

Article I Initial Provisions

Tatra banka, a. s. (hereinafter referred to as the “Bank”) Commercial Terms and Conditions for Term Deposits (hereinafter referred to as the “CTC”) regulate the contract terms and conditions for provision of term deposits the Bank opens for clients under a written contract, and that in euro and in a foreign currency.

Article II Term Deposit

- 2.1. A term deposit (hereinafter referred to as the “TD”) is an deposit account in which it is possible to establish deposits for an arranged fixation period with a possibility of making subsidiary deposits during the fixation period of the basic deposit. The Bank opens a term deposit account in an arranged currency under a written contract concluded with a client.
- 2.2. A deposit in the TD can be arranged without or with renewal. In case of a deposit in the TD with renewal the originally arranged fixation period renews automatically for the same fixation period, and that on the day when the period for which the deposit had been fixed expired. The increase of the principal can be made on the deposit renewal day. If the Bank allows increase of the principal even outside the deposit renewal day, these will be so-called subsidiary deposits.
- 2.3. A basic deposit
- in a TD with zero balance is a summary of deposits after deduction of withdrawals made in the TD on the given business day,
 - in a renewed TD is a summary of deposits after deduction of withdrawals made in the TD on the given business day, which is the TD renewal day.
- 2.4. A subsidiary deposit in a TD is:
- a summary of deposits after deduction of withdrawals made in the TD on the given business day outside the renewal day,
 - a remaining sum of the basic deposit after execution of a partial early withdrawal from the basic deposit,
 - a remaining sum of the subsidiary deposit after execution of a partial early withdrawal from the initial subsidiary deposit.
- 2.5. The Bank specifies the minimum amount of the basic deposit, interest rates and standard fixation periods for deposits and related interest rates in ranges according to the deposit amount, and publishes them at its commercial premises and on its website. If the sum of the basic deposit exceeds the sum attributed to the highest interest range published in interest rates, the Bank may arrange with the Client the interest rate on an individual basis. The standard fixation period commences as of the day when the basic deposit is credited in the TD. The fixation period of the so-called subsidiary deposit consists from the period commencing on the day when the respective deposit in the TD is cleared and ends on the fixation day or on the next basic deposit renewal day.
- 2.6. The Bank bears interest on a TD independently for each basic and also subsidiary deposit, and that by applying the interest rate valid on the deposit clearing day, or on the deposit renewal day, unless otherwise specified in the TD. The interest rate is determined according to valid interest rates on the clearing day of the basic or the subsidiary deposit in the TD and depending on the amount of the deposit and the deposit fixation period. In case the deposit renewal falls upon a non-business day, the deposit will be assigned the interest rate valid on the previous business day. The interest rate valid on the deposit clearing day does not change during the deposit fixation period arranged in the contract. The TD interest rate is updated according to valid interest rate on the renewal day.
- 2.7. The subsidiary deposit set forth in Clause 2.4., letter a) of this Article will bear the interest of the applied interest rate valid on the clearing day of the respective subsidiary deposit to the account. If the fixation period of the subsidiary deposit is different than the regular fixation period of a TD, the subsidiary deposit will bear the interest of the applied interest rate valid on the day of creation of the subsidiary deposit, which will be specified as the lower interest rate from the interest rates for two next regular fixation periods of a TD between which the fixation period of this subsidiary deposit occurs.
- 2.8. The subsidiary deposit specified in Clause 2.4., letter b) hereof will bear interest at the interest rate valid on the day of commencement of the fixation period of the basic deposit in the TD for the respective balance and for the basic deposit fixation period.
- 2.9. The subsidiary deposit set forth in Clause 2.4., letter c) of this Article will bear the interest of the applied interest rate valid on the day of commencement of the fixation period of the original subsidiary deposit for the respective balance and the fixation

period of the original subsidiary deposit. If the fixation period of the subsidiary deposit is different than the regular fixation period of a TD, this new subsidiary deposit will bear the interest of the applied interest rate valid on the day of creation of the original deposit, which will be specified as the lower interest rate from the interest rates for two next regular fixation periods of a TD between which the fixation period of the original subsidiary deposit occurs.

