

I. Deposit products

Service package: Tatra Personal[™]

Tatra Personal[™] 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 Electron debit payment card
- debit card Mobile payments without insurance¹
- unlimited number of PIN code changes via ATM
- unlimited number of automated transactions per month, including card payments, withdrawals from Tatra banka ATMs and cash withdrawals from ATMs of the Raiffeisen Bank International AG Group²
- unlimited number of Tatra banka ATM mobile cash withdrawals
- unlimited number of cash withdrawals in foreign currency in branch
- optional account overdraft³
- services provided via electronic communication media⁴
- unlimited number of e-mails and selected types of SMS within bmail service
- administration of standing orders and SEPA direct debits via electronic communication media (**Internet banking[™]** and **Internet banking[™]** for mobile devices⁵)
- Savings system and related services (i.e. charging all transactions executed in the Savings system⁶ and services provided via electronic communication media⁴)

¹ issued upon client's request as the first new card in order

² 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

³ upon performance of criteria determined by the bank

⁴ **Internet banking[™]**, **Internet banking[™]** for mobile devices, **DIALOG Live**, **VIAMO**

⁵ applies to standing order maintenance

⁶ except for transfers from current account to Savings system 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 0.50 + 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- early TA withdrawal – loss of title to interest on the entire amount withdrawn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 Price for issuance of a replacement statement upon client's request amounts to the costs related to the issuance of the document
- 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

- cash deposit to account¹ EUR 1.50
- cash withdrawal EUR 3

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 1
- Processing of coins at withdrawal
 - over 50 coins 5% from the amount, min. EUR 1
- EUR cash change or exchange for other nominal values EUR 0.01/piece, min. EUR 1
- Reported cash withdrawal not exercised 0.1% of the withdrawal amount

Non-cash transactions

a) Domestic payment*

- SEPA payment* and SEPA direct debit EUR 0.18
- processing of payment order delivered:
 - in form of a written payment order and via **DIALOG Live**** EUR 1.50
 - via **Internet banking[™]**, **Internet banking[™]** for mobile devices and **VIAMO** EUR 0.18
- execution of standing order and SEPA direct debit EUR 0.18
- automatic payment of credit card EUR 0.18
- cancellation of standing order and SEPA direct debit authorisation:
 - in form of a written payment order at branch and via **DIALOG Live** EUR 2
- change of direct debit/mandate authorisation in bank branch and via **DIALOG Live** EUR 2

- change of standing order in bank branch and via **DIALOG Live** EUR 2
- express payment order processing EUR 30
- processing of application for intermediation of payment refund sent to other bank in the SR¹ EUR 5
- processing of a request for the intermediation of a payment refund sent abroad² EUR 15
+ other bank charges
- provision of additional information about execution of payment, change of payment instruction after sending the payment Price for the issuance of confirmation and provision of information upon client's request amounts to the costs related to the issuance of the respective documents

b) Cross-border payment***

- inbound payment processing EUR 0.18
- **Standard charge**
 - via **Internet banking**^{TB}
 - 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 0.18
 - at branch EUR 1.50
- **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 a request for intermediation of payment refund² EUR 15
+ other bank charges
 - provision of additional information about execution of the payment, change of the payment instruction after sending the payment Price for issuance of a confirmation and provision of information upon client's request amounts to the costs related to the issuance of the respective documents

*SEPA payment is payment in EUR currency from payer's account to beneficiary's account, while both accounts are kept in banks within the SEPA countries. The list of countries currently involved in SEPA is disclosed on www.ecb.europa.eu.

**applicable to transfers in EUR currency within the SR

***cross-border payment- transfer of financial means within the EEA countries in favour of an EEA member state (in case such transfer does not fulfil the conditions of SEPA payments), transfer of financial means within the EEA countries in other currency than the EEA member state currency (i.e. also transfer in foreign currency within the SR) and transfer of financial means outside the EEA countries in any currency

¹charge relates to 1 application

²the fee applies to one 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 EUR 0.30/one e-mail address or one telephone number/month

¹except for the below items

²in case of at least one message sent to the application per particular accounting period

IV. Payment cards

Debit cards

Visa Electron

The card charge includes a charge for card maintenance and extended client protection against payment card misuse.

