

## I. DEPOSIT PRODUCTS

### Service packages

**Account with Self employed account<sup>TB</sup>**  
**Service Package** **EUR 0/month\***

**Self employed account<sup>TB</sup> 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 media<sup>1</sup> and MultiCash<sup>2</sup>
- Unlimited number of emails and PUSH notifications in the mobile application through which the client uses **Internet banking<sup>TB</sup>** service for mobile devices within b-mail
- Maintenance of standing payment orders and SEPA direct debits via electronic communication media (**Internet banking<sup>TB</sup>** and **Internet banking<sup>TB</sup>** for mobile devices)
- 20 automated transactions<sup>3</sup>
- 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<sup>TB</sup>** 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<sup>TB</sup>** is designed exclusively for clients who open a **Self employed account<sup>TB</sup>** 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<sup>TB</sup>** is EUR 500 minimum for the monitored period. If this condition is not met, the charge for the service package **Self employed account<sup>TB</sup>** will amount to EUR 7/month.

**Account with Tatra Business<sup>TB</sup>**  
**Service Package** **EUR 7/month**

**Tatra Business<sup>TB</sup> 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 media<sup>1</sup> and MultiCash<sup>2</sup>
- Unlimited number of emails and PUSH notifications in the mobile application through which the client uses **Internet banking<sup>TB</sup>** service for mobile devices within b-mail
- Maintenance of standing payment orders and SEPA direct debits via electronic communication media (**Internet banking<sup>TB</sup>** and **Internet banking<sup>TB</sup>** for mobile devices)
- 20 automated transactions<sup>3</sup>
- 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 overdraft

**Account with Tatra Business<sup>TB</sup> Premium**  
**Service Package** **EUR 19/month**

**Tatra Business<sup>TB</sup> Premium 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
- Unlimited number of Visa Electron debit cards without insurance in case every card is issued to other card holder
- Unlimited number of MasterCard debit cards without insurance in case every card is issued to other card holder
- Services provided via electronic communication media<sup>1</sup> and MultiCash<sup>2</sup>
- Unlimited number of e-mails and selected types of text messages in terms of b-mail service
- Maintenance of standing payment orders and SEPA direct debits via electronic communication media (**Internet banking<sup>TB</sup>** and **Internet banking<sup>TB</sup>** for mobile devices)
- Unlimited number of automated transactions<sup>3</sup>
- Unlimited number of cash withdrawals from Tatra banka ATMs in the SR and Raiffeisen Bank International AG ATMs
- Optional overdraft

- Issue of unlimited number of new corporate credit cards for the first 12 months free of charge

Account with **Tatra Business<sup>™</sup>** Premium 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.

### Account with Tatra Corporate<sup>™</sup> Service Package **EUR 19/month**

#### Tatra Corporate<sup>™</sup> 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
- Unlimited number of Visa Electron debit cards without insurance in case every card is issued to other card holder
- Two MasterCard debit cards excluding insurance
- Services provided via electronic communication media<sup>1</sup> and MultiCash<sup>2</sup>
- Unlimited number of e-mails and selected types of text messages in terms of b-mail service
- Maintenance of standing payment orders and SEPA direct debits via electronic communication media (**Internet banking<sup>™</sup>** and **Internet banking<sup>™</sup>** for mobile devices)
- 250 automated transactions<sup>3</sup>
- Unlimited number of cash withdrawals from Tatra banka ATMs in the SR and Raiffeisen Bank International AG ATMs
- Optional overdraft
- Issue of unlimited number of new corporate credit cards for the first 12 months free of charge

Account with **Tatra Corporate<sup>™</sup>** service package is dedicated to medium-size and large entrepreneurs evaluated by the bank based on economic criteria specified by the bank, especially to clients with annual turnover over EUR 3.3 mil. or loan involvement over EUR 1 mil.

Outside the price of the account with **Tatra Corporate<sup>™</sup>** service package for clients using the **Tatra Corporate<sup>™</sup>** service package the bank allows opening a Transaction Module upon client's request, which represents a transaction value of automated transactions<sup>3</sup> number and price whereof is set forth in the Service Charges.