- 2.10. The Bank notifies the Client of the interest rate without undue delay after crediting the basic deposit, the subsidiary deposit or after renewal of the TD deposit in form of a TD statement.
- 2.11. In case of early partial TD withdrawal the Bank creates a new deposit from the last deposit the amount whereof was decreased by this withdrawal (initial deposit). The subsidiary deposit created in such way bears interest at the interest rate valid on the day of commencement of the fixation period of the initial deposit for the respective balance and the fixation period of the initial deposit. If the initial deposit fixation period differs from the standard TD deposit period, this new subsidiary deposit will bear interest at the interest rate valid on the day of creation of the initial deposit, for the next shorter standard TD deposit fixation period.
- 2.12. Deposits and withdrawals from a TD can be executed in any bank branch with a teller. Noncash transactions can be executed from a TD to a current account kept with the bank in the same currency as the TD. A deposit withdrawal executed before expiration of the fixation period, i.e. an early withdrawal is possible once during the arranged fixation period at most. An early withdrawal from a TD does not constitute any claim for interests on the withdrawn sum retrospectively as of the day of deposit execution; in case of a TD with renewal, no claim for interests on the withdrawn sum retrospectively as of the day of the previous renewal incurs. An early withdrawal from a TD is executed in the order starting from the latest deposit up to the earliest one. With a TD with a fixation period longer than twelve months, no claim for interests incurs on the withdrawn sum retrospectively as of the day of deposit execution or the previous deposit renewal including repaid gross interests in the respective deposit fixation period. Gross interest is a repaid interest before taxation.
- 2.13. In case of a deposit to a TD with renewal, the client can dispose of the interest on the day of the renewal, either in the form of crediting the interest to the principal (deposit capitalization), or in the form of interest transfer to a current account kept with the bank in the same currency as the TD. If the TD deposit renewal day falls upon a public holiday, a TD withdrawal without decrease of claim for interest is possible on the first business day following the renewal day.
- 2.14. If the current account that the interest from the deposit in the TD is to be credited to on the day of renewal, is closed, the client is obliged to change the handling of the interest on the day before the deposit renewal at the latest, otherwise, the bank is authorized to credit the interest to the principal on the day of renewal. In case of a Client's death the Bank will be entitled to change handling with interests as at the deposit renewal day in such manner that these will be credited to the principal.
- 2.15. In case of a deposit to a TD without any renewal, the deposit withdrawal including interest is a one-off action after the agreed maturity expires by a transfer to a current account with the bank in the same currency as the TD. Interests related to the TD with a fixation period longer than one year are payable after expiration of the deposit fixation period. With a TD for a longer fixation period than twelve months the interest will be credited to the TD on an annual basis and will bear interest in the same manner as a subsidiary deposit specified in Clause 2.4., letter a) hereof. The client may ask for a change of handling the interest at least one day before the annual deposit capitalization if the interest is to be transferred to a current account with the bank in the same currency as the TD.
- 2.16. If the current account that the principal and interest from the deposit in the TD are to be transferred after the maturity, expires, is closed, the client is obliged to change the account for the transfer of principal and interest on the day before the TD maturity at the latest, otherwise, no entitlement to interest incurs after the day of the TD maturity.
- 2.17. If the Client executes a deposit in the TD with zero balance, the initially arranged deposit fixation period applies, which commences as of the clearing day of financial means in the TD.
- 2.18. The Contract on TD expires if the Bank cancels the respective TD as at the last business day of February of the respective calendar year, if there was zero balance in the TD as at this date for at least the entire preceding calendar year. For purposes of this paragraph a TD with zero balance is also a TD with a deposit without renewal after expiration of the fixation period of this deposit. The Contract on TD expires also under an agreement of the owner of the Bank and the TD owner, whereas this agreement can also be entered into by a person authorised by the TD owner by means of the List of Authorised Persons for TD for handling financial means in the TD.
- 2.19. The Bank notifies the Client of the basic deposit in the TD and of the respective interest rate with the given fixation period without undue delay after settlement of the basic deposit in the TD. The Bank informs the Client of transactions and deposits in

the TD during the deposit fixation period without undue delay after the day of expiration of the TD fixation period, or after the TD deposit renewal day. Statements and notifications on the TD are sent by the Bank only to specified addresses in the territory of the Slovak Republic. The Bank is not obligated to send the Client other statements and deposits than those specified in these CTC.