- private card EUR 1/month
- **Private payment card travel insurance**¹ EUR 30/year
- **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 2
 - cash withdrawal at bank, post office or exchange office in the SR and abroad EUR 10
- **Card payment processing charge** EUR 0.18
- **Charge for processing of card payment for betting, lottery and gambling**² EUR 2.50
- **Other charges**³
 - replacement card issue EUR 10
 - card changes⁴ EUR 5
 - card/PIN code delivery by courier service actual costs

¹insurance price includes insurance of husband/wife, domestic partner of the card holder up to 65 years of age and children of the card holder up to 18 years of age if travelling with the card holder

²applies to payments over EUR 50 with POS terminal payment

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

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

MasterCard

The card charge includes a charge for card maintenance and extended client protection against payment card misuse.

- private card EUR 2/month
- **Private payment card insurance¹** EUR 30/year
- **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 2
 - cash withdrawal at bank, post office or exchange office in the SR and abroad EUR 10
- **Card payment processing charge** EUR 0.18
- **Charge for processing of card payment for betting, lottery and gambling²** EUR 2.50
- **Other charges³**
 - urgent card issue EUR 30
 - replacement card issue EUR 10
 - card changes⁴ EUR 5
 - card/PIN code delivery by courier service actual costs

¹insurance price includes insurance of husband/wife, domestic partner of the card holder up to 65 years of age and children of the card holder up to 18 years of age if travelling with the card holder

²applies to payments over EUR 50 with POS terminal payment

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

⁴card changes: change of daily limit, replacement PIN code issue, urgent PIN code unblocking, PIN code change via ATM

Credit cards

Visa cards

The card charge includes a charge for credit card maintenance, use of credit card electronic services and extended client protection against credit card misuse.

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

- **Private payment card travel insurance¹** EUR 30/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 gambling²** EUR 2.50
- **Other charges³**
 - urgent card issue EUR 30
 - replacement card issue EUR 10
 - card changes⁴ EUR 5
 - monthly charge for collection of paper card account statements at branch EUR 3
 - extraordinary card statement upon request Price for issuance of a replacement statement upon client's request amounts to the costs related to the issuance of the document
 - card/PIN code delivery by courier service actual costs
 - payment order from credit card EUR 1
 - settlement of due amount in cash in bank branch EUR 5
- **Instant creditTM charge**
 - Total Instant creditTM amount up to EUR 1,000 EUR 4/month
 - Total Instant creditTM amount over EUR 1,000 EUR 10/month
 - Total Instant creditTM amount from EUR 3,000 EUR 20/month

¹insurance price includes insurance of husband/wife, domestic partner of the card holder up to 65 years of age and children of the card holder up to 18 years of age if travelling with the card holder

²applies to payments over EUR 50 with POS terminal payment

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

⁴card changes: change of overdraft limit, daily limit change, replacement PIN code issue, 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 and extended client protection against credit card misuse, as well as charges for additional assistance services.

• Card charge

- main card EUR 20/month
- additional card EUR 10/month

• Private payment card travel insurance¹

EUR 30/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 gambling²** EUR 2.50
- **Other charges**
 - monthly charge for collection of paper card account statements at branch EUR 3
 - extraordinary card statement upon request Price for issuance of a replacement statement upon client's request amounts to the costs related to the issuance of the document
 - card/PIN code delivery by courier service actual costs
 - payment order from credit card EUR 1

¹insurance price includes insurance of husband/wife, domestic partner of the card holder up to 65 years of age and children of the card holder up to 18 years of age if travelling with the card holder

²applies 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[™] without security

- Loan fee 2% from the amount of the provided loan, max. EUR 300
- Charge for change in loan repayment¹ EUR 40
- Early loan repayment costs^{2,3,4} Actual costs directly related to request for early repayment and costs the Bank has incurred in connection with early repayment

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

²applicable only if the sum of the early repaid payments in the last 12 months including the last payment exceeds EUR 10,000

³for consumer loans under the Act on Consumer Loans, early repayment costs may not exceed 1% from the early repaid sum of the loan

⁴in 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

Home Equity Loan[™]

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

- apartment assessment without expert's opinion + EUR 100/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

¹The 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.

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

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

⁴applies to decrease of loan amount before loan disbursement, change in loan repayment, change in loan security, change in borrower, change of loan provision conditions

⁵no 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

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

Mortgage[™] with state bonus for young people/ Mortgage[™]/Mortgage Loan

- Loan fee 0.80 % from the amount of the provided loan, min. EUR 250
- apartment assessment without expert's opinion + EUR 100/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

¹The 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.

