



TATRA BANKA
X Member of RBI Group

Terms and Conditions of Campaign “Reimbursement of Costs for Early Repayment of Loan Secured by Real Estate From Other Bank” for Mortgage Loan^{TB} and Refinancing Mortgage Loan^{TB}

I. Terms and Conditions of the Campaign “Reimbursement of Costs for Early Repayment of Loan Secured by Real Estate From Other Bank”

The Bank covenants to provide the campaign benefit to everyone who, during the campaign:

1. shall have created a consultation for Mortgage Loan^{TB} or Refinancing Mortgage Loan^{TB} from 6 October 2026 and shall submit a request for Mortgage Loan^{TB} or Refinancing Mortgage Loan^{TB} and concurrently
2. submits the Bank along with submitting the Mortgage^{TB} or Refinancing Mortgage^{TB} all the documents requested by the Bank, required for the evaluation of the loan application, and concurrently
3. meets all business and legal requirements in such manner that the loan will be approved and the loan contract will be concluded in the period determined in the loan contract.

The Home Loan Agreement is secured by a mortgage over real property. Insurance of the mortgaged real property, insurance of mortgage repayment and maintenance of the **Account for Blue Planet^{TB}** shall form the condition under which the Bank shall provide the Loan based on the conditions set out in this public promise. The costs payable for such services have been considered in the representative example provided in Section IV. and V.

II. Provided Benefits and Conditions of Provision Thereof

1. The Bank covenants to reimburse the costs for the early repayment of the loan secured by real estate provided by other lender than Tatra banka, a.s. in case of Mortgage Loan^{TB} or Refinancing Mortgage Loan^{TB} in case the conditions of the campaign “Reimbursement of Costs for Early Repayment of Loan Secured by Real Estate From Other Bank” are met, and that as follows: within 10 business days after the day of provision of the Loan, the Bank shall credit the sum in the amount of the paid costs related to the early loan repayment to the Borrower’s Account, if these have been specified in the written declaration of a third party whose claim on the housing loan shall be repaid in full from the Mortgage Loan^{TB} or Refinancing Mortgage Loan^{TB}, and that up to 1 % from the early repaid sum of each loan.

III. Duration of Campaign “Special Discount” and “Reimbursement of Costs for Early Repayment of Loan Secured by Real Estate From Other Bank”

The declaration of the Bank lasts for consultations related to the Mortgage^{TB} or Refinancing Mortgage^{TB} created from 6 October 2026 and concurrently for requests for the Mortgage^{TB} or Refinancing Mortgage^{TB} from 6 October 2026.

IV. Representative Example for Mortgage Loan^{TB}

The annual percentage rate in case of a loan in the amount of **EUR 100,000** with the interest rate of **3.99 % p. a.**, maturity period in months/number of instalments **358** (maturity period is shorter than requested due to the fact that additional legal requirement was used for APR calculation) and one-time loan charge of **EUR 175**, one-time charge for the assessment of real estate in the amount of **EUR 250**, one-time charge for the Land Register in the amount of **EUR 100**, monthly insurance for insurance of mortgage repayment in the amount of **EUR 17.43**, monthly charge for the **Account for Blue Planet^{TB}** in the amount of **EUR 7** and annual insurance for insurance of real estate in the amount of **EUR 100** represents **4,70 %** with the monthly loan instalment in the amount of **EUR 476.84** (amount of the last loan instalment is **EUR 373.88**). The overall amount the client shall pay is **EUR 182 876.70**, while the calculation of interests is based on the assumption that all months of the year have 30 days and a calendar year has **360 days**.

V. Representative Example for Refinancing Mortgage^{TB}

The annual percentage rate in case of a loan in the amount of **EUR 100,000** with the interest rate of **3.99 % p. a.**, maturity period in months/number of instalments **358** (maturity period is shorter than requested due to the fact that additional legal requirement was used for APR calculation) and one-time loan charge of **EUR 0**, one-time charge for the assessment of real estate in the amount of **EUR 250**, one-time charge for the Land Register in the amount of **EUR 100**, monthly insurance for insurance of mortgage repayment in the amount of **EUR 17.43**, monthly charge for the **Account for Blue Planet^{TB}** in the amount of **EUR 7** and annual insurance for insurance of real estate in the amount of **EUR 100** represents **4,69 %** with the monthly loan instalment in the amount of **EUR 476.84** (amount of the last loan instalment is **EUR 373.88**). The overall amount the client shall pay is **EUR 182 701.70**, while the calculation of interests is based on the assumption that all months of the year have **30 days** and a calendar year has **360 days**.

VI. Amendment to Campaign Terms and Conditions

The Bank reserves the right to amend the Terms and Conditions of the campaign "Reimbursement of Costs for Early Repayment of Loan Secured by Real Estate From Other Bank" or end the campaign "Reimbursement of Costs for Early Repayment of Loan Secured by Real Estate From Other Bank". The Bank shall report the amendment to the public promise Terms and Conditions or revocation thereof to the recipients of the public promise in the same manner as the manner in which the Bank has addressed the public promise to them. The amended public promise Terms and Conditions or revocation thereof shall become effective as of the day set out in the published announcement.

Bratislava, 6 October 2026