



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

I. DEPOSIT PRODUCTS

Service package: Tatra Personal^{TB}

Tatra Personal^{TB} EUR 7/month

This package 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 or via **DIALOG Live**

Current accounts in EUR and foreign currencies

a) account maintenance EUR 5/month

- b) account statement (depending on delivery method)
- collected in person EUR 3/piece
 - 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- early TA withdrawal – loss of title to interest on the entire amount withdrawn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
- payment of invoices via Tatra banka ATMs EUR 0.33

II. PAYMENT SERVICES

Cash transactions at branch

a) Deposits and withdrawals

- deposit of cash on the account by a third party¹ EUR 5
- cash withdrawal EUR 5

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 5
- Processing of coins at withdrawal
 - over 50 coins 5% from the amount, min. EUR 5
- EUR cash change or exchange for other nominal values EUR 0.01/piece, min. EUR 5
- 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 and via **DIALOG Live**** EUR 5
 - 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 5
 - cancellation of standing order and SEPA direct debit authorisation/mandate:
 - in form of a written payment order at branch and via **DIALOG Live** EUR 5
 - change of SEPA direct debit/mandate authorisation in bank branch and via **DIALOG Live** EUR 5
 - change of standing order in bank branch and via **DIALOG Live** EUR 5
 - 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 5
 - **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 1
 - /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

The card charge includes a charge for card maintenance.

- 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 3,50
- **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, PIN code change via ATM

MasterCard

The card charge includes a charge for card maintenance.

- 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 3.50
- **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, PIN code change via ATM

Credit cards

Visa

The card charge includes a charge for credit card maintenance and use of credit card electronic services.

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 3.50
- **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
 - monthly charge for collection of paper card account statements at branch EUR 3
 - extraordinary card statement upon request The price for issuance of an extraordinary 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 5

- **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, PIN code change via ATM

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.

- **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 3.50
- **Other charges**
 - monthly charge for delivery of card-related paper account statements by post EUR 2 + postage/piece
 - monthly charge for collection of paper card account statements at branch EUR 3
 - extraordinary card statement upon request The price for issuance of an extraordinary 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 service package shall mean current account maintenance and summary of products and services provided to the account. The price includes all services in the agreed scope.
2. Service Package or account maintenance charges, transaction and statement charges (with service packages, only for transactions and statements above the service package limit) are debited from the account with service package, as well as from the account without service package at the end of a calendar month. For purposes of charging of joint current account with service package, the service package includes only the services of the extent as if the account was held for one owner.
3. Charges for executed transactions and for statements generated in client's account on the last day of month are cleared in the calendar month that follows. If the last day falls upon a Sunday or a public holiday, charges for executed transactions and for statements generated in client's account executed on the day before the last day of month are also cleared in the calendar month that follows.
4. Charges for account statements are charged depending on the way of sending the statement applicable at the time of statement issue. If the client asks for change of the way of sending the account

statements, the charge for newly selected way of sending the account statement is charged first at the end of the calendar month in which the statement was issued after the change for the first time.

5. For purposes of clearing deposit fee, a third person is a person who is not specified in the signature specimen for the account the deposit is made to, defined in the group M (account owner), D (person authorised to handle funds), V (depositor) or K (courier) under the General Commercial Terms and Conditions of Tatra banka, a. s.
6. A third party (hereinafter also referred to as the "TPP") means all or any of the parties providing the payment services like AISP, CISP, PISP as defined in the General Commercial Terms and Conditions of Tatra banka, a. s.
7. For transactions executed by means of a TPP, the same charging principles shall be applied as for transactions provided via **Internet banking^{TB}** and **Internet banking^{TB}** for mobile devices.
8. B-mail is a notification message for a client with information about payment transactions on the current account, the Saving account or the card account sent by the bank at the time of their execution in the form of text messages, PUSH notifications in the mobile application through which the client uses **Internet banking^{TB}** service for mobile devices or by e-mail sent by the bank beyond standard client information through a statement of that account and an overview of payment transactions in an electronic communications media environment. B-mail and b-mail sending criteria are set and/or changed by the client and authorised person in the **Internet banking^{TB}** or mobile application through which the client or authorised person use **Internet banking^{TB}** service for mobile devices. The bank does not send a b-mail for payment transactions where, at the time of the payment transaction, it does not have sufficient information from other payment service providers (such as a payment transaction made by a payment/debit card or a credit card not preceded by the online authorisation of the payment transaction by the bank, etc.).
9. The client always pays the full the charge for service package regardless of services included in the package the client actually used.
10. Non-used services included in packages are nonrefundable and cannot be transferred to the next calendar month.
11. Transactions and services above the service package limit are charged under the charges specified in Tatra banka, a. s. Service Charges (hereinafter referred to as the "Service Charges") on a monthly basis or in other arranged term or immediately after rendering /execution of change or cancellation of product / service by the bank. Transactions and services above the limit of the service package are considered other type of transactions, other number of statements or other method of statement delivery than specified in the service package and other services not included in the service package.
12. The bank will specify the schedule of settled charges in the description of the account statement. The title „Electronic payment order“ includes payment orders entered via **Internet banking^{TB}**, **Internet banking^{TB}** for mobile devices, through TPP and **VIAMO**.
13. Automated transactions include:
 - a. inbound payments,
 - b. **SEPA** payments and **SEPA** instant payments within EU and EEA countries via **Internet banking^{TB}**, **Internet banking^{TB}** for mobile devices and **VIAMO**,
 - c. payments via standing order or collection,
 - d. Tatra banka ATM cash withdrawals,
 - e. card payments,
 - f. automatic payment of credit card,
 - g. payments in CZK to clients of Raiffeisenbank Czech Republic executed via **Internet banking^{TB}**.
14. Automated transactions contained in service packages do not include charges for express processing of payment orders. Express processing of payment orders is a service that is charged above the limit of service package under a charge specified in Tatra banka Service Charges.
15. **Tatra Personal^{TB}** service package include the following services connected with the use of the Savings account: settlement of all Savings account transactions, sent and received payments on current account in connection with the Savings account (except for transactions executed by means of payment order submitted at a branch or via **DIALOG Live**), services provided by means of electronic communication media (**Internet banking^{TB}**, **Internet banking^{TB}** for mobile devices, **DIALOG Live**).
16. If in the course of a month the client activates or changes the service package to an account that no service package was provided to, or that another service package type was provided to, the change will come in effect on the day set in the Agreement on current account of a natural person and on provision of other products and services to that account. In month that the service package is activated in, all transactions for the particular period subject to charges are charged according to the rules related to the activated service package. Charges for services already debited from the client´s account till the day the change comes in effect, are not refunded.
17. If the client applies for package cancellation and for account maintenance without any service package, the client´s account is charged pursuant to the Service Charges as a current account without any service package in the month in which the client applies for service package cancellation.
18. For the purposes of the **Remuneration** program^{TB} products and services are grouped into the following categories:

