TATRA BANKA
Member of RBI Group

PUBLIC PROMISE OF TATRA BANKA, A.S.

Tatra banka, a.s., seated at Hodžovo námestie 3, 811 06 Bratislava, Company ID No: 00 686 930, company maintained with the Commercial Register of the Municipal Court Bratislava III, Section: Sa, Insert No: 71/B, banking licence granted upon a decision of the National Bank of Slovakia No. UBD-1788/1996 in connection with decisions no. UBD-22-1/2000, UBD-861-2/2000, UBD-762/2002, UBD-404/2005, OPK-1156/3-2008 and OPK-11394/2-2008 (hereinafter referred to as the "Bank") hereby covenants to provide the respective benefit to everyone who meets the specified prerequisites, and that subject to the conditions set out in this public promise (hereinafter referred to as the "Public Promise").

I. Public Promise Terms and Conditions

1. The Bank covenants to provide the benefit specified in the Public Promise to everyone who meets the below conditions at the time of the Public Promise duration:
   a) Opening a new card account and issuing a new primary Visa private credit card (hereinafter referred to as the "Card") from 1 July 2026 to 31 August 2026 including. For the Public Promise purposes, issuing a Card shall mean signing, i.e. accepting the Contract Documentation for the credit card in the manner as follows:
   In the period from 1 July 2026 to 31 August 2026 including, the client applies for a credit card via the Tatra banka mobile application or Internet banking[TB] (hereinafter referred to as the "digital channel") and completes the credit card provision procedure in the respective digital channel.
   b) In the period from 1 July 2026 to 30 September 2026 (hereinafter referred to as the "Reporting Period"), the client completes card payments for goods or services with vendors in the card account (hereinafter referred to as the "transactions"). The transactions executed in the card account shall also include payments made using additional Cards issued for the card account pursuant to letter a) Public Promise Terms and Conditions. Only transactions that have been properly settled as at 30 September 2026 at latest are considered as completed transactions. Credit card payment orders, ATM cash withdrawals and special transactions such as foreign currency purchases, electronic money transfers, financial services and trading, financial payments to other institutions, purchase of traveller's checks, gambling, lotteries and betting are excluded.
   c) Duly performs the obligations resulting from the Card Agreement (hereinafter referred to as the "Public Promise Terms and Conditions").

2. The claim to the benefit as per Section II. Public Promise requires meeting all Public Promise Terms and Conditions.

II. Provided Benefit and Conditions for its Provision

1. The Bank covenants to provide a reward to everyone who meets the Public Promise Terms and Conditions at the time of the Public Promise duration in form of a cashback of 10 % from the overall sum of the completed transactions pursuant to Article I., Section 1. b), and that in the maximum cumulative amount of EUR 50 (hereinafter referred to as the "Reward").

2. The Reward shall be granted to everyone who meets the Public Promise Terms and Conditions automatically, without the necessity of the Reward activation, upon the evaluation of whether the Public Promise Terms and Conditions have been met, performed by the Bank.

3. The Bank shall credit the Reward to a Card account not later than as at 1 October 2026.

4. The Client shall not be eligible for the Reward if the Card is cancelled or expires during the Reporting Period.

5. In the event of a change in the Card´s design (conversion) or the issuance of a replacement card, the applicable Reward, which applies to the method of opening a new card account and issuing a new Visa private credit card, shall also be granted on the replacement card.

III. Public Promise Duration

1. The Bank´s declaration granted by the Public Promise lasts from 1 July 2026 to 30 September 2026.

IV. Final Provisions

1. The Bank reserves the right to amend the Public Promise Terms and Conditions or to revoke the Public Promise at any time. The Bank shall report the Amendment to the Public Promise Terms and Conditions or Public Promise Revocation on https://www.tatrabanka.sk/sk/kreditna-karta/. The amended Public Promise Terms and Conditions or revocation thereof shall become effective as of the day set out in the notification.

Bratislava, 1 July 2026