

Terms and Conditions for Automated Document Processing by the Bank

Automated document processing The Bank performs the following in fulfilment of its documentary obligations of:

- Borrower within the meaning of the Loan Agreement
- The Applicant within the meaning of the Guarantee Agreement/Letter of Credit Agreement
- The Lessee within the meaning of the FLA (Financial Lease Agreement)
- The Client within the meaning of the Framework Factoring Agreement and Factoring Agreement
- The buyer/customer in the provision of Reverse Factoring (hereinafter collectively referred to as the "Client")

The following procedure must be followed:

1. If **you are registered in the Commercial Register and the following documents** relating to your company **are published in the Register of Financial Statements** in accordance with the provisions of the Accounting Act No. 431/2002 Coll. as amended:

- a) annual financial statements,
- b) annual reports, if you have a legal obligation to prepare an annual report,
- c) if you have a legal obligation to consolidate the financial results of economically linked entities or to have the financial results audited by an auditor:
 - ca) consolidated financial results and
 - cb) copies of auditor-verified financial statements together with an auditor's report on the verification of the financial results achieved in the financial year, including a decision on the distribution of profits, prepared in accordance with Slovak Accounting Standards (SAS),

The documents listed under a), b) and c) do not need to be sent to the Bank (as they are published, the Bank can obtain these documents itself). **You only need to submit the document at the Bank's request.**

- d) interim financial statements in standardised SAS form for the period from the beginning of the financial year to the end of the relevant quarter (*always within 30 days after the end of each calendar quarter*),

- Document format required by the Bank: "xml"

- e) copies of tax returns, including all attachments, with confirmation of receipt by the tax office (only if requested by the Bank!)
- f) copies of auditor-certified financial statements together with an auditor's report on the verification of the financial results achieved in the financial year, including a decision on the distribution of profits, prepared in accordance with IFRS or US GAAP accounting standards,
- g) interim financial statements in standardised IFRS or US GAAP form for the period from the beginning of the financial year to the end of the relevant quarter (*always within 30 days after the end of each calendar quarter*),

- Document format required by the Bank: "pdf", "jpg", "xls" or other

The documents listed under letters d), e), f) and g) must be sent to the Bank within the deadline specified in the Agreement (or within the deadline stipulated under the PSBC, if no deadline is specified in the Agreement).

2. If **no documents** relating to your company or your business activities **are published in the Register of Financial Statements** (e.g. if your company or you as a sole trader are not registered in the Commercial Register), the procedure is as follows:

- a) annual financial statements,
- b) interim financial statements in standardised SAS format (IFRS or US GAAP) for the period from the beginning of the financial year to the end of the relevant quarter,

- Document format required by the bank: "xml"

- c) copies of tax returns, including all attachments, with confirmation of receipt by the tax office,
- d) annual reports, if you have a legal obligation to prepare an annual report,

- e) if you have a legal obligation to consolidate the financial results of economically related entities or to have the financial results audited by an auditor:
 - ea) consolidated financial results and
 - eb) copies of auditor-verified financial statements together with an auditor's report on the verification of the financial results achieved in the financial year, including a decision on the distribution of profits, prepared in accordance with Slovak Accounting Standards SAS (or IAS, US GAAP),
- Document format required by the Bank: "pdf", "jpg", "xls" or other

The documents listed under a), b), c), d) and e) must be sent to the Bank within the deadline specified in the Agreement (or within the deadline stipulated under the PSBC, if no deadline is specified in the Agreement).

3. How to deliver documents to the Bank?

a) If your company or business IS a user of the Business24 Electronic Service, documents may only be delivered via the Business24 Electronic Service, as follows:

1. *via Loan Terms Details, which is displayed after clicking on a specific loan term via the Loan Terms Overview function or via a loan term fulfilment notification displayed on the Business24 application home page*

or

2. *via the section Send Documents, Financial Statements section*

Using the above Business24 service functions, it is possible to send a maximum of 10 different documents to the Bank at the same time, with a maximum size of 50 MB per attachment.

In the case of fulfilling the documentary obligations of several Clients at once, it is possible to send documents to any Client who has access to the document exchange functionality.

b) If your company or business is NOT a user of the Business24 Electronic Service,

- documents can be delivered BY E-MAIL from the address you have provided to the bank as your contact e-mail address
- The address for e-mail delivery of the required documents to the Bank is micro@slsp.sk ¹

Slovenská sporiteľňa, a.s.

¹ Practical information:

- Always include the **ID number** in the subject line (header) of the email as **an identifier for the Client** whose documents are being sent.
- it is recommended to send the requested documents together in one e-mail,
- If sending documents in multiple emails due to the excessive size of the attachments, please include the ID number + the designation "Send 1" in the subject line of the email, the ID number + "Send 2" in the next email, etc.
- If the Bank confirms delivery of the email to the micro@slsp.sk mailbox by sending a confirmation email to the sender, the Bank only confirms delivery of the email to the Bank's mailbox, not the completeness or correctness of the documents.