- a) Provided Household Loans - **Mortgage**^{TB} and/or **Home Equity Loan**^{TB} and/or Mortgage Loan and/or **Mortgage**^{TB} with state bonus for young people – only if the client is a loan applicant
- b) Provided **Non-specific Loan**^{TB}/**Refinance Loan**^{TB} – only if the client is a loan applicant
- c) Credit card - the main credit card issued to the CUR holder in the active and/or blocked status (does not include cancelled or expired credit card)
- d) Supplementary pension saving of *Doplňková dôchodková spoločnosť Tatra banka, a. s.*, with the attributed contribution of the participant and/or employer to the personal account of the participant for a total amount of at least EUR 50 within the monitored period
- e) Units of mutual funds managed by the management company *Tatra Asset Management, správ. spol., a. s.* at an aggregate current price of at least EUR 10,000 each day throughout the monitored period
- f) Savings Program/PLUS Savings Program in mutual funds managed by *Tatra Asset Management, správ. spol., a. s.* with the total sum of payments received under the individual Savings Programs and/or PLUS Savings Programs of at least EUR 50 within the monitored period
- g) Travel insurance for payment cards of Tatra banka clients and Travel insurance for Tatra banka clients from *UNIQA pojišťovna, a.s., pobočka poisťovne z iného členského štátu*
- h) Life insurance^{TB} – Endowment facilitated by Tatra banka, a. s. from *UNIQA pojišťovna, a.s., pobočka poisťovne z iného členského štátu*
- i) Personal Property and Liability Insurance facilitated by Tatra banka, a. s. from *UNIQA pojišťovna, a.s., pobočka poisťovne z iného členského štátu*
- j) Payment Protection Insurance facilitated by Tatra banka, a. s. from *UNIQA pojišťovna, a.s., pobočka poisťovne z iného členského štátu*
- k) Securities issued by Tatra banka, a. s. and/or investment certificates issued by *Raiffeisen Centrobank AG* acting through its branch office *Raiffeisen Centrobank AG Slovak Branch* maintained at the Investment account opened and maintained for the client by Tatra banka, a. s.
- l) Group M authorization (account Holder, statutory Representative, proxy) in the signature specimen for a current account with service package **Self employed** account^{TB}, **Tatra Business**^{TB}, **Tatra Business**^{TB} Premium, **Tatra Corporate**^{TB}.
19. A. Discount of 100 % from the charge for an account with services package **Tatra Personal**^{TB} is provided to:
- children between 0 and 15 years of age
 - full-time students between 15 and 20 years of age
 - for full time students from 20 years of age and up to the age of 26 from the day when the bank receives a certificate of school attendance not older than 30 days, a book of marks with a valid entry in the current school year. The client can send the school attendance certificate visit using his/her email address to the bank address: studenti_potvrdenie@tatrabanka.sk. In the case of a student of a full-time study abroad, the bank may accept valid student visas as well as a confirmation from the competent authority as proof of study. Student who studies in the territory of the Czech Republic may also provide the bank with a certificate of temporary residence in the Czech Republic for the study purposes
- to clients using the products and services from at least 3 categories referred to in point 18.
- B. A discount of 50 % from the charge for account maintenance with services package **Tatra Personal**^{TB} is provided to:
- young clients aged from 20 to 28. The discount will be provided by the bank from the calendar month in which the client has ceased to be entitled to 100% discount on an account maintenance charge with a service package provided to him/her as a full-time student or from the calendar month in which the current account for a natural person agreement is signed and the provision of other products and services related to this account
 - clients if they perform at least seven transactions through the following innovations of Tatra banka (in accordance with point 20 of this article) in the monitored period: mobile application **Tatra banka, VIAMO**, online payment using a one-time card number. The discount will be provided by the bank from the account maintenance charge with the innovation services package used by the client, i.e. even if these innovations are used as an authorised beneficiary of another client's account. The transaction is not considered a payment made between the accounts of the same owner
 - clients using the products and services from the two categories referred to in point 18
- C. Percentage discount of the **Reward** program^{TB} applies to the entire amount of **Tatra Personal**^{TB} service package while individual types of discounts of the **Reward** program^{TB} can be combined, however up to 100% of the service package price. The client loses the title to a discount on the **Reward** program^{TB} in case the account was in unauthorised overdraft in the entire monitored period, or the client defaulted on repayment of any loan provided by the bank in 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^{TB} 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 as follows:

- 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 January 2022.