

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, in course of the Public Promise duration is a natural person – entrepreneur with a turnover up to EUR 5,000,000 who is a Bank client (hereinafter referred to as the “Client”) and has opened or will open an account with the Self-Employed Account^{TB} service package (hereinafter referred to as the “Account”; hereinafter referred to as the “Public Promise Terms and Conditions”) in course of the Public Promise.
2. The Bank shall consider if the Client meets the condition of the maximum annual turnover pursuant to the previous sentence based on the economic criteria defined by the Bank. For this purpose, the Bank shall be entitled to request from the Client a confirmation and/or a declaration of the said fact.
3. To exclude any doubts, meeting the Public Promise Terms and Conditions in case of the opening of the Account in the Tatra banka Mobile Application is understood as delivery of a confirmation of the Bank of accuracy and completeness of the documentation required for identification verification and the Account opening.

II. Provided Benefit and Conditions for its Provision

1. The Bank covenants to provide the below benefit to everyone who meets the Public Promise Terms and Conditions in course of the Public Promise duration:
 - a) The Account with Self Employed Account^{TB} service package (hereinafter referred to as the “Account”) free of the Account maintenance for 36 months.
 - b) The monthly reward in the amount of the tax on financial transactions paid in total from the Account for all transactions pursuant to § 4 par. 1 a) and in connection with § 6 a) Act No. 279/2024 Coll. on Financial Transaction Tax and on amendment and supplement to certain acts, as amended, i.e. for cashless payments from the Account, which are subject to the tax rate not more than in the amount of 0.4%, and that in the maximum amount of EUR 5,000 per month as of 1 April 2025 to 31 December 2025.
(hereinafter referred to as the “Benefit”).
2. The Bank covenants to provide the Benefit to everyone who meets the Public Promise Terms and Conditions automatically after the evaluation of the fulfilment of the Public Promise Terms and Conditions performed by the Bank.

3. The Bank covenants to provide the Benefit pursuant to par. 1 a) of this Section automatically as of 31 January 2025 in case of the Account opened before the effective date of the Public Promise and automatically after the Account opening in case of the Account opened in course of the Public Promise duration.
4. The Bank covenants to provide the Benefit pursuant to par. 1 b) of this Section of the Public Promise for each month as of 1 April 2025 to 31 December 2025, while the said Benefit shall be credited to the Account at latest as at the last day of the month following the month in which the financial transaction tax was cleared from the Account.

III. Public Promise Duration

1. The Bank's declaration granted by the Public Promise lasts from 15 January 2025 to 30 April 2025.

IV. Final Provisions

1. The Bank reserves the right to amend the Public Promise Terms and Conditions or to revoke the Public Promise. The Bank shall publish any amendments made to the Public Promise Terms and Conditions or revocation thereof on its website www.slobodunapadom.sk. The amended Public Promise Terms and Conditions or revocation thereof shall become effective as of the day set out in the published announcement or as of the day the respective announcement is published.

Bratislava, 15 January 2025