change, replacement PIN code issue) 100% extra charge

⁴ card changes: change of daily limit, urgent PIN code unblocking upon client's request

MasterCard

- private card EUR 2/month
- **Charge for display of balance in other bank's ATM** EUR 0.50
- **Cash withdrawal charges**
 - cash withdrawal:
 - from Tatra banka ATM in the SR EUR 1
 - from other bank's ATM in the SR and abroad¹ EUR 3
 - cash withdrawal at bank, post office or exchange office in the SR and abroad EUR 10
- **Card payment processing charge** EUR 0.20
- **Charge for processing of card payment for betting, lottery and gambling²** EUR 5
- **Other charges³**
 - urgent card issue EUR 30
 - replacement card issue EUR 10
 - replacement PIN code issue EUR 10
 - card changes⁴ EUR 5
 - card/PIN code delivery by courier service actual costs

¹ when withdrawing cash from an ATM, the ATM owner (most often a bank) may charge a fee for making the ATM accessible, i.e. access fee. The ATM owner is obligated to display information about the fee in the language selected by the card holder, yet before the

withdrawal. The card holder can cancel the withdrawal if he/she does not agree with the fee. In this case, it is not a fee of Tatra banka but the one of the ATM owner who also defines the amount of the fee. Fees charged by Tatra banka to its clients are specified in the currently applicable Service Charges.

² applies to payments over EUR 50 with POS terminal payment

³ other services - urgent (e.g. limit change, replacement PIN code issue) 100% extra charge

⁴ card changes: change of daily limit, urgent PIN code unblocking

Credit cards

Visa

a) private card standard

- main card EUR 2.50/month
- additional card EUR 0.50/month

b) private card gold

- main card EUR 8/month
- additional card EUR 1.50/month

• Cash withdrawal charges

- cash withdrawal:
 - from Tatra banka ATM in the SR EUR 5
 - from other bank's ATM in the SR and abroad¹ EUR 15
- cash withdrawal at bank, post office or exchange office in the SR and abroad EUR 15
- **Charge for processing of card payment for betting, lottery and gambling²** EUR 5
- **Other charges³**
 - urgent card issue EUR 30
 - replacement card issue EUR 10
 - replacement PIN code issue EUR 10
 - card changes⁴ EUR 5
 - monthly charge for delivery of card-related paper account statements by post EUR 2 + postage/piece
 - card statement upon request The price for issuance of a replacement statement upon client's request equals the costs connected with its issuance.
 - card/PIN code delivery by courier service actual costs
 - payment order from credit card EUR 5
 - settlement of due amount in cash in bank branch EUR 6

• Instant credit^{TB} charge

- Total Instant credit^{TB} amount up to EUR 1,000 EUR 4/month
- Total Instant credit^{TB} amount over EUR 1,000 EUR 10/month
- Total Instant credit^{TB} amount from EUR 3,000 EUR 20/month

- ¹ when withdrawing cash from an ATM, the ATM owner (most often a bank) may charge a fee for making the ATM accessible, i.e. access fee. The ATM owner is obligated to display information about the fee in the language selected by the card holder, yet before the withdrawal. The card holder can cancel the withdrawal if he/she does not agree with the fee. In this case, it is not a fee of Tatra banka but the one of the ATM owner who also defines the amount of the fee. Fees charged by Tatra banka to its clients are specified in the currently applicable Service Charges.
- ² applies to payments over EUR 50 with POS terminal payment
- ³ other services – urgent (e.g. credit limit amount change, replacement PIN code issue) 100% extra charge
- ⁴ card changes: change of overdraft limit, daily limit change, urgent PIN code unblocking upon client's request

