

EXCHANGE RATES

In performing the instruction for purchase or sale of funds in foreign currencies, the bank shall apply exchange rates published at the branch and at www.slsp.sk.

IF THE PAYMENT OPERATION CURRENCY IS DIFFERENT FROM THE ACCOUNT CURRENCY:

- a) Transfer amount up to EUR 9 999,99 (conversion at the ECB exchange rate) for a transfer from the account in favour of an account held at another bank:
 - aa) Exchange rate pursuant to the bank's current exchange rate table : exchange rate for foreign exchange sale for a transfer in a foreign currency from the account maintained in the Euro currency and exchange rate for foreign exchange purchase for a transfer in Euros from the account maintained in a foreign currency;
 - ab) Cross rate – the ratio applicable when the rate Foreign Exchange - Buy for the currency in which the account is maintained and the rate for Foreign Exchange - Sell for the conversion currency are not identical, whereas the transaction volume is multiplied (if the transaction volume is denominated in base currency) or divided (if the transaction volume is in quote currency) by the cross rate. In order to determine which currency is to be considered base currency and which quote currency depends on bank market practices.
 - ac) Individual exchange rate – on the basis of the investment instruments trading agreement entered into between the client and the bank.
- b) Transfer amount up to EUR 9 999,99 (conversion at the ECB exchange rate) for a transfer from another bank in favour of account:
 - ba) Exchange rate pursuant to the bank's current exchange rate table - exchange rate for foreign exchange purchase for a transfer in a foreign currency in favour of account maintained in Euros and exchange rate for foreign exchange sale for a transfer in Euros in favour of the account maintained in a foreign currency;
 - bb) Cross rate – the ratio applicable when the rate Foreign Exchange - Buy for the currency in which the account is maintained and the rate for Foreign Exchange - Sell for the conversion currency are not identical, whereas the transaction volume is multiplied (if the transaction volume is denominated in base currency) or divided (if the transaction volume is in quote currency) by the cross rate. In order to determine which currency is to be considered base currency and which quote currency depends on bank market practices.
- c) Transfer amount above EUR 10 000 included (conversion at the ECB exchange rate) individual exchange rate stipulated by the bank or agreed between the bank and the client.

EXCHANGE RATES FOR A REFUND OF THE NOT EFFECTED PAYMENT ORDER TO THE CLIENT'S ACCOUNT :

- a) Transfer refund up to EUR 9 999,99 (conversion at the ECB exchange rate):
 - aa) Exchange rate pursuant to the bank's current exchange rate table - exchange rate for foreign exchange purchase for a transfer in a foreign currency in favour of the account maintained in Euros and exchange rate for foreign exchange sale for a transfer in Euros in favour of the account maintained in a foreign currency;
 - ab) Cross rate – the ratio applicable when the rate Foreign Exchange - Buy for the currency in which the account is maintained and the rate for Foreign Exchange - Sell for the conversion currency are not identical, whereas the transaction volume is multiplied (if the transaction volume is denominated in base currency) or divided (if the transaction volume is in quote currency) by the cross rate. In order to determine which currency is to be considered base currency and which quote currency depends on bank market practices.
- b) Refund of a payment above EUR 10 000 included (conversion at the ECB exchange rate): an individual exchange rate is stipulated by the bank or agreed between the bank and the client.

PAYMENT OPERATIONS WITH CONVERSION WITHIN THE BANK:

- a) in the Euro currency – the bank allows the performance of a payment operation where the payer's account and the beneficiary's account are maintained in another currency than the payment operation currency;
- b) in a foreign currency – the bank allows the performance of a payment operation, where the payer's account or the beneficiary's account are maintained in another currency than the payment operation currency. The bank shall convert the payment operation amount at an exchange rate pursuant to the bank's current exchange rate table in force at the time of its processing.