

■ Tatra banka, a.s. Service Charges, Corporate Entities or Individual - Entrepreneurs Segment dated 31 December 2018 has been amended as follows:

■ **A) A new paragraph included in the Tatra Business^{TB} service package price will be completed in Article I. Deposit Products, section Account with Tatra Business^{TB} Service Package:**

- Issuance of one new corporate credit card for the first 6 months free of charge

■ **B) Article I. Deposit products shall be completed as follows:**

Account with Self employed account^{TB} Service Package

EUR 0/month*

Self employed account^{TB} service package price includes:

- Current account maintenance in EUR with no minimum balance
- One electronic account statement per month
- Unlimited amount of electronic account statements to e-mail address
- One Visa Electron debit card excluding insurance
- Services provided via electronic communication media¹ and MultiCash²
- 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
- Maintenance of standing payment orders and SEPA direct debits via electronic communication media (**Internet banking^{TB}** and **Internet banking^{TB}** for mobile devices)³
- 20 automated transactions⁴
- 2 cash withdrawals from Tatra banka ATMs in the SR and Raiffeisen Bank International AG ATMs
- Issuance of one new corporate credit card for the first 6 months free of charge
- optional account overdraft

Account with **Self employed** account^{TB} service package is dedicated to small and medium-size entrepreneurs evaluated by the bank based on economic criteria specified by the bank, especially to clients with annual turnover up to EUR 3.3 mil. or loan involvement up to EUR 1 mil.

The account with the service package **Self employed** account^{TB} is designed exclusively for clients who open a **Self employed** account^{TB} from 1 November 2019 (does not apply to change of the service package in terms of Article VIII., par. 16).

* The charge is applicable in period of the first 12 months after the account opening. The charge remains unchanged in the following period provided the sum of financial means credited in a non-cash manner in the **Self employed** account^{TB} is EUR 500 minimum for the monitored period. If this condition is not met, the charge for the service package **Self employed** account^{TB} will amount to EUR 7/month.

¹ **Internet** banking^{TB}, **Internet** banking^{TB} for mobile devices, **DIALOG** Live

² not applicable for installation and annual charge

³ message via **Internet** banking^{TB} for mobile devices applies only for standing orders

⁴ Automated transactions are:

a. received payments

b. SEPA payments via **Internet** banking^{TB}, **Internet** banking^{TB} for mobile devices, MultiCash, **Business** Banking^{TB} and SWIFT

c. transfers – cash pooling

d. payments executed as standing orders or collection

e. payments by credit card

f. automatic credit card payments

g. payments in CZK to clients of Raiffeisenbank Czech Republic executed via **Internet** banking^{TB}, **Business** Banking^{TB} and MultiCash.

■ **C) Addendum No. 1 to Tatra banka, a.s. Service Charges dated 31 December 2018 becomes valid and effective on 1 November 2019**