Visa Platinum

- **Card charge**
 - main card EUR 20/month
 - additional card EUR 10/month
- **Cash withdrawal charges**
 - cash withdrawal:
 - from Tatra banka ATM in the SR EUR 5
 - from other bank's ATM in the SR and abroad¹ EUR 15
 - cash withdrawal at bank, post office or exchange office in the SR and abroad EUR 15
- **Charge for processing of card payment for betting, lottery and gambling²** EUR 5
- **Other charges**
 - monthly charge for delivery of card-related paper account statements by post EUR 2 + postage/piece
 - card statement upon request The price for issuance of a replacement statement upon client's request equals the costs connected with its issuance.
 - card/PIN code delivery by courier service actual costs
 - payment order from credit card EUR 5

- ¹ when withdrawing cash from an ATM, the ATM owner (most often a bank) may charge a fee for making the ATM accessible, i.e. access fee. The ATM owner is obligated to display information about the fee in the language selected by the card holder, yet before the withdrawal. The card holder can cancel the withdrawal if he/she does not agree with the fee. In this case, it is not a fee of Tatra banka but the one of the ATM owner who also defines the amount of the fee. Fees charged by Tatra banka to its clients are specified in the currently applicable Service Charges.
- ² applies to payments over EUR 50 with POS terminal payment

Provided the card holder requires that the payment card or personal PIN code is sent abroad (only in exceptional cases and provided the delivery is technically possible via a courier service), Tatra banka shall debit the actual costs of the courier service from the current account owner/total credit limit holder.

V. Loans

Non-specific Loan^{TB} / Refunding Loan^{TB} / Consumer Installment Loan (Na splátky^{TB})

- Loan fee¹ 2% from the amount of the provided loan, max. EUR 300
 - Loan change fee^{2,6} EUR 50
 - Early loan repayment costs^{3,4,5} Actual costs directly related to request for early repayment and costs the Bank has incurred in connection with early repayment
- ¹ not applicable to **Refunding Loan^{TB}** and **Consumer Installment Loan (Na splátky^{TB})**
- ² charge will be refunded in case the change is not executed
- ³ applicable only if the sum of the early repaid payments in the last 12 months including the last payment exceeds EUR 10,000
- ⁴ for consumer loans under the Act on Consumer Loans, early repayment costs may not exceed 1% from the early repaid sum of the loan
- ⁵ in case of an early repayment in course of the last year prior to final maturity, early repayment costs may not exceed 0.5% from the early repaid sum of the loan
- ⁶ applicable for change of the payment day, interest rate decrease

Home Equity Loan^{TB}

- Loan fee 0.80% from the amount of the provided loan, min. EUR 250
- apartment assessment without expert's opinion + EUR 150/one real property
- delivery of proposal to register the contract on mortgage over real property at the respective District Office + EUR 30/contract
- Interest rate¹ change fee 0.5 % from the outstanding loan portion, min. EUR 150
- Charge for loan change^{3,4} EUR 150
- Early repayment of loan for housing, or of its part^{2,5,6} Real costs directly related to application for early repayment, and costs incurred by the Bank in connection to early repayment

- ¹ The fee is calculated from the outstanding loan portion as at the interest rate change. In case the application is submitted at latest on the last day of the period set forth in the Notification of new loan conditions in connection with the expired fixation period the fee is not paid.
- ² for consumer loans pursuant to Act No.129/2010 Coll. the fee is in the maximum amount determined by the Act
- ³ charge will be refunded in case the requested change is not executed
- ⁴ applies to decrease of loan amount before loan disbursement, change in loan repayment, change in loan security, change in borrower, change of loan provision conditions
- ⁵ no charge if the application is submitted on the last day of the period specified in the Notification of new loan terms and conditions in connection with termination of the fixation period at the latest, or if the Extra installment does not exceed 20% of the loan principal within one month before the anniversary of the loan agreement conclusion
- ⁶ the costs cannot exceed 1% of the early repaid loan amount for loans for housing

