



TATRA BANKA
X Member of RBI Group

Terms and Conditions of Mortgage^{TB} for the Young Campaign

I. Terms and Conditions of Mortgage^{TB} for the Young Campaign

The Bank undertakes to provide a campaign benefit when financing the first-time home to buyers who are not older than 34 years of age on the date of submitting the loan application and who, during the campaign period:

1. submit an application for a loan Mortgage^{TB} for the Young from 2 June 2026 to 30 June 2026 including, where this involves financing their first home loan, and concurrently
2. along with submitting the application for a Mortgage^{TB} for the Young also submit the Bank all the documents requested by the Bank, which are required for assessing a loan application, and concurrently
3. meet all business and legal requirements so that the loan shall be approved and the loan contract shall be concluded for a period determined in the loan contract
4. if they apply for a Mortgage^{TB} for the Young and a Consumer Loan^{TB} in one application and both loan contracts shall be concluded, clients shall also get a benefit provided with a Consumer Loan^{TB}.

II. Benefits and Terms and Conditions for Benefit Provision

1. If the campaign terms and conditions shall have been fulfilled, the Bank undertakes to provide the client with the following:
 - a. decreased interest rate for the Mortgage^{TB} for the Young with a fixation period of 3 years by 0.1 % p.a. compared to the interest rate the client would otherwise be provided by the Bank under the Bank's trading rules
 - b. a bonus of EUR 500 EUR after the provision of the Mortgage^{TB} for the Young or the first partial drawdown thereof, the bonus shall be credited to the borrower's account set out in the loan contract of the Mortgage^{TB} for the Young and shall be paid by 10 working days from the date the loan shall have been provided or its first partial drawdown
 - c. 100 % discount on the loan charge for the Mortgage^{TB} for the Young, the discount does not relate to the following portions of the loan charge: apartment or real property assessment and delivery of a proposal to register a contract on mortgage over real property to the relevant district office ("We will take care for the Land Registry for you" service)
 - d. discounted fixed interest rate of 5.49 % p.a. for the Consumer Loan^{TB}
 - e. refund of a loan charge with the Consumer Loan^{TB} in case such loan charge was paid upon the provision of the Consumer Loan^{TB}, the charge shall be refunded to the account for repayment of the Consumer Loan^{TB} not later than by the end of the month following the provision of the **Mortgage^{TB}** for the Young or its first partial drawdown, in addition to the terms and conditions specified herein, the said benefit shall be provided upon provision of the entire loan or the first partial drawdown of the **Mortgage^{TB}** for the Young the client applied for along with the Consumer Loan^{TB}.

III. Duration of Mortgage^{TB} for the Young Campaign

The declaration of the Bank for the submitted applications for a Mortgage^{TB} for the Young and a Consumer Loan^{TB} shall last from 2 June 2026 to 30 June 2026 included.

IV.

Representative example of Mortgage^{TB} for the Young

The annual percentage rate in case of a loan in the amount of **EUR 100,000** with the interest rate of **3.59 % p. a.**, maturity period in months/number of instalments **359** (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 **4,28 %** with the monthly loan instalment in the amount of **EUR 454.08** (amount of the last loan instalment is **EUR 66.56**). The overall amount the client shall pay is **EUR 174 747.57**, 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**.

Representative example of Consumer Loan^{TB}

The annual percentage rate in case of a loan in the amount of **EUR 20,000** with the interest rate of **5.49 % p. a.**, loan maturity period with **96** annuities and one-time loan charge of **EUR 300**, which shall subsequently be refunded* to the applicant in full represents **6.15 %** with the monthly loan instalment in the amount of **EUR 258.62** and the last loan instalment in the amount of **EUR 117.64**. The overall amount the client shall pay is **EUR 24,686.54**, 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**.

* The APR calculation is based on the legal assumptions and we presume that the loan charge remitted shall be refunded to the applicant on the day of the second loan instalment.

V. Amendment to Campaign Terms and Conditions

The Bank reserves the right to amend the Mortgage^{TB} for the Young campaign Terms and Conditions or to terminate the campaign at any time. The Bank shall notify the addressees of the Public Promise of any amendment made to the Public Promise Terms and Conditions or revocation of the Public Promise in the same manner as it addressed the Public Promise to them. Any amendment made to the Public Promise Terms and Conditions or revocation of the Public Promise shall take effect as from the date specified in the notification.

Bratislava, 02 June 2026