

Information on Costs and Associated Charges for Investment and Ancillary Services Provided in Relation to Derivative Financial Instruments and Securities at Capital Markets of Tatra banka, a.s.



Valid and effective from 3 January 2018

Information on costs and associated charges specified in this document are indicative only and they are determined for the clients, who entered with Tatra banka, a.s., with its registered office at Hodžovo námestie 3, 811 06 Bratislava 1, Organisation ID No.: 00 686 930, registered in the Commercial Register of District Court Bratislava I, Section: Sa, File No. 71/B (hereinafter the "Bank"), into Agreement on Trading at Capital Markets, or in the past Agreement on Conditions of Trading at Treasury or in the past, at Treasury and Investment Banking (hereinafter the "Agreement") and concern relationships that arose or will arise between the Bank and client under such Agreement. **The estimates are based on the assumptions and may deviate from the costs and charges actually incurred by the client.** The final fee for the client related to the relevant client's transaction with a derivative financial instrument and/or security is set on an individual basis within the appropriate range and may depend on the relevant client category (retail client, professional client or eligible counterparty), volume of trade, the specific situation in the market, possibly taking into account individually agreed terms and conditions between the Bank and client.

Information on costs and associated charges actually incurred to the client in the relevant year will be sent to the email address, specified by the client in the Agreement to that effect, once a year.

This document includes information on the estimated costs and associated charges charged to the client for the investment service "dealing on own account" provided in relation to derivative financial instruments, investment service "dealing on own account" provided in relation to securities, ancillary service "foreign exchange services where these are connected to the provision of investment service dealing on own account" in relation to derivative financial instruments and securities and investment services "reception and transmission of orders in relation to one or more financial instruments" and "execution of orders on behalf of clients" in relation to securities under the Agreement.

Type of cost/charge	Charge ¹		
	in % from invested amount	in EUR	
		calculation for assumed investment amount of EUR 10,000	calculation for assumed investment amount of EUR 1,000,000
1. Costs and associated charges charged to client for investment service "dealing on own account" provided in relation to derivative financial instruments			
1.1. Costs of investment service "dealing on own account" in derivative financial instruments			
a) One-off entry fee	free of charge	EUR 0.00	EUR 0.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00
1.2. Product costs associated with the manufacturing and managing of derivative financial instruments			
1.2.1. Product costs associated with term currency trade – Forward transaction on foreign currency accounts, Forward transaction opening/closing, Floating maturity forward transaction opening/closing/conversion of profit or loss, Non-delivery forward transaction opening/partial closing/closing/conversion of profit or loss			
a) One-off entry fee/margin ²	0,01% - 1,00%	EUR 1 - 100.00	EUR 100 - 10,000.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00
1.2.2. Product costs associated with option trade - Currency option			
a) One-off entry fee/margin ²	0,01% - 2,00%	EUR 1 - 200.00	EUR 100 - 20,000.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00
1.2.3. Product costs associated with IRS trade – Interest Rate Swap, Amortizing Interest Rate Swap			
a) One-off entry fee/margin ²	0,01% - 5,00% ³ (max. 0,5% p.a. from fixed interest rate)	EUR 1 - 500.00	EUR 100 - 50,000.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00

Type of cost/charge	Charge ¹		
	in % from invested amount	in EUR	
		calculation for assumed investment amount of EUR 10,000	calculation for assumed investment amount of EUR 1,000,000
1.2.4. Product costs associated with special trade - Barrier currency option			
a) One-off entry fee/margin ²	0,01% - 3,00% (max. 0,5% p.a. from fixed interest rate)	EUR 1 - 300.00	EUR 100 - 30,000.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00
1.2.5. Product costs associated with special trade - Digital option			
a) One-off entry fee/margin ²	0,01% - 5,00%	EUR 1 - 500.00	EUR 100 - 50,000.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00
1.2.6. Product costs associated with special trade - Interest Rate Cap, Interest Rate Floor, Cross Currency Interest Rate Swap			
a) One-off entry fee/margin ² (max. 0,5% p.a. from fixed interest rate)	0,01% - 5,00% ⁴	EUR 1 - 500.00	EUR 100 - 50,000.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00
1.2.7. Product costs associated with special trade - Tatra Premium Deposit, Tatra Premium Deposit EKI/KI/KO, Tatra Premium Deposit PLUS			
a) One-off entry fee/margin ²	0,01% - 5,00%	EUR 1 - 500.00	EUR100 - 50,000.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00