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

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

⁴applies 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

⁵no 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 **MortgageTM with state bonus for young people**

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

• 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

¹charge will be refunded in case the change is not executed
²applies to change of loan amount, change of loan repayment, change of security

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

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

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

VI. Other services

Safe-deposit boxes

- safe-deposit box rental with insurance of deposited values amounting to EUR 3,320 EUR 18/month¹ (VAT incl.)
- additional insurance per each additional EUR 3,320 EUR 1.08/month¹ (VAT incl.)
Minimum rental period is 1 month.

¹month = 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

Non-specific LoanTM secured by funds/ Non-specific LoanTM Garant

- Charge for loan change^{1,2} EUR 40

Debit cards

Visa Cards

Mobile payments

- private card iCarte (iCarte3, iCarte4 and iCarte5 design) EUR 50/one-time fee
- private card O2 EUR 10/one-time fee
- private card Orange EUR 10/one-time fee

Credit cards

Visa cards

Virtual card

- main card EUR 2.50/month
- **Charge for processing of card payment for betting, lottery and gambling¹** EUR 2.50
- **Other charges²**
 - urgent card issue EUR 30
 - replacement card issue EUR 10
 - card changes³ EUR 5
 - monthly charge for collection of paper card account statements at branch EUR 3
 - extraordinary card statement upon request Price for issuance of a replacement statement upon client's request amounts to the costs related to the issuance of the document
 - card delivery by courier service actual costs
 - payment order from credit card EUR 1
 - settlement of due amount in cash in bank branch EUR 5

¹applies to payments over EUR 50 with POS terminal payment

²other services – urgent (e.g. credit limit amount change) 100% extra charge

³card changes: change of overdraft limit, daily limit change

MercedesCard

The card charge includes a charge for credit card maintenance, use of credit card electronic services and extended client protection against credit card misuse.

- **Card charge**
 - main card EUR 2.50/month
 - additional card EUR 0.50/month
- **Travel insurance to private payment card¹** EUR 30/year
- **Cash withdrawal charges**
- cash withdrawal
 - from Tatra banka ATM in the SR EUR 5
 - from ATM of other banks in the SR and abroad EUR 15
- cash withdrawal at bank, at post office or in exchange office in the SR and abroad EUR 15
- **Charge for processing of card payment for betting, lottery and gambling²** EUR 2.50
- **Other charges³**
 - urgent card issue EUR 30
 - replacement card issue EUR 10
 - card changes⁴ EUR 5
 - monthly charge for collection of card account statements in paper form at branch EUR 3
 - extraordinary card statement upon request Price for issuance of a replacement statement upon client's request amounts to the costs related to the issuance of the document
 - card/PIN code delivery by courier service actual costs
 - payment order from credit card EUR 1
 - settlement of due amount in cash at bank branch EUR 5

¹insurance price includes insurance of husband/wife, partner of the card holder up to 65 years of age, and children of the card holder up to 18 years of age if travelling with the card holder

²applies to payments over EUR 50 with POS terminal payment

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

⁴card changes: change of credit limit amount, daily limit change, replacement PIN code issue, PIN code unblocking upon client's request – urgent, PIN code change via ATM

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.

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. The client always pays the full the charge for service package regardless of services included in the package the client actually used.
7. Non-used services included in packages are nonrefundable and cannot be transferred to the next calendar month.
A third party ("TPP") means all or any persons providing payment services, such as AISP, CISP, PISP as defined in the General Commercial Terms and Conditions of Tatra banka, a. s.