- 2.20. If the Bank assigned the TD owner the identification, authentication and authorisation means allowing Internet banking access, the Bank is entitled to access for the TD owner information related to the TD (e.g. TD balance, interest bearing, etc.) in Internet banking and by means of DIALOG Live contact centre.
- 2.21. If a minor person is the TD owner, any legal representative of the minor person is entitled to open or handle the TD independently. A minor person after becoming 15 years of age is entitled to open a TD provided he/she proves his/ her identity with a valid identification document; however he/she is not entitled to handle the TD earlier than after he/she attains majority. After the TD becomes 18 years old the Bank is entitled to cancel the signature sample of his/her legal representative. A third person is entitled to open a TD in the name and in favour of a minor person upon submission of a birth certificate of the minor person, whereas such third person is not entitled to handle the TD.

Article III Final Provisions

- 3.1. The Bank reserves the right to unilaterally change the contract terms and conditions except for the interest rate and other conditions related to the deposit in course of deposit tying period. The bank covenants to notify the client in written form about the change and possibility to terminate for this reason the contract the terms and conditions have changed, at least 2 months prior to the effective date of the given change. The client is entitled to terminate the contract to be amended for free and with effect as of the day of effect once the change of the contract terms and conditions is announced. If the client does not terminate the contract before the suggested day when the changes become effective it shall apply that the client accepts the respective changes.
- 3.2. In case of changes in favour of the client the bank informs the client about the change not later than without undue delay after the respective change is executed, while such change does not construe the right of the client to terminate the contractual relationship.

- 3.3. These Commercial Terms and Conditions are published by the Bank on its website and at its commercial premises. The terms and conditions are valid also after termination of the legal relationship between the Client and the Bank, and that until the full settlement of their mutual relationships.
- 3.4. A deposit in the deposit account opened with the Bank is considered as a deposit under Article 3 par. 1 Act No. 118/1996 on Deposit Protection and on amendment and supplementation of certain acts as amended. Unless otherwise arranged by the Bank and the Client, the Bank sends the Client only statements and notifications as arranged under these Commercial Terms and Conditions.
- 3.5. If any arbitration agreement or consumer arbitration agreement is concluded between the bank and the client, the disputes that may incur or incurred from banking transactions may be resolved in arbitration proceedings or consumer arbitration proceedings in addition to the complaints procedure and legal proceedings, under the Act No. 244/2002 Coll. on arbitration proceedings or the Act No. 335/2014 Coll. on consumer arbitration proceedings.

If there is any agreement on dispute resolution in form of a mediation achieved between the bank and the client, the dispute can be settled out of the court by mediation under the Act No. 420/2004 Coll. on mediation.

The bank informs the client–consumer herewith that the client as the consumer is entitled to address the Bank with a request for remedy, if the client is not satisfied with the way the bank settled the complaint or if the client believes that the bank violated the client’s rights. Submitting a proposal for remedy is required for submitting a proposal for an alternative dispute settlement.

The bank herewith draws the attention of the clients–consumers to the fact that there is an option of alternative settlement of disputes related to bank transactions, including disputes from payment services and disputes related to the transfer of payment account, by entities of alternative dispute settlement entitled to resolve the disputes related to such transactions upon the choice of the consumer, including choice of relevant entity of alternative dispute settlement upon consumer’s choice. The Ministry of Economy keeps the list of entities of alternative dispute settlement on the website: [HYPERLINK "http://www.mhsr.sk"](http://www.mhsr.sk) www.mhsr.sk

Specifically, we draw the attention of the clients–consumers to the fact, that the payment service providers via their association, Slovak Banking Association, have established an entity of

alternative dispute settlement named Institute of Alternative Dispute Settlement of the Slovak Banking Association having its office in Bratislava. The clients-consumers may resolve the disputes from banking transactions related to the consumer agreements via that entity. More information on dispute settlement by the entity can be found on the website: HYPERLINK "<http://www.institutars.sk>" www.institutars.sk

At the same time, let us inform you that the arbitration agreements (including consumer arbitration agreements) concluded for dispute settlement in the Permanent Arbitration Court of the Slovak Banking Association, and based

on which no arbitration proceedings in the Permanent Arbitration Court of the Slovak Banking Association have started, expiry on the day of publishing the resolution on closing the Permanent Arbitration Court in the Trade Journal.

These Commercial Terms and Conditions become valid upon publishing at commercial premises of the Bank and effective on 1. 11. 2024.