Type of cost/charge	Charge ¹		
	in % from invested amount	in EUR	
		calculation for assumed investment amount of EUR 10,000	calculation for assumed investment amount of EUR 1,000,000
2. Costs and associated charges charged to client for investment service "dealing on own account" provided in relation to securities			
2.1. Costs of investment service "dealing on own account" in securities			
2.1.1. Costs of investment service "dealing on own account" in securities issued by Tatra banka			
a) One-off entry fee	free of charge	EUR 0.00	EUR 0.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00
2.1.2. Costs of investment service "dealing on own account" in securities issued by third party			
a) One-off entry fee/margin ²	0,01% - 3,00%	EUR 1 - 300.00	EUR 100 - 30,000.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00
2.2. Product costs associated with the manufacturing and managing of securities issued by the bank			
a) One-off entry fee/margin ²	free of charge	EUR 0.00	EUR 0.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00

Type of cost/charge	Charge ¹		
	in % from invested amount	in EUR	
		calculation for assumed investment amount of EUR 10,000	calculation for assumed investment amount of EUR 1,000,000
3. Costs and associated charges for ancillary service "foreign exchange services where these are connected to the provision of investment service dealing on own account" in relation to derivative financial instruments and securities			
3.1. Costs of ancillary service "foreign exchange services"			
a) One-off entry fee	free of charge	EUR 0.00	EUR 0.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00
3.2. Foreign exchange costs associated with spot currency trade – Conversion of profit or loss from non-delivery forward transaction, Conversion of profit or loss from floating maturity forward transaction, Conversion of premium payment from option trade, Conversion of profit or loss from option trade, Conversion for purchase/sale of security			
a) One-off entry fee/margin ²	0,01% - 1,00%	EUR 1 - 100.00	EUR 100 - 10,000.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00

Type of cost/charge	Charge ¹		
	in % from invested amount	in EUR	
		calculation for assumed investment amount of EUR 10,000	calculation for assumed investment amount of EUR 1,000,000
4. Costs and associated charges for investment services "reception and transmission of orders in relation to one or more financial instruments" and "execution of the orders on behalf of clients" in relation to securities			
4.1. Fee for reception of order to purchase or sell security	free of charge	EUR 0.00	EUR 0.00
4.2. Consideration for the purchase or sale of book-entry securities kept in the Central Securities Depository's register established under the Act⁶			
a) One-off entry fee	0,01% - 1,5%, at least EUR 25	EUR 25 - 150.00	EUR100 - 15,000.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00
4.3. Consideration for the purchase or sale of book-entry securities issued outside the territory of the Slovak Republic			
a) One-off entry fee	0,01% - 1,5%, at least EUR 80	EUR 80 - 150.00	EUR 100 - 15,000 0.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00
4.4. Consideration for the purchase or sale of PL TAM⁵			
a) One-off entry fee	free of charge	EUR 0.00	EUR 0.00
b) Ongoing annual fee	free of charge	EUR 0.00	EUR 0.00
c) One-off exit fee	free of charge	EUR 0.00	EUR 0.00

Notes:

- ¹ Charge under par. 1., 2. and 3. is calculated in the currency of the transaction using foreign exchange “mid” conversion rate according to the exchange rate list of the Bank valid on the transaction date. Charge under par. 4. is calculated in the currency of the transaction using foreign exchange rate according to the exchange rate list of the European Central Bank valid on the transaction date.
- ² As a rule one-off entry fee/margin is included in the price offered by the Bank
- ³ The fee amount applies to IRS trades with maximum transaction period of 10 years. Fee amount of maximum 10% from invested amount applies to IRS trades with longer period.
- ⁴ The fee amount applies to special trade Interest Rate Cap, Interest Rate Floor, Cross Currency Interest Rate Swap with maximum transaction period of 10 years. Fee amount of maximum 10% from invested amount applies to trades with longer period.
- ⁵ PL TAM means mutual fund units issued by Tatra Asset Management, správ. spol., a.s., Hodžovo námestie 3, 811 06 Bratislava, organisation ID No.: 35 742 968, registered in the Commercial Register of District Court Bratislava I, Section: Sa, File No. 1689/B.
- ⁶ Act No. 566/2001 Coll. on Securities and Investment Services amending other acts, as amended.

Notice:

Terms and conditions for the execution of transactions in derivative financial instruments and/or securities and/or currency transactions concluded between the client and the Bank at Capital Markets are governed by the Capital Markets Business Conditions of Tatra banka, a.s. (hereinafter referred to as the "CMBC"), which form an integral part of the Agreement. Terms and definitions not explicitly defined in this document, the terms and definitions according to CMBC apply.

Under or in connection with the Agreement, the Bank does not provide clients with investment service “portfolio management” or “investment advice” and/or with ancillary service “investment research and financial analysis or other forms of general recommendation relating to transactions in financial instruments”.

All one-off costs and fees have the nature of entry costs and fees, not exit costs and fees.