

Terms and Conditions of Card2Card^{TB} transfer service

1. The provider of the **Card2Card^{TB}** transfer service is Tatra banka, a.s. with registered office at Hodžovo námestie 3, 811 06 Bratislava 1, Slovak Republic (hereinafter referred to as the „Bank“) in cooperation with Raiffeisen Bank International AG with registered office at Am Stadtpark 9, 1030 Vienna, Austria (hereinafter referred to as „RBI“).
2. A **Card2Card^{TB}** transfer can be made from a VISA debit or credit payment card issued by the bank. In principle, the recipient of the transfer can be any payment card issued in the territory of the member states of the European Union, as well as the Republic of Iceland, the Principality of Liechtenstein, the Kingdom of Norway, Great Britain, Ukraine, the Republic of Serbia, Kosovo and Albania. However, the bank is not responsible for the execution or refusal of the transfer if the recipient's card does not meet the technical or other prerequisites for accepting the transfer or if the transfer or acceptance of the transfer is refused by the recipient's card issuer or the recipient himself.
3. The service is only allowed for clients with active electronic banking services (e.g. access to Internet Banking, Tatra banka Mobile application).
4. All transfers are secured by 3D-Secure technology, and within the transmission of the transfer amount, any transfer is authorised by the sender using 3D Secure Technology.
5. The limits of the transfers.
The minimum limit for the transfer shall be 5 EUR.
The maximum limit for the transfer and the maximum daily limit shall be 1000 EUR.
The maximum monthly limit for the transfer shall be 5000 EUR.
The transfer limit is set per client, not per payment card. If transfers are performed from more than one client's payment card, the amount of transfers from each client's payment card number is included in the total daily and monthly limit.

A **Card2Card^{TB}** transfer lowers the internet limit on the card.
6. Fees for processing the transfer.
A card-to-card transfer fees depend on the amount of the transfer.
A transfer of the amount up to 100 EUR is charged with an amount of 1,50 EUR.
A transfer of more than 100 EUR shall be charged as 1,5 % of the transferred amount.
As part of the acknowledgement of transfer, the amount of the transfer will be increased by a fee and that amount will be debited from the card.
7. Procedure for **Card2Card^{TB}** transfer:
 - a/ The sender shall fill in the details of his card (card number, expiration, CV code) and his name and surname.
 - b/ The sender completes the details of the recipient card (card number) and the name and surname of the recipient.
 - c/ The sender shall fill in the amount of the transfer. A processing fee shall be added to the total amount of the transfer.

- d/ The sender will agree on the terms and conditions for using the Card-to-card transfer service.
 - e/ The sender is rerouted to the transfer summary, where it checks all the information entered.
 - f/ Upon confirmation of the transfer, the sender shall be requested to authorise the transfer via 3D Secure.
 - g/ After a successful 3D Secure authorisation, the transfer is processed.
8. If the conditions for crediting the transfer are fulfilled on both sides, by the recipient or by the issuer of the recipient's card, the recipient shall receive the transfer within 30 minutes of the acknowledgement of the transfer.
9. For the use of a payment card, the relevant commercial conditions for that payment card shall always apply.