Mortgage^{TB}

- Loan fee 0.80 % from the amount of the provided loan, min. EUR 250
- apartment assessment without expert's opinion + EUR 150/one real property
- delivery of proposal to register the contract on mortgage over real property at the respective District Office + EUR 30/contract
- Interest rate¹ change fee 0.5% from the outstanding loan portion, min. EUR 150
- Charge for loan change^{3,4} EUR 150
- Early repayment of loan for housing, or of its part^{2,5,6} Real costs directly related to application for early repayment, and costs incurred by the Bank in connection to early repayment
- Fee for gradual loan drawing EUR 25 for the second and every next drawing

- ¹ The fee is calculated from the outstanding loan portion as at the interest rate change. In case the application is submitted at latest on the last day of the period set forth in the Notification of new loan conditions in connection with the expired fixation period the fee is not paid.
- ² for consumer loans pursuant to Act No.129/2010 Coll. the charge is in the maximum amount determined by the Act
- ³ charge will be refunded in case the requested change is not executed
- ⁴ applies to decrease of loan amount before loan disbursement, change in loan repayment, change of

real property/security financing, change in borrower/guarantor, change of loan provision conditions and loan purpose

- ⁵ no charge if the application is submitted on the last day of the period specified in the Notification of new loan terms and conditions in connection with termination of the fixation period at the latest, or if the Extra installment does not exceed 20% of the loan principal within one month before the anniversary of the loan agreement conclusion
- ⁶ the costs cannot exceed 1% of the early repaid loan amount for loans for housing

VI. OTHER SERVICES

Safe-deposit boxes

- safe deposit box rental, including extra charge for the value of deposited things up to EUR 3,320 EUR 18/month¹ (including VAT)
- extra charge for the value of deposited things for every next EUR 3,320 EUR 1.08/month¹ (including VAT)

A safe deposit box is always rented for an indefinite period.

¹ month = 30 days

Confirmations and information services

Price for issuance of confirmation and provision of information upon client's request amounts to costs related with the issuance of the respective documents.

Special services

Prices are arranged on the basis of contract or agreement concluded with the client. If the provided services are not integrated in a bank service exempt from VAT, VAT valid at the service provision time is added to the charges.

Recovery of receivable

In case of any unapproved overdraft in current account, delayed repayment on credit card, delay with loan repayment, and any other receivable, the Bank is entitled to claim and charge real costs of receivable recovery.

VII. SERVICE CHARGES FOR EXISTING PRODUCTS AND SERVICES CURRENTLY NOT PROVIDED BY TATRA BANKA

Mortgage^{TB} with state bonus for young people/ Mortgage Loan

- Loan fee 0.80 % from the amount of the provided loan, min. EUR 250

- apartment assessment without expert's opinion + EUR 150/one real property
- Interest rate¹ change fee 0.5 % from the outstanding loan portion, min. EUR 150
- Charge for loan change^{3,4} EUR 150
- Early repayment of loan for housing, or of its part^{2,5,6} Real costs directly related to application for early repayment, and costs incurred by the Bank in connection to early repayment
- Fee for gradual loan drawing EUR 25 for the second and every next drawing

¹ The fee is calculated from the outstanding loan portion as at the interest rate change. In case the application is submitted at latest on the last day of the period set forth in the Notification of new loan conditions in connection with the expired fixation period the fee is not paid.

² for consumer loans pursuant to Act No.129/2010 Coll. the charge is in the maximum amount determined by the Act

³ charge will be refunded in case the requested change is not executed

⁴ applies to decrease of loan amount before loan disbursement, change in loan repayment, change of real property/security financing, change in borrower/guarantor, change of loan provision conditions and loan purpose

⁵ no charge if the application is submitted on the last day of the period specified in the Notification of new loan terms and conditions in connection with termination of the fixation period at the latest, or if the Extra installment does not exceed 20% of the loan principal within one month before the anniversary of the loan agreement conclusion, and in the event of the first Extra installment for Young receiver of the Mortgage^{TB} with state bonus for young people

⁶ the costs cannot exceed 1% of the early repaid loan amount for loans for housing

Non-specific Loan^{TB} secured by funds/

Non-specific Loan^{TB} Garant

- Charge for loan change^{1,2} EUR 40
- Early loan repayment costs^{3,4,5} Actual costs directly related to request for early repayment and costs the Bank has incurred in connection with early repayment