### Transaction Module<sup>4</sup> **EUR 22.50/month**

Transaction value of 150 incoming or outgoing automated transactions<sup>3</sup>

- <sup>1</sup> **Internet banking<sup>™</sup>**, **Internet banking<sup>™</sup>** for mobile devices, **DIALOG Live**.
- <sup>2</sup> not applicable for installation and annual charge
- <sup>3</sup> Automated transactions are:
  - a. received payments
  - b. SEPA payments within EU and EEA countries via **Internet banking<sup>™</sup>**, **Internet banking<sup>™</sup>** for mobile devices, MultiCash, **Business Banking<sup>™</sup>** and SWIFT
  - c. payments – 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<sup>™</sup>**, **Business Banking<sup>™</sup>** and MultiCash.
- <sup>4</sup> transaction Module is offered outside the price of the account with **Tatra Corporate<sup>™</sup>** service package exclusively for clients using **Tatra Corporate<sup>™</sup>** service package.

### Current accounts in EUR and foreign currencies

<b>a) account maintenance</b>	EUR 5/month <sup>1</sup>
◦ extra charge for maintenance of account under execution or execution of a decision	EUR 9/month
◦ charge for account maintenance with excess credit balance	0,60% p.a. over 1 mil. EUR <sup>2</sup>
◦ annual charge for account maintenance	700 EUR / 700 USD / 10, 000 CZK / 200, 000 HUF / 2, 750 PLN / 700 CHF / 700 GBP <sup>3</sup>

- <sup>1</sup> applicable also to specialised account types
- <sup>2</sup> the bank is authorised to clear the charge from account of the client on a daily basis according to the previous day balance; if the account is maintained in other currency, for the purposes of charge application the account balance will be converted into EUR by the foreign exchange middle rate of the respective currency according to the list of foreign exchange rates of Tatra banka applicable on the day of balance determination
- <sup>3</sup> charge the bank is entitled to debit from any client's account during the month of January of the following calendar year according to the balance as at 31 December of the calendar year:  
For account maintained in EUR – for each commenced amount of 1 mil., exceeding the account balance of 1 mil. ;  
For account maintained in USD – for each commenced amount of 1 mil., exceeding the account balance of 1 mil. ;  
For account maintained in CZK – for each commenced amount of 15 mil., exceeding the account balance of 15 mil. ;  
For account maintained in HUF – for each commenced amount of 300 mil., exceeding the account balance of 300 mil. ;

For account maintained in PLN – for each commenced amount of 4 mil., exceeding the account balance of 4 mil.;

For account maintained in CHF – for each commenced amount of 1 mil., exceeding the account balance of 1 mil.;

For account maintained in GBP – for each commenced amount of 1 mil., exceeding the account balance of 1 mil.

#### b) account statement (depending on delivery method)

- collected in person EUR 3/piece
- delivery to P. O. Box EUR 1.50/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 20 per 1 contract
- hold with payment for the purpose of purchase price payment with transfer of title to real property<sup>1</sup> 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.
- dunning letter in form of SMS sent to the owner of a current account in unauthorised overdraft EUR 1
- dunning letter sent to the owner of a current account in unauthorised overdraft EUR 15
- call for payment sent to the owner of a current account in unauthorised overdraft EUR 30
- payment of invoices via Tatra banka ATMs EUR 0.33

<sup>1</sup> applicable to clients whom the service has been provided by Tatra banka branch

## II. PAYMENT SERVICES

Cash transactions at branch

#### a) Deposits and withdrawals

- cash deposit to account EUR 5
- deposit of cash on the account by a third party<sup>1</sup> EUR 5
- cash deposit to an account via Tatra banka ATM EUR 2.50
- cash withdrawal from account EUR 5

#### 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
- Processing of cash deposited
  - exceeding 15,000 EUR/equivalent in foreign currency or exceeding 500 banknotes 1 % of the whole deposit amount

