TATRA BANKA

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 1 July 2026 to 30 September 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. financing up to 90% of the value of the mortgaged property (provided that clients meet all other business and legal requirements for the specified amount of the **Mortgage**[TB] for the Young), with the suitability and value of the property being assessed and determined by the Bank in an approval process, this benefit does not apply to the financing of building plots with subsequent construction
   c. 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
   d. 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)
   e. discounted fixed interest rate of 5.49% p.a. for the **Consumer** Loan[TB]
   f. 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 LoanTB not later than by the end of the month following the provision of the MortgageTB 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 MortgageTB for the Young the client applied for along with the Consumer LoanTB.

III. Duration of MortgageTB for the Young Campaign

The declaration of the Bank for the submitted applications for a MortgageTB for the Young and a Consumer LoanTB shall last from 1 July 2026 to 30 September 2026, or until the total volume of the approved MortgagesTB for the Young with financing exceeding 80% of the value of the mortgaged property, up to a maximum of 90% of the value of the mortgaged property, reaches the amount of EUR 50 million, shall have been exhausted, whichever occurs first.

IV. Representative example of MortgageTB for the Young

For a **EUR 100,000** loan with an interest rate of **3.59%** p. a., with a maturity period in months/number of installments **359** (the repayment period is shorter than required because a legal assumption was used to calculate the APR) and with a one-time fee for the loan in the amount of **EUR 0**, a one-time fee for the valuation of the property in the amount of **EUR 250**, a one-time fee for the cadastre **100 EUR**, a monthly insurance premium for the mortgage repayment insurance of **EUR 7.43**, a monthly charge for the **Account for blue planet**TB of **EUR 7** and an annual insurance premium for real estate insurance in the amount of **EUR 100** represents the annual percentage rate of costs **4.28%** for the monthly loan installment **EUR 454.08** (the amount of the last installment of the loan is **EUR 66.56**). The total amount to be paid by the client is **EUR 174,747.57**, while the calculation of interest 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 LoanTB

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 MortgageTB 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, 1 July 2026

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