¹ charge will be refunded in case the change is not executed

² change of loan repayment, change of security

³ applicable only if the sum of the early repaid payments for the latest 12 months including the last payment exceeds EUR 10,000

⁴ for consumer loans under the Act on Consumer Loans, early repayment costs may not exceed 1% from the early repaid sum of the loan

⁵ in case of early repayment in course of the last year before final maturity the charge is 0.5%

Mutual Investment Scheme with Life Insurance

- investment – insurance account maintenance 3.5% from monthly payment, min. EUR 1.99
- redemption 1% of redeemed amount, min. EUR 8.30, max. EUR 82.98

Other applicable charges conform to the relevant fund prospectus issued by Tatra Asset Management.

VIII. CHARGING PRINCIPLES

1. The Account for Blue Planet^{TB} is a set of products and services provided along with maintenance of the current account, included in terms of a unified price set out in these Service Charges. In case the agreement between the Bank and the Client or the Commercial Terms and Conditions use the term Tatra Personal^{TB} service package or service package, it will be understood as the Account for Blue Planet^{TB} (except for the Basic Legislative Account, Standard Legislative Account and Separate Account of the Borrower).
2. The charge for the Account for Blue Planet^{TB} or for the account maintenance, charges for transactions and statements (with the Account for Blue Planet^{TB} only for transactions and statements above the scope of the included products and services) are cleared from the Account for Blue Planet^{TB}, as well as from the current account without further products and services (hereinafter referred to as the "current account") in the end of the calendar month. For the purposes of charging the common Account for Blue Planet^{TB} the products and services are included only in the scope as if the account has been maintained for one holder.
3. The charges for the performed transactions and for the statements generated in the account of the Client on the last day of a month are cleared in the following calendar month. In case the last day of a month falls upon a Sunday or public holiday, the charges for performed transactions and statements generated in the Client's account on the day before the last day of a month are also cleared in the following calendar month.
4. The charge for the account statement is charged according to the method of sending the statement applicable at the time when it was issued. In case the Client asks for a change of the method of sending the account statement, the charge for such chosen

method of sending the statement will be cleared in the end of the calendar month in which the changed statement was issued for the first time.