<sup>1</sup> the depositor who is the third party bears the charge for the cash deposit

#### Non-cash transactions

##### a) SEPA 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**<sup>TB</sup>, **Internet banking**<sup>TB</sup> for mobile devices, MultiCash, **Business Banking**<sup>TB</sup> and SWIFT EUR 0.20
- payment – cash pooling EUR 0.20
- execution of standing payment order and SEPA direct debit collection 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 payment order and SEPA direct debit authorisation/mandate:
  - in form of a written payment order at branch and via **DIALOG Live** EUR 5
- change of authorisation for SEPA direct debit/mandate 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 refund of payment<sup>1</sup> EUR 10
- provision of additional information of executed payment, change of payment instruction after payment dispatch, processing of application for intermediation of payment sent to abroad<sup>1</sup> EUR 15 + other banks' charges
- costs of foreign bank incurred due to return of accepted SEPA direct debit and cost of foreign bank for SEPA direct debit rejection<sup>2</sup>

##### b) Cross-border payment\*\*\*

- inbound payment processing EUR 0.20
- **Standard charge**
  - via **Internet banking**<sup>TB</sup>, **Internet banking**<sup>TB</sup> for mobile devices, MultiCash, **Business Banking**<sup>TB</sup> and SWIFT:
    - 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<sup>TB</sup>**, MultiCash, **Business Banking<sup>TB</sup>** and SWIFT EUR 0.20
  - at branch EUR 5
  - **Payments in EUR from Euro account to RBI Goup banks**
  - via **Internet banking<sup>TB</sup>**, MultiCash, **Business Banking<sup>TB</sup>** and SWIFT:
    - 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
  - provision of additional information of executed payment, change of payment instruction after payment dispatch, processing of application for intermediation of domestic payment refund<sup>1</sup> EUR 15 + other banks' charges
- \* 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](http://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)
  - 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

<sup>1</sup> charge relates to 1 payment

<sup>2</sup> costs paid by the direct debit beneficiary

### III. ELECTRONIC BANKING

- services provided via electronic communication media
    - **Internet banking<sup>TB</sup>**, **Internet banking<sup>TB</sup>** for mobile devices, **DIALOG Live<sup>1</sup>** EUR 2/month
    - e-card EUR 7
    - replacement chip card reader EUR 8
    - b-mail<sup>2</sup> to account EUR 1
- /one phone number/monitored period

- **Business Banking<sup>TB</sup>** EUR 0
- MultiCash
  - installation EUR 450
  - annual charge EUR 450
  - service with client EUR 50
  - remote authorisation EUR 80/year
  - issue of an authorisation tool EUR 100

<sup>1</sup> except for the below items

<sup>2</sup> in the case of sending at least one text message for a given monitored period

### IV. PAYMENT CARDS

#### Debit cards

##### Visa Electron

The card charge includes a charge for card maintenance.

- corporate card EUR 12/year
- **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 abroad 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 gambling<sup>1</sup>** EUR 3.50
- **Other charges<sup>2</sup>**
  - urgent card issue EUR 30
  - replacement card issue EUR 10
  - replacement PIN code issue EUR 10
  - card changes<sup>3</sup> EUR 5
  - card/PIN code delivery by courier service actual costs

<sup>1</sup> applies to payments over EUR 50 with POS terminal payment

<sup>2</sup> other services - urgent (e.g. change of limit, replacement PIN code issue) 100% extra charge

<sup>3</sup> card changes: change of daily limit, urgent PIN code unblocking, PIN code change via ATM, cancellation of card issued less than 1 year

##### MasterCard

The card charge includes a charge for card maintenance.