8. 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.
- Transactions executed via TPP are subject to the same charging principles as transactions executed via **Internet banking[™]** and **Internet banking[™]** for mobile devices.
9. 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[™]**, **Internet banking[™]** for mobile devices, TPP and **VIAMO**.
10. Automated transactions include:
- inbound payments,
 - SEPA** payments via **Internet banking[™]**, **Internet banking[™]** for mobile devices and **VIAMO**
 - payments via standing order or collection,
 - Tatra banka ATM cash withdrawals,
 - card payments.
 - automatic payment of credit card
 - payments in CZK to clients of Raiffeisenbank Czech Republic executed via **Internet banking[™]**.
11. 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.
12. **Tatra Personal[™]** service package include the following services connected with the use of the Savings system: settlement of all Savings system transactions, sent and received payments on current account in connection with the Savings system (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[™]**, **Internet banking[™]** for mobile devices, **DIALOG Live**).
13. 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.
14. 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.
15. The bank provides the client a discount on one **Tatra Personal[™]** service package in terms of the **Reward program[™]** upon fulfilment of the following conditions:
- A) 100% discount on Tatra Personal[™] service package will be granted to:**
- Clients with deposits and loans in case the sum of their deposits and outstanding loans exceeds EUR 20 000 in any currency every day during the entire monitored period (in terms of par. 17. hereof). Deposits include balance of funds in current accounts (including the Saving System) and term deposit accounts, i: deposits, passbooks, Guaranteed Investments, mutual funds of Tatra Asset Management management company, bonds issued by Tatra banka, a.s., and selected investment certificates issued by Raiffeisen centrobank AG, maintained in the Investment Account opened and maintained for the client by Tatra banka, a.s., in terms of the Unit investment program with life insurance, supplementary pension saving.
- Loans shall include the amount of the outstanding principal in client's **Mortgage Loan[™]**, **Mortgage Loan[™]** with state contribution for the young, **Nonspecific loan Classic**, instalment **Non-specific Loan[™] Garant**, **Home Equity Loan** and Tatra Leasing loan and drawn principal in client's Optional Overdraft and overdraft **Non-specific Loan[™] Garant** and drawn credit card facility limit
- **Children** of 0 to 15 years of age
 - **Students** of full-time study from 15 to 20 years of age
 - **Students** of full-time study from 20 to 26 years of age If as of the day the bank is submitted a confirmation of school attendance not older than 30 days on the day when submitted to the bank, or a student book with a valid registry in the current school year, sent by e-mail from the client's e-mail address to studenti_potvrdenie@tatrabanka.sk. In case of a full-time student abroad the bank may accept as a confirmation of study also a valid student visa or other confirmation from the respective authority. A student studying on the territory of the Czech Republic can also submit the bank a confirmation of temporary address in the Czech Republic for the purpose of study.

B) 50% discount on Tatra Personal[™] service package will be granted to:

- **Clients utilising innovations** if they utilised at least two different Tatra banka innovations in the monitored period (in terms of par. 17. hereof): **Tatra banka** mobile application, **VIAMO**, **Contactless mobile payments[™]**, **Voice biometrics[™]** or **Spending report[™]** in **Internet banking[™]**. Utilisation of innovations includes also the execution of a payment via **Internet banking[™]** for mobile devices and **VIAMO**, or a cleared contactless mobile payment, utilisation of **DIALOG** Live service with verification by **Voice biometrics[™]**, utilisation of **Spending report[™]**. The bank provides a discount on the service package of the client utilising innovations, i.e. also in case the client will use the respective innovations as a person authorised to handle the account of another client.
 - **Clients with an authorisation at the level of the "Owner" in respect of Tatra Business[™]** current account of a legal entity or an individual entity - entrepreneur.
 - **Young clients from 20 to 28 years of age**
The bank will provide a discount for a period of 2 years, and that as of a calendar month wherein the client lost the title to a 100% discount on the service package price provided for the client as a full-time student, or as of a calendar month in which the Agreement of Current Account of an Individual Client and of Provision of Other Products and Services Thereto was concluded. The bank provides the discount in both cases maximum up to the age of 28.
 - **Spouses** – clients, in case both of the spouses maintains with the bank at least one current account with **Tatra Personal[™]** service package. The bank provides the discount on basis of a certificate of marriage or the bank may, upon its own discretion, provide this discount also in case clients prove the marriage and its duration by some other, authentic manner. The bank provides the discount for an unlimited period until the bank detects in an authentic manner that the declared relationship has just ended. In such case the title to the respective discount terminates with immediate effect.
16. Percentage discount of the **Reward program[™]** applies to the entire amount of **Tatra Personal[™]** service package while individual types of discounts of the **Reward program[™]** can be combined, however up to 100% of the service package price. The client loses the title to a discount on the **Reward program[™]** 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.
17. Monitored period for purposes of the **Reward program[™]** 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 for purposes of the **Reward program[™]** 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.
18. A charge for 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.
19. The bank provides within the **Reward program[™]** the client who owns a private main VISA credit card or MercedesCard 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/Virtual/MercedesCard	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.

20. 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.
21. 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.
22. 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. August 2017.