5. For the purposes of clearing the deposit charge, a third party will be a person not defined in the group M (account holder), D (person authorised to handle the account) or K (courier) in the signature specimen for the account whereto the deposit is being made in terms of the General Commercial Terms and Conditions of Tatra banka, a.s.
6. A third party (hereinafter also referred to as the "TPP") is all or any of the parties providing the payment services such as AISP, CISP, PISP as defined in terms of the General Commercial Terms and Conditions of Tatra banka, a.s.
7. The same charging principles will be applied for transactions carried out via TPP as for transactions carried out via **Internet banking^{TB}** and **Internet banking^{TB}** for mobile devices.
8. B-mail is understood as a notification for the Client containing information about payment transactions in the current account, Saving for account or card account, sent by the Bank at the time when the transactions are executed in form of text messages, PUSH notifications in the mobile application, through which the clients uses **Internet banking^{TB}** for mobile devices or in form of an e-mail the Bank sends above the scope of the regularly arranged notifications send to the Client using the account statements and overview of payment transactions in the environment of electronic communication media services. B-mail and criteria for sending b-mail is defined or changed by the Client and the Authorised Person in **Internet banking^{TB}** or mobile application, through which the Client or the Authorised Person use **Internet banking^{TB}** for mobile devices, the Bank does not send a b-mail for payment transactions, for which it has not sufficient information about how they were executed from other providers of payment services at the time of transaction execution (e.g. payment transaction carried out by a payment, i.e. debit card or credit card with no prior online authorisation of the payment transaction by the Bank, etc.).
9. The charge for the Account for Blue Planet^{TB} is cleared always in full amount regardless of the actually used products and services it includes.
10. The non-used services included in the Accounts for Blue Planet^{TB} cannot be refunded or transferred to the next calendar month.
11. The transactions and services above the scope of the provided products and services of the Account for Blue Planet^{TB} are charged according to the charges set out in the Service Charges of Tatra banka, a. s. (hereinafter referred to as the "Service Charges") on a monthly basis or in at another arranged time, or immediately after provision /execution of the change or cancellation of the product/service by the Bank. Transactions and services above the scope of the provided products and services for the Account for Blue Planet^{TB} are other types of transactions, other number of statements or other method of statement delivery than defined in the scope of products and services, as well as other products and services not included in the account.
12. The Bank specifies the list of cleared payments in the signature part of the account statement. The specification "electronic payment order" includes payment orders placed via **Internet banking^{TB}**, **Internet banking^{TB}** for mobile devices, via **TPP** and **VIAMO**.
13. The automated transactions include:
 - a. received payments,
 - b. **SEPA** payments and **SEPA** instant payments in the countries of the EU and EEA via **Internet banking^{TB}**, **Internet banking^{TB}** for mobile devices and **VIAMO**,
 - c. standing order or collection payments,
 - d. cash withdrawals from Tatra banka ATMs,
 - e. payments by card except card payments for betting, lottery and gambling that are charged as set forth in the basic Service Charges,
 - f. automatic credit card payments,
 - g. payments in CZK to the clients of Raiffeisenbank Czech Republic executed via **Internet banking^{TB}**.
14. In terms of automated transactions, the Accounts for Blue Planet^{TB} does not include the charges for urgent processing of payment orders. The urgent processing of payment orders is a service processed above the limit of the Account for Blue Planet^{TB}, applying the rate set out in the Service Charges.
15. **The Account for Blue Planet^{TB}** 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 (**Internet banking^{TB}**, **Internet banking^{TB}** for mobile devices, **DIALOG Live**).
16. If the Client activates or changes the type of the account or the products connected with the account during one month (e.g. current account, Account for Blue Planet^{TB}, Basic Legislative Account, Regular Legislative Account), the change will be effective as of the day defined in the Agreement on Current Account of a Natural Person and on Provision of Other Products and Services Thereto. In the month when the changed type of the account or the products and services connected with the account is activated, all transactions for the respective charging period will be charged according to the rules related with such activated type of the account. The charges for services already cleared from the Client's account until the effective day of the change, will not be refunded.

