

FAQs

1. In which currencies can I open an account?

The account can be opened in EUR or in foreign currency. A payment card is not issued for an account in foreign currency.

2. How much is an account in foreign currency and EUR at Tatra banka?

The fee for maintaining a current account in foreign currency is EUR 5. The fee for maintaining an Account for a Blue Planet[™] in EUR is EUR 7. We temporarily provide free account maintenance to citizens of Ukraine until 31 December 2023.

3. Is there a fee for closing an account at Tatra banka?

When requesting to close the account, a minimum balance must remain in the current account to cover any fees until the account is closed. That balance is then returned to the client after the account is closed. Closing an account at Tatra banka is free of charge.

4. What is the maximum amount I can deposit on my account?

The maximum daily limit for all deposits (branch and ATM combined) is EUR 50,000. When depositing EUR 50,000/equivalent in a foreign currency, documentation of the origin of funds is required. This document must be translated into English or Slovak and notarised.

The client can declare the origin of funds by presenting one of the following documents:

- Tax or property declaration of a natural person,
- Tax or property declaration of a legal entity, where the client can reliably prove that he/she is the final user of the benefits,
- Employment contract with clear income that could have generated the deposited amount,
- Confirmation of payment of dividends together with proof of ownership stake in a given company,
- A contract for the sale of movable or immovable property, from which the reason for payment in cash is clear,
- Donation contract with complete identification of the donor with an explanation and property profile,
- Inheritance certificate, notary notes with explanation,
- Pay slips, statement from an account at another bank.

If the **owner of the funds is a person other than the depositor**, it is necessary to document the “Declaration and consent of the identified owner of the funds with the deposit”.

Failure to submit the relevant documents means your deposit may be refused.

5. **How much can I withdraw from an ATM?**

The lowest amount is **EUR 10**. The maximum number of banknotes that an ATM can issue in one withdrawal is up to **200**. With a payment card, you can withdraw **EUR 10,000** daily from an ATM. You can easily set the limit for cash withdrawals from an ATM directly in the app or at any Tatra banka branch.

A tip: you can change the language to Ukrainian at the ATM.

6. **I forgot my PIN code for the payment card. Can I find it anywhere?**

You can find the PIN code in your Tatra banka mobile app in the card menu. After clicking on the card in the options tab, click on “Show PIN code”

7. **What if I entered the PIN code incorrectly several times and now the card is blocked?**

The card is automatically unblocked from Sunday to Monday.

8. **Where can I find the PID and password to activate the Tatra banka mobile app?**

If you've forgotten your PID, you can find it in your Profile in the Tatra banka mobile app, in your contractual documentation (Agreement on the allocation and principles of use of identification, authentication and authorisation means), on the login page of **Internet banking[™]** after clicking on the link “Need a PID or password?” or call the **DIALOG** Live contact centre.

If you have forgotten your password for logging in to **Internet banking[™]**, you can reset it on the Internet banking login page or directly in the activation process in the **Tatra banka** app. To reset your password, you will need a **Card** and a reader[™] or the **Reader[™]** app.

9. **What happens if I enter the wrong PIN in the Tatra banka mobile app?**

After 3 incorrect PIN entries, the app is deactivated. For reactivation, enter the PID, password, and code from the Reader generated by the SIGNATURE function.

10. **How can I change the push notifications of transactions on the current account?**

You can set up push notifications in the App settings in the B-mail section. It's also necessary to check whether the sending of push notifications for the Tatra banka app is enabled on your phone.

11. **How can I activate the Reader[™] app?**

You can activate the application at a branch or via telephone using our **DIALOG** Live contact centre. During the activation process, you will have to set a login password with an expiration period, which depends on its complexity. The **Reader[™]** activation requires an Internet connection. It can then be used offline as well.

12. What if I lost my physical (plastic) reader or it was uninstalled from my mobile phone?

A new physical (plastic) reader will be issued at any Tatra banka branch. The fee for issuing a physical reader is EUR 7. We recommend that you install the **Reader**[™] app, which you can get for free.

13. In which languages can I communicate with you?

Mobile app **Tatra banka/Internet banking**[™] – Slovak and English. Branches and **DIALOG** Live contact centre – Slovak and English. ATMs – Slovak, English and Ukrainian. Note: not all functions are available in Ukrainian. For example, you can make a deposit to the account only in Slovak or English.

14. Can I exchange hryvnias for euros with you?

Tatra banka provided free exchange of hryvnias for euros until 25 July 2022. We will inform clients in a timely manner about the possible return of this service.