- corporate card EUR 36/year
- **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 abroad EUR 3
  - cash withdrawal at bank, post office or exchange office in the SR and abroad EUR 10

• <b>Card payment processing charge</b>	EUR 0.20
• <b>Charge for processing of card payment for betting, lottery and gambling<sup>1</sup></b>	EUR 3.50
• <b>Other charges<sup>2</sup></b>	
◦ urgent card issue	EUR 30
◦ replacement card issue	EUR 10
◦ replacement PIN code issue	EUR 10
◦ card changes <sup>3</sup>	EUR 5
◦ card/PIN code delivery by courier service	actual costs

<sup>1</sup> applies to payments over EUR 50 with POS terminal payment

<sup>2</sup> other services – urgent (e.g. change of limit, replacement PIN code issue) 100 % extra charge

<sup>3</sup> card changes: change of daily limit, urgent PIN code unblocking, PIN code change via ATM, cancellation of card issued less than 1 year

## Credit cards

### Visa cards

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

◦ business card standard	EUR 65/year
◦ business card gold	EUR 100/year

### • Cash withdrawal charges

◦ cash withdrawal:	
- from Tatra banka ATM in the SR	EUR 5
- from other bank's ATM in the SR and abroad	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 gambling<sup>1</sup>

• <b>Other charges<sup>2</sup></b>	
◦ urgent card issue	EUR 30
◦ replacement card issue	EUR 10
◦ replacement PIN code issue	EUR 10
◦ card changes <sup>3</sup>	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/payment card correspondence at branch EUR 3

◦ charge for delay on instalment payment	
- dunning letter in form of SMS	EUR 1
- dunning letter	EUR 15
- notification for repayment	EUR 30

◦ card/PIN code delivery by courier service	actual costs
◦ extra card statement upon request	The price for issuance of an extraordinary statement upon client's request equals the costs connected with its issuance.

◦ payment order from credit card	EUR 5
◦ settlement of due amount in cash in bank branch	EUR 5

<sup>1</sup> applies to payments over EUR 50 with POS terminal payment

<sup>2</sup> other services – urgent (e.g. credit limit amount change, replacement PIN code issue) 100 % extra charge

<sup>3</sup> card changes: change of overdraft limit, change of daily limit, urgent PIN code unblocking upon client's request, PIN code change via ATM, cancellation of card issued less than 1 year ago.

Provided the cardholder requires that the card or PIN code be sent abroad (only in exceptional cases and provided the delivery would be technically viable 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

### BusinessLoan<sup>TB</sup> Expres<sup>1</sup>

• application processing	
- loan up to EUR 10,000 from	EUR 300
- loan from EUR 10,001 to EUR 20,000 from	EUR 400
- loan from EUR 20,001 from	EUR 800
• loan maintenance charge	EUR 8/month
• Charge for change <sup>2</sup>	EUR 150
• overdraft prolongation charge	
- loan up to EUR 10,000 from	EUR 300
- loan from EUR 10,001 up to EUR 20,000 from	EUR 400
- loan from EUR 20,001 from	EUR 800
• early instalment loan repayment	3 % from delinquent principal
• dunning letter in an event of delay on instalment payment or other obligations in SMS form	EUR 1
• dunning letter or call in an event of delay on instalment payment or other obligations	EUR 50
• dunning letter or call in an event of failure to present financial statements within specified deadlines	EUR 100

<sup>1</sup> it relates also to agreements on overdraft or instalment loan with „MU“ specification in the name of the agreement

<sup>2</sup> applies also to early termination of overdraft facility agreement

### BusinessLoan<sup>TB</sup> Hypo<sup>1</sup>

• application processing	
- loan up to EUR 20,000	from EUR 400
- loan from EUR 20,001 up to EUR 100,000	from EUR 800
- loan up to EUR 100,001	from EUR 1,000
• loan maintenance charge	EUR 8/month
• Charge for change	EUR 150
• early instalment loan repayment	3 % from early repaid principal, for free after interest fixation period termination

- dunning letter in an event of delay on instalment payment or other obligations in SMS form EUR 1
- dunning letter or call in an event of delay on instalment payment or other obligations EUR 50
- dunning letter or call in an event of failure to present financial statements within specified deadlines EUR 100

<sup>1</sup> it relates also to agreements on installment loan with „BH“ specification in the name of the agreement

