

SAVE BY INVESTING COMPETITION TERMS AND CONDITIONS

1. The organizer of the "Save by Investing" Competition (the "**Competition**") is Tatra Asset Management, správ. spol., a.s., with its registered office at: Hodžovo námestie 3, 811 06 Bratislava, ID No. 35 742 968, incorporated in the register of Bratislava I District Court, Section: Sa, File No. 1689/B (the "**Competition Organizer**").
2. The purpose of the Competition is the marketing promotion of the new option to open the **Investment Savings^{TB}** via the Tatra banka mobile app (the "**TB MA**").
3. The Competition prize is an extra payment into the **Investment Savings^{TB}** as defined in Clause 6
4. The Competition is open to all participants who meet the following conditions:
 - a) In the period from September 14, 2020 (inclusive) to October 31, 2020 (inclusive) they will open the **Investment Savings^{TB}** via TB MA;
 - b) They must be at least 18 years old at the time of opening the **Investment Savings^{TB}** under a) of this Clause;
 - c) They make at least two payments (regular or extra payments) of any amount into the **Investment Savings^{TB}** open in accordance with a) and b) of this Clause by December 31, 2020. The condition under this paragraph will be deemed fulfilled if the respective payments are credited to the current account of the related mutual fund managed by the Competition Organizer by December 31, 2020.
5. Competition participants may participate in the Competition with any number of **Investment Savings^{TB}** products opened in accordance with Clause 4 and each such **Investment Savings^{TB}** product will be included in the draw.
6. The winners will be drawn by the Competition Organizer on January 15, 2021. The winners drawn will win an extra payment into the **Investment Savings^{TB}** in the following amount:
 - 1st place – EUR 300
 - 2nd place – EUR 200
 - 3rd place – EUR 100
 - 4th–103rd place – EUR 50The prize will be credited to the winners' winning **Investment Savings^{TB}** by January 31, 2021.
7. The winners drawn will be notified by the Competition Organizer within two weeks of the draw date using the contact details available to the Competition Organizer.
8. The prize cannot be exchanged for cash or any other settlement.
9. For the purpose of the Competition execution and the evaluation of its results, personal data of the participants, including their name, surname, address, phone number, and email address, will be processed by the Competition Organizer as the data controller. The legal basis for the processing is Section 6(1)(b) of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC, i.e. such processing is necessary for the performance of a contract (in relation to the participation in the Competition).
 - Data Protection Officer's contact details are: dpo@tatrabanka.sk or in writing to: DPO, Tatra Asset Management správ. spol., a.s., Hodžovo námestie 3, 811 06 Bratislava.
 - After the purpose of the processing is fulfilled, the personal data of Competition participants will only be retained for the period necessary to protect the rights and legitimate interests of the Competition Organizer.
 - Competition participants have the right to request from the Competition Organizer to provide them with access to the personal data concerning them, the right to data rectification, erasure, or restriction of processing as well as the right to data portability.
 - Competition participants have the right to lodge a complaint with the Office for Personal Data Protection of the SR.

10. The employees of the Tatra banka Group are excluded from the Competition.
11. The Competition Organizer is entitled to exclude from the Competition any participants that do not meet or violate the Competition Terms and Conditions, or who will act contrary to good morals.
12. The Competition Terms and Conditions will be published on the website of the Competition Organizer. The Competition Organizer reserves the right to change these Competition Terms and Conditions, extend the Competition, or terminate it prematurely. The change of the Competition Terms and Conditions is effective upon its publication on the website of the Competition Organizer.
13. The Competition Organizer is not responsible for any technical problems arising during data transfers by electronic means.
14. By participating in the Competition, the participant agrees to these Competition Terms and Conditions and undertakes to comply with them in full.

Pursuant to Section 9(2)(m) of Act No. 595/2003 Coll. on Income Tax, as amended, the received prizes or awards up to EUR 350 per award or prize are exempt from tax.