

Conditions of Campaign Mortgage for Blue Planet^{TB}

I. Terms and Conditions of Campaign Mortgage for Blue Planet^{TB}

The Bank covenants to provide the campaign benefit to everyone who, during the campaign:

1. submits an application for Mortgage^{TB} for purchase or construction of a real property, and
2. when submitting a loan application, submits the energy certificate or thermal and technical assessment with A0, A1 rating related with the financed property, and
3. date of the legal validity of the decision authorising the use (occupancy permit) of the financed property will not be older than 3 years on the loan application submission day, and
4. meets all business and legal requirements in such manner that the loan will be approved and the loan contract will be concluded in the period determined in the loan contract.

(hereinafter referred to as the "Campaign Terms and Conditions").

II. Provided Benefits and Conditions of Provision Thereof

1. The Bank covenants, in case the Campaign Terms and Conditions are met, to provide a 100 % discount on the loan charge*.
2. The Bank covenants to provide a reduced loan interest rate by 0.1 % p.a. compared to the interest rate it would otherwise be provided to the client based on the business rules of the Bank. The discounted interest rate will be arranged in the loan contract.
3. By using the Reward programme Mortgage^{TB} and in case of meeting the terms and conditions in the monitored period, the client shall be granted another discount on the interest rate up to 0.2 % p.a.

III. Duration of Campaign Mortgage for Blue Planet^{TB}

The declaration of the Bank for the submitted applications for Mortgage^{TB} lasts from 12 August 2024 to 15 October 2024 or until the overall volume of the approved loans in the amount of EUR 11 million is used.

IV. Representative Example

The annual percentage rate in case of a monthly loan instalment of **EUR 482.62** (amount of the last loan instalment is **EUR 331.60**) for the loan of **EUR 100,000** with the interest rate of **4.09 % p. a.**, maturity period in months/number of instalments **358** and a one-time loan charge of **EUR 0**, one-time charge for property assessment of **EUR 250**, one-time charge for the Land Register of **EUR 100**, monthly insurance for the insurance of mortgage repayment of **EUR 17.43**, monthly charge for the Account for Blue Planet^{TB} of **EUR 7** and annual insurance for the real property of **EUR 100** represents annual percentage rate of costs **4.79 %**. The overall sum the client shall pay represents **EUR 184 722.88**, while the calculation of interests is based on the assumption that all months in the year have 30 days and the calendar year has **360** days.

V. Amendment to Campaign Terms and Conditions

The Bank reserves the right to amend the Campaign Terms and Conditions or end the campaign at any time. The Bank shall publish amendment to the Campaign Terms and Conditions on its website www.tatrabanka.sk. The amendment to the Campaign Terms and Conditions shall become effective as of the day set out in the published notification or as of the day the said notification is published.

Bratislava, 12 August 2024

- * The discount does not relate to the following parts of the loan charge: assessment of an apartment or real property and delivery of a proposal to enter a record of the contract on mortgage over real property to the relevant District Court (service “We will handle the Land Register for you”).