### BusinessLoan<sup>TB</sup> Variant<sup>1</sup>

- application processing from on individual basis
- loan maintenance charge EUR 8/month
- Charge for non-drawdown min. 0.20% p.q.
- Processing of application for change 0.25% of the amount of granted loan, min. EUR 150
- early repayment individually
- dunning letter in an event of delay on instalment payment or other obligations in SMS form EUR 1
- dunning letter or call in an event of delay on instalment payment or other obligations EUR 50
- loan increase charge on individual basis
- overdraft prolongation charge on individual basis
- dunning letter or call in an event of failure to present financial statements within specified deadlines EUR 100

<sup>1</sup> overdraft or instalment loan provided to legal entities through our branch network in the amount up to EUR 1 million with mandatory proof of the purpose of its utilisation and variable security

### All other loans

(notwithstanding committed or non-committed loan)

- loan maintenance charge EUR 18 per month
- Charge for non-drawdown min. 0.20% p.q.
- Charge for change 0.01% from the amount of the provided loan, min. EUR 500
- Charge for early termination of agreement for provision of overdraft facility 3 % from the entire facility limit
- Charge for early repayment of instalment loan 3% from the early repaid principal
- dunning letter or call in an event of delay on instalment payment or other obligations EUR 50
- dunning letter or call in an event of failure to present financial statements within specified deadlines EUR 100
- Monitoring charge 0.50 % of the loan amount on the anniversary date of signing the instalment loan agreement, min. EUR 100, max. EUR 1,000/year

## VI. OTHER SERVICES

### Day and night safe

- day and night safe commission processing 0.1 % from deposited sum, min. EUR 2

### Safe-deposit boxes

- safe-deposit box rental including insurance of valuables of the value of EUR 3,320 EUR 18/month<sup>1</sup> (VAT incl.)
  - additional insurance per each EUR 3,320 EUR 1.08/month<sup>1</sup> (VAT incl.)
- Minimum rental period is 1 month.

<sup>1</sup> month = 30 days

### Confirmations and information services

- standard confirmations<sup>1</sup> EUR 5
- non-standard confirmations and actions<sup>2</sup> EUR 15/confirmation/service

<sup>1</sup> standard confirmations: confirmation of disposable balance in account, confirmation of deposit balance in TA, confirmation of hold, confirmation related with current account, confirmations of payment, etc.

<sup>2</sup> applies to all non-standard confirmations and acts except for confirmation of loan balance issued as the first in the calendar year that is issued free of charge

- bank information upon client's request EUR 25 (VAT incl.)
- Bank information upon client's request – urgent issue on the following working day EUR 50 (VAT incl.)
- information upon request of third persons:
  - about client EUR 50 (VAT incl.)
  - about non-client EUR 30 (VAT incl.)
- information on interest rates for loans provided to:
  - client EUR 20 (VAT incl.)
  - non-client EUR 30 (VAT incl.)
- bank information for audit purposes EUR 80 (VAT incl.)
- Banking information for audit purposes – urgent issue up to 3 working days EUR 160 (including VAT)

### 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.

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

### BusinessLoan<sup>TB</sup> Comfort

- loan maintenance charge EUR 6/month
  - Charge for change<sup>1</sup> EUR 150
  - dunning letter in an event of delay on instalment payment or other obligations in SMS form EUR 1
  - dunning letter or call in an event of delay on instalment payment or other obligations EUR 50
- <sup>1</sup> applies also to early termination of overdraft facility agreement

### BusinessLoan<sup>TB</sup> Garant/Non-specific<sup>TB</sup> Loan

secured by financial means provided in EUR or in foreign currency

- loan maintenance charge (instalment loan)<sup>1</sup> EUR 6/USD 4.60/GBP 2.30/CHF 5.50/CZK 95/month
- Processing of application for change<sup>2</sup> EUR 150
- early instalment loan repayment charge 5 % from early repaid principal
- dunning letter in an event of delay on instalment payment or other obligations in SMS form EUR 1
- dunning letter or call in an event of delay on instalment payment or other obligations EUR 15
- notification in an event of delay on instalment payment or other obligations EUR 30

