

REWARD PROGRAM^{TB} MORTGAGE

I. Terms and Conditions of the Reward program^{TB} Mortgage (hereinafter referred to as the “Program”)

The Program will be granted to those clients, who apply for a Mortgage^{TB} or Home Equity Loan^{TB} or Refunding Mortgage^{TB} from 17 November 2022 including, and will use the Account for blue planet^{TB} and/or Insurance of mortgage loan repayment under the arranged terms and conditions. The client needs to demonstrate interest in the Program at the time of submitting the loan application or at latest after the loan is approved by the bank, prior to preparation of the loan contract. The terms and conditions of the Program will be arranged in the respective loan contract.

Terms and conditions for using the Account for Blue Planet^{TB} for individual clients (hereinafter referred to as the “Product 1”):

- At least one of the loan borrowers is the account holder and
- The sum credited to the account per month is at least EUR 500 in form of cashless credits, while the following credits are not included in the sum of credits:
 - credits representing the credited payment from another account of the same holder of the account maintained by the bank,
 - credits representing payments for goods or services carried out via a debit payment card, refunded by the vendor,and at the same time
- at least one transaction per month was executed using a standing order or SEPA collection or debit payment card issued to the respective account, while the following transactions are not included in the number of payment transactions:
 - payment transactions executed via a standing order to another account of the same holder of the account maintained by the bank.

Terms and conditions for using the Insurance of loan repayment ability (hereinafter referred to as the “Product 2”):

- An insurance contract of insurance of loan payment has been concluded with the provided loan, intermediated by the Lender in UNIQA pojišťovna, a.s., branch of insurance company from another member state, Krasovského 3986/15, 851 01 Bratislava, where
- the insured is at least one loan borrower,
- the insurance covers at least the risk of death and
- at least 70 % of the loan amount is insured, if the loan amount is equal to or less than EUR 100,000 or at least 50 % of the loan amount if the loan amount exceeds EUR 100,000

II. Reporting Period to Grant and Assess Program

The bank checks the performance of terms and conditions for granting the benefit:

- 3 full calendar months preceding the day of submission of the request for loan provision or its first partial drawdown and subsequently
- first full 3 calendar months after loan provision or after its first partial drawdown and then every 3 following calendar months.

Terms and conditions for Program A discount

- The loan will not be more than 15 days in arrears on any repayment or interest payment in the reporting period, and
 - At least one of the borrowers will be holder of the product 1 for at least one day in the reporting period, which will meet the terms and conditions for using the given product and the loan will concurrently be repaid from the borrower's account maintained by the bank during the entire reporting period,
- or
- The loan will not be more than 15 days in arrears on any repayment or interest payment in the reporting period, and
 - At least one of the borrowers will be insured with the product 2 during the entire reporting period, which will meet the terms and conditions for using such product.

Terms and conditions for Program B discount

- The loan will be paid from the borrower's account maintained by the bank during the entire reporting period, and
- The loan will not be more than 15 days in arrears on any repayment or interest payment in the reporting period, and
- At least one of the borrowers will be holder of the product 1 for at least one day in the reporting period, which will meet the terms and conditions for using the given product, and
- At least one of the borrowers will be insured with the product 2 during the entire reporting period, which will meet the terms and conditions for using such product.

The particular discount applied with the Program A and Program B will be arranged in the loan contract. After that, the granted discount will be reassessed based on the arranged terms and conditions.

III. Reassessment of Granted Discount

- Program A discount will be provided in case of provision of the loan or its first partial drawdown, if:
 - at least one of the borrowers was holder of the product 1 for 3 full calendar months prior to the date of submitting the request for loan provision or its first partial drawdown, which met the terms and conditions specified in its definition and at the same time, the loan contract stipulates repayment of the loan from the borrower's account maintained by the bank,
- or
- at least one of the borrowers has submitted a proposal to the bank to conclude an insurance contract for product 2, which will meet the conditions specified in its definition, no later than on the day of submitting the request for loan provision or its first partial drawdown

- Program B discount will be provided in case of provision of the loan or its first partial drawdown, if:
 - at least one of the borrowers was holder of the product 1 for 3 full calendar months prior to the date of submitting the request for loan provision or its first partial drawdown, which met the terms and conditions specified in its definition,
 and at the same time,
 - the loan contract stipulates repayment of the loan from the borrower's account maintained by the bank, and at the same time
 - at least one of the borrowers has submitted a proposal to the bank to conclude an insurance contract for product 2, which will meet the conditions specified in its definition, no later than on the day of submitting the request for loan provision or its first partial drawdown
- If meeting the Program terms and conditions changes in the following reporting periods, the interest rate attributable to the Program A or Program B or with no discount (depending on whether the terms and conditions for granting the Program A or Program B discount are met, or the terms and conditions of none of the Programs are met) will be applied with effect from the maturity date of the next payment.

The bank may unilaterally determine a modification of the Program terms and conditions after the interest rate fixation period expires. The bank will define a new Program A and Program B discount in a written notice or terminate the Program application.

The Program will terminate also if the bank, upon a borrower's request, approves or permits:

- complete or partial deferral of loan payments;
- deferral of loan payments in terms of the Act No. 67/2020 Coll. (Lex Corona) (this reason for the Program termination can no longer occur);
- complete or partial deferral of loan payments by reason of a birth or adoption of a child;
- prolongation of the final loan maturity in connection with a borrower's request in the cases set out herein.

Detailed information about the currently provided discounts in terms of the Reward program^{TB} Mortgage is available on our website www.tatrabanka.sk, at Tatra banka branches or via our DIALOG Live telephone service.

Bratislava, 31 May 2025