



°Scale of fees of Tatra banka, a. s. for the services provided in securities area

1. Securities trading

- A. Consideration for procurement of purchase or sale of book-entry securities (hereinafter referred to as the "securities") kept with the Central Securities Depository SR, Inc. (hereinafter referred to as the "SLCP") 1,5 % from the transaction volume¹ /minimally EUR 25.00 / (including all costs of Tatra banka related to the transaction):
- B. Consideration for procurement of purchase or sale of book-entry securities issued abroad (hereinafter referred to as the "foreign securities ZCP") 1.5% from the transaction volume¹ /minimally EUR 80.00 / (including all costs of Tatra banka a.s. related to the transaction)
- C. Consideration for procurement of purchase or sale of mutual funds certificates (PL) TAM² free of charge
- D. Fee for giving the instruction for procurement of purchase or sale of securities free of charge

2. Services of Tatra banka, a.s. related to the Investment account³

- A. Consideration for keeping the mortgage-backed securities and other bonds issued by Tatra banka, a.s. in the Investment account 0.08 % p.a.
- B. Consideration for keeping the book-entry securities (other than mortgage-backed securities and other bonds issued by Tatra banka, a.s.) debt foreign securities (ZCP) and shares issued outside the territory of the SR in the countries referred to in the group No. 1⁵ in the Investment account 0.20 % p.a.^{4,6}
- C. Consideration for keeping the debt foreign securities (ZCP) and shares issued outside the territory of the SR in the countries referred to in the group No. 2⁵ in the Investment account 0.40 % p.a.⁴
- D. Consideration for keeping the debt foreign securities (ZCP) and shares issued outside the territory of the SR in the countries referred to in the group No. 3⁵ and investment certificates issued outside the territory of the SR in the Investment account 0.80 % p.a.⁴
- E. Consideration for keeping mutual funds, certificates and analogous securities issued outside the territory of the SR and subscription rights related to foreign securities in the Investment account 0.40 % p.a.⁴
- F. Minimum fee for keeping the Investment account if client has the contact current account maintained with Tatra banka, a.s. EUR 10,00 p.q.^{4,7} if the total amount of remuneration for keeping of securities in the Investment account does not reach the amount of costs paid by Tatra banka, a.s. towards third persons, Tatra banka, a.s. has the right to request also the reimbursement of costs paid by Tatra banka, a.s. towards third persons from the client.
- G. Receive/delivery of the securities to/from the Investment account from/to the Investment account EUR 20.00⁸
- H. Receive/delivery of the foreign securities to/from the Investment account not from/to the Investment account EUR 100⁸ + costs paid by Tatra banka, a.s. towards the third persons
- I. Against payment transfer of book-entry securities (SLCP) to/from the Investment account not from/to the Investment account 0.2% from transfer volume⁹ /min. EUR 20 ; max. EUR 330.00 /
- J. Free of payment transfer of book-entry securities or transfer of book-entry securities (there is no change of securities owner) to/from Investment account or crediting the book-entry securities to the issuers to the Investment account not from/to the Investment account. EUR 20.00⁸
- K. Activities of Tatra banka, a.s. connected with corporate action processing in relation to securities in the Investment account that does not result in financial movement free of charge
- L. Corporate action processing in relation to securities in the Investment account that results in financial movement 0.5% from transaction volume
- M. Balance statement from the Investment account at the Client's request EUR 7.00⁴

N. Registration of suspension of right of disposal in relation to SLCP in the Investment account	EUR 10.00 ¹⁰
O. Expiry of registration of right of disposal in relation to SLCP in the Investment account	free of charge
P. Registration of lien and securing transfer in relation to SLCP in the Investment account	0.03% from the amount of secured claim /min. EUR 40.00 ; max. EUR 2,200.00/ ¹⁰
R. Other services connected with the Investment account ¹¹	EUR 3.00 /15 min.
+ costs paid by Tatra banka, a.s. towards the Central Securities Depository SR, Inc. (hereinafter referred to as the "CDCP") ¹² and towards the third persons.	
S. Minimum fee for keeping the Investment account if client does not have the contact current account maintained with Tatra banka, a.s.	EUR 25,00 p.q. ^{4,7} / if the total amount of remuneration for keeping of securities in the Investment account does not reach the amount of costs paid by Tatra banka, a.s. towards third persons, Tatra banka, a.s. has the right to request also the reimbursement of costs paid by Tatra banka, a.s towards third persons from the client.

3. Services of Tatra banka, a.s. as the member of Central Securities Depository SR, Inc. (CDCP) connected with the book-entry securities kept in CDCP (SLCP)¹¹