17. If the Client asks for a change of the type of the account and maintenance of the current account, the Client's account will be charged in terms of the Service Charges as a current account in the month in which the Client asks for the change of the type of the account.
18. For the purposes of the Reward **programme**^{TB}, the products and services are ordered in the following categories:
- a. Provided home loans – Hypotéka^{TB} and/or Home equity loan^{TB} and/or Hypotekárny úver and/or Hypotéka^{TB} with state contribution for the young – only if the Client is the loan applicant
 - b. Provided Non-specific loan^{TB}/Refunding loan^{TB}/ Instalment loan^{TB} – only if the Client is the loan applicant
 - c. Credit card – main credit card issued to the total credit limit holder in active or blocked status (excluding a cancelled or expired card)
 - d. Supplementary pension saving of Doplnková dôchodková spoločnosť Tatra banky, a. s., with a credited contribution of the participant and/or employer to a personal account of the participant totalling at least EUR 50 in the monitored period
 - e. Participation certificates maintained by the management company Tatra Asset Management, správ. spol., a. s. in the aggregate current price of at least EUR 10,000 every day during the entire monitored period
 - f. Saving programme/Saving programme PLUS into the mutual funds managed by the management company Tatra Asset Management, správ. spol., a. s. with the aggregate of payments received in terms of individual Saving programmes and/or Saving Programmes PLUS at least EUR 50 in the monitored period.
 - 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
 - h. Life insurance^{TB} – capital life insurance intermediated by Tatra banka, a. s. from UNIQA pojišťovna, a.s., pobočka poisťovne z iného členského štátu
 - i. Insurance of property and liability of natural persons intermediated by Tatra banka, a. s. from UNIQA pojišťovna, a.s., pobočka poisťovne z iného členského štátu
 - j. Insurance of repayment of mortgage intermediated by Tatra banka, a. s. from UNIQA pojišťovna, a.s., pobočka poisťovne z iného členského štátu
 - k. Lifetime insurance intermediated by Tatra banka, a. s. from UNIQA pojišťovna, a.s., pobočka poisťovne z iného členského štátu
 - l. Accident insurance intermediated by Tatra banka, a. s. from UNIQA pojišťovna, a.s., pobočka poisťovne z iného členského štátu
 - 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.
 - n. Authorisation of group M (account holder, statutory representative, proxy) in the signature specimen for the current account with the service package Živnostenský účet^{TB}, Tatra Business^{TB}, Tatra Business^{TB} Premium, Tatra Corporate^{TB}.
19. A. A discount on the charge for the **Account for Blue Planet**^{TB} maintenance in the amount of EUR 7 will be provided to:
- children from 0 to 15 years of age
 - full-time students between 15 and 20 years of age
 - 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: studenti_potvrdenie@tatrabanka.sk. 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 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
 - clients using the products and services from at least 3 categories set out in Clause 18.
- B. A discount on the charge for the **Account for Blue Planet**^{TB} maintenance in the amount of EUR 4 will be provided to:
- young Clients from 20 to 28 years of age. The discount will be provided by the Bank as of the calendar month in which the Client lost the claim for the EUR 7 discount on the charge for the maintenance of the **Account for Blue Planet**^{TB} provided as to a full-time student, or as of the calendar month in which the agreement on current account of natural person and on provision of other products and services thereto was concluded,
 - Clients using the products and services from 2 categories set out in Clause 18.

- C. A discount on the charge for the **Account for Blue Planet[™]** maintenance in the amount of EUR 3 will be provided to:
- young Clients from 20 to 28 years of age using the products and services from 1 category set out in Clause 18
- D. A discount on the charge for the **Account for Blue Planet[™]** maintenance in the amount of EUR 2 will be provided to:
- Clients using products and services from 1 category set out in Clause 18.
- E. A discount on the Reward **programme[™]** applies to the entire amount of the charge for the Account for Blue Planet[™], while individual types of discounts of the Reward **programme[™]** can mutually combine, however only up to EUR 7 from the price of the **Account for Blue Planet[™]**. The Client loses the claim for the discount on the Reward **programme[™]** in case that the account was in unauthorised overdraft during the entire monitored period, or the Client delayed with a payment of any of the loans provided by the Bank during the entire monitored period.
20. Monitored period is a period after the last day of the previous month until the day before the last day of the current month. However, if the last day of the month falls on a Sunday or a public holiday, monitored period shall be:
- a. for the current month – a period after the last day of the previous month until the day preceding the day before the last day of the current month
 - b. for the month that follows – a period after the day preceding the day before the last day of the previous month until the day before the last day of this month.
21. A charge for placement, change and cancellation of a standing order or a **SEPA** direct debit is payable on the day the act is executed and a charge for a **SEPA** direct debit execution is payable as at the end of a month.
22. The bank provides within the **Reward** program[™] the client who owns a private main VISA credit

card a discount of 50% or 100% on the main card charge if the volume of settled non-cash payments (i. e. payments for goods and services, not cash withdrawals and payment orders from credit card) executed by any credit card (main and additional) in client's card account reaches in the period of one calendar month by the bank determined amount as follows:

	50 %	100 %
Visa Standard	150	300
Visa Gold	500	1,000
Visa Platinum	1,000	2,000

The bank credits the client on the clearing cycle closing date an adequate portion of charge (50% or 100%) according to volume performance after the specified criteria have been met.

23. 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.
24. 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.
25. 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.

IX. Effective Date

Tatra banka, a. s., Service Charges – Personal banking Segment become effective on 31 March 2023.