<sup>1</sup> applies only to applications submitted since 31 August 2006

<sup>2</sup> charge applies also to early termination of overdraft facility agreement

## VIII. CHARGING PRINCIPLES

1. 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.
2. Charges for executed transactions and statements generated in the account of the client on the last banking working day of a month are charged in the following calendar month.
3. The client always pays the full the charge for service package and Transaction modul regardless of services included in the package the client actually used.
4. 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.
5. 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.
  6. 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.
  7. 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.
  8. For transactions executed by means of a TPP, the same charging principles shall be applied as for transactions provided via **Internet** banking<sup>TB</sup> and **Internet** banking<sup>TB</sup> for mobile devices.
  9. B-mail is a notification message for a client with information about payment transactions on the current account, the Saving system 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<sup>TB</sup> 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<sup>TB</sup> or mobile application through which the client or authorised person use **Internet** banking<sup>TB</sup> 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.).
  10. Non-used services included in packages or Transaction modul are non-refundable and cannot be transferred to the next calendar month.
  11. First the transaction value of the current service package and then the Transaction Module is applied

- for the executed automated transactions in the respective charging period.
12. Transactions and services above the service package limit or above the Transaction modul 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.
  13. 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**<sup>™</sup>, **Internet banking**<sup>™</sup> for mobile devices, **Business Banking**<sup>™</sup>, TPP, MultiCash or SWIFT.
  14. Automated transactions include:
    - a. inbound payments,
    - b. SEPA payment within EU and EEA countries via **Internet banking**<sup>™</sup>, **Internet banking**<sup>™</sup> for mobile devices, MultiCash, **Business Banking**<sup>™</sup> and SWIFT
    - c. payments – cash pooling,
    - d. payments via standing order or collection,
    - e. card payments
    - f. automatic payment of credit card
    - g. payments in CZK to clients of Raiffeisenbank Czech Republic executed via **Internet banking**<sup>™</sup>, **Business Banking**<sup>™</sup> and MultiCash.
  15. 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.
  16. The client is entitled to ask at any time for a change of a service package to another service package offered by the bank (except for a change from the **Self employed** account<sup>™</sup> service package or to the **Self employed** account<sup>™</sup> service package), eventually for a service package cancellation and for maintenance of a current account without a service package. In case the client asks for activation of some of the offered service packages, the bank will charge the current account of the client in terms of the selected service package with effect as set forth in the Agreement on Current Account of a Legal Entity or an Individual Person – Entrepreneur and on Provision of Other Products and Services Thereto. The bank does not provide refund of charges for services included in the selected service package already cleared from the client's account until the effective day specified in the respective agreement. The client's account will be charged upon the next settlement of charges in terms of the active service package while all transactions executed in the respective month prior to the change effective date will also be charged in terms of the respective package.
  17. With cancellation of account with service package, likewise with cancellation of account without service package, the client will be charged only for the executed transactions and provided services, and that in the same way as with the account without service package independently of whether the account did or did not include a service package.
  18. Charge for placement, change and cancellation of standing order or SEPA direct debit is payable on the day the act was executed. SEPA direct debit execution charge is payable at the end of the month.
  19. All charges specified in Service Charges are valid also for products and services provided to the clients in a foreign currency unless charge for foreign currency accounts is expressly stated in the Service Charges. 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.
  20. Charge for loan maintenance with other loans is payable always on the day of the respective month when interests are payable for the respective loan. If interests are not payable in every calendar month, the charge shall be payable on the day of each calendar month the number whereof is identical with the number of the day when interests are otherwise payable. Dunning charges are payable on the day determined by the Lender in the dunning letter.
  21. Charges for information about a bank client provided to authorised persons based on the Act on Banks are charged by the bank by means of an invoice sent together with bank's reply, having maturity of 15 days. In case the respective information is provided to a natural person – foreigner from other than a European Union member state, settled charges are not subject to value added tax in the Slovak Republic.
  22. 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.
  23. 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 – Corporate Entities or Individual – Entrepreneurs Segment become effective on 31 March 2020.**