A. Keeping the SLCP account if client has the contact current account maintained with Tatra banka, a.s.	EUR 25,00 p.q. ¹⁴ + costs paid by Tatra banka, a.s. towards CDCP./ ¹²
B. Free of payment transfer of book-entry securities or crediting the book-entry securities to the issuers to/from the SLCP account.	EUR 20.00 ⁶
C. Transfer of SLCP (without changing the beneficial owner of securities) to/from SLCP account	EUR 20,00 ⁴
D. Against payment transfer of SLCP to/from SLCP account	0.2% from transfer volume ⁹ /min. EUR 20.00; max. EUR 330.00 /per each party of transfer
E. Transition of SLCP to SLCP account	EUR 20.00 + EUR 0.05 / 1 piece of security
F. Balance statement from SLCP account	EUR 7.00 ⁴
G. Registration of suspension of registration of right to dispose in relation to SLCP on SLCP account	EUR 10.00
H. Expiry of registration of suspension of right to dispose in relation to SLCP on SLCP account	free of charge
I. Registration of lien and securing transfer in relation to SLCP on SLCP account	0.03% from the amount of secured claim /min. EUR 40.00; max. EUR 2,200.00 /
J. Other services related to SLCP account ¹¹	EUR ³ .00 / min. 15 + costs paid by Tatra banka, a.s. towards CDCP ¹²
K. Keeping the SLCP account if client does not have the contact current account maintained with Tatra banka, a.s.	EUR 40,00 p.q. ¹⁴ + costs paid by Tatra banka, a.s. towards CDCP ¹²

4. Notes to the references

1. The fee is calculated in the transaction currency based on the exchange rate according to the exchange rates list of the European Central Bank valid on the transaction date.
2. PL TAM are the mutual funds certificates issued by the company Tatra Asset Management, správ. spol., a.s., Hodžovo námestie 3, 811 06 Bratislava, company identification number 35 742 968, recorded in the Companies Register of the District Court Bratislava I, section Sa, insert No. 1689/B.
3. It is understood by the Investment account the custodianship of book-entry securities (SLCP) and foreign securities (ZCP) established and kept by Tatra banka, a.s. for the client within the meaning of section 6 par. 10 of the Act No. 566/2001 Coll. on securities and investment services and on amendment of some acts as amended by later regulations (hereinafter referred to as the "Act").
4. The fee also includes VAT valid at the time of service provision.
5. Classification of the countries into the groups for the purposes of determination of consideration for keeping

- the debt foreign securities and shares issued outside the territory of the SR in the Investment account:
- Group No. 1: Australia, Belgium, Denmark, Finland, France, Netherlands, Ireland, Japan, Cayman Islands, Canada, Luxembourg, Germany, Norway, Portugal, Austria, Sweden, Swiss, Italy, USA, Great Britain;
- Group No. 2: Bermudas, Cyprus, Czech Republic, Greece, Hong-Kong, Indonesia, Island, South Korea, Hungary, Malaysia, Poland, Russia, Singapore, Spain, Ukraine;
- Group No. 3: For example Bulgaria, China, Croatia, Estonia, JAR, Lithuania, Latvia, Romania, Slovenia and all other countries (except for the SR) expressly not referred to in group No.1 and group No. 2 above.
6. The costs for Global Depository Receipts and American Depository Receipt are not included in the fee.
 7. The fee is payable within 14 business days after termination of the respective calendar quarter. In case Investment account is cancelled before the last calendar day of the respective calendar quarter (including the day), the fee is payable as at the day Investment account has been cancelled in full amount regardless of the time of Investment account maintenance in the respective calendar quarter. The fee is VAT inclusive and valid at the time of service provision.
 8. The fee is subject to VAT valid during the time of service provision unless the acceptance or delivery of securities to/from Investment account results in change of securities owner. VAT is included in fee amount.
 9. The transfer volume is equal to the total price of all transferred securities. In case that it is impossible to determine this price, then the transfer volume is equal to sum of nominal values of all securities that are being transferred.
 10. In case the registration of suspension of right of disposal in relation to SLCP in Investment account and/or the registration of lien and securing transfer in relation to SLCP in Investment account is executed for purposes of provision of security of the Bezúčelový úver TB & Garant, such registration is free of charge.
 11. If this service is not provided as the part of such service of Tatra banka, a.s. that is exempt from VAT, the fee for service includes also VAT valid in time of service provision.
 12. The costs paid by Tatra banka, a.s. towards CDCP for respective services are published on Internet site CDCP: www.cdcp.sk
 13. It is understood by SLCP account the account of the securities owner established and kept by Tatra banka, a.s. as the member of CDCP for the client within the meaning of section 105 par. 3 of the Act.
 14. The fee is payable within 14 business days after the end of respective calendar quarter. VAT valid in the time of service provision is also included in the fee.

If the performance of any of services referred to in point 2 letter G to J or in point 3 letter B to G. is unsuccessful due to reasons that are not on the part of Tatra banka, a.s., the respective fee is payable in the same amount as if the performance of service was successful.

If the services that are subject to VAT referred to in point 2., letter A to H, J, M. or services referred to in par. 3. letter A. and F. are provided to the a client who is not an entrepreneur from a EU member state, these are taxed by a VAT valid at the time of service provision in terms of Article 15, Clause 2 Act on Value Added Tax as amended by later regulations. If the services that are subject to VAT referred to in point 2., letter A. to H., J., M. or services referred to in point 3., letter A. and F. are provided to a person whose enterprising activities are based in other EU state or the respective services are provided to a person with seat or residence in a third state, the service is exempt from VAT in terms of provisions of Article 15, par. 1 and Article 16, par. 6 Act No. 222/2004 Coll. on Value Added Tax as amended by later regulations.

5. Validity and effectiveness

This Scale of fees of Tatra banka, a.s. for services provided in securities area becomes valid and effective on July 30th, 2015, while validity and effect thereof cancels and supersedes in full extent the Scale of fees of Tatra banka, a. s. for services provided in securities area that became valid and effective on December 1st, 2014.