

Effective from: 14 October 2025

Publication regarding account, package accounts and deposit accounts (natural person - sole trader, legal entity)

ACCOUNT

TYPES OF CURRENT ACCOUNTS

SPORObusiness – Standard type of current account (in EUR, USD, CZK, GBP, HUF, PLN)
can also be set up as an account for depositing the registered capital of a newly established legal entity

SPORObusiness – Funds (in EUR)

can be set up as:

- a social fund current account
- a reserve fund current account

SPORObusiness – Custody (in EUR, CZK, GBP, USD)

can be set up as:

- notary escrow account
- account for remitting proceeds from enforcement
- account designated for depositing funds belonging to the administrator in the personal bankruptcy of the bankrupt

SPORObusiness – Subsidy (in EUR)

an account intended for the provision and drawing of subsidies from the state budget, European funds and the Agricultural Payment Agency for the period of subsidy drawing. The provision of the subsidy must be documented at the latest when the account is opened.

SPORObusiness for Apartment Buildings (in EUR)

account intended for owners of flats and non-residential premises and similar buildings and associations of owners of flats and non-residential premises

MINIMUM DEPOSIT

15 EUR, 100 USD, 3000 CZK, 75 GBP, 30000 HUF, 100 PLN
for SPORObusiness – custody EUR 0, CZK 0, GBP 0, USD 0, re
SPORObusiness subsidy EUR 0

MINIMUM BALANCE

0 EUR, 0 USD, 0 CZK, 0 GBP, 0 HUF, 0 PLN

TRANSFER OF SPOROBUSINESS SUBSIDY ACCOUNTS TO SPOROBUSINESS ACCOUNTS

The Bank shall transfer the SPORObusiness – subsidy account to the SPORObusiness account,

- a) if it no longer serves the purpose for which the SPORObusiness – subsidy account was established,
- b) if the account is used for other purposes.

TYPES OF PACKAGE ACCOUNTS

Currently on offer:

Business Account (in EUR)

intended for natural persons - sole traders and self-employed professionals

Business Account S/M/L (in EUR)

intended for companies (legal entities)

Business Account S can also be opened as an account for depositing the registered capital of a newly established legal entity

Komunal, Komunal Plus, Komunal Extra (in EUR)

accounts intended for cities, municipalities and legal entities within their founding authority

Current Account for the non-profit sector (in EUR)

account intended for entities in the non-profit sector (foundations, non-investment funds, non-profit organisations, associations, political parties and movements)

PARISH (in EUR)

account intended for churches and religious associations registered in Slovakia

RECLASSIFICATION OF ACCOUNTS

If a Business Account is provided to a Client for whom this type of account is not intended (i.e. is not a natural person – sole trader or self-employed professional), the Bank is entitled to reclassify the Business Account to the Business Account S product.

If a Business Account, Business Account S/M/L or Sporobusiness Account is provided to a Client for whom this type of account is not intended (i.e. it is not a natural person – sole trader, self-employed professional or legal entity), the Bank is entitled to transfer this account to a SPACE Account, which is intended for natural persons who are not entrepreneurs (consumers). Upon reclassification of the account, all payment cards issued for the original account shall be cancelled.

Conditions for granting a 100% discount on the monthly Fee for the service of accepting Payment Cards via a POS terminal during the first three calendar months

of providing this service following the conclusion of the contract for accepting Payment Cards, which the Client must fulfil simultaneously, are as follows:

- The Client is the holder of one of the following Accounts:
 - Business Account
 - Business Account S
 - Business Account M
 - Business Account L

- The Client shall conclude an agreement with Global Payments s.r.o., V olšinách 626/80, 100 00 Prague 10 – Strašnice, Czech Republic, acting through its branch Global Payments, s.r.o., organisational unit, Tomášikova 48, 831 04 Bratislava, ID No.: 50 010 301 (hereinafter referred to as "Global Payments") for the acceptance of Payment Cards,

whereby the discount on the monthly Fee shall be provided to the Client during the following period:

- during the first calendar month in which the POS terminal is installed at the Client's premises and during the following two calendar months, if the POS terminal was installed at the Client's premises by the 15th day of the first calendar month after the conclusion of the contract for the acceptance of Payment Cards,
- during the first calendar month in which the POS terminal is installed at the Client's premises and during the following three calendar months, if the POS terminal was installed after the 15th day of the first calendar month following the conclusion of the contract for the acceptance of Payment Cards,

The applies to all POS terminals installed at the Client's premises after the conclusion of the Payment Card Acceptance Agreement between Global Payments and the Client, regardless of the type and number of these POS terminals.

CLIENT SATISFACTION GUARANTEE

Account types for which the service is provided: Business Account S/M/L

Service description: refund of the monthly account maintenance fee due to the Client's dissatisfaction with the account.

Conditions for providing the service:

If the Client is not satisfied with the newly opened account and, within 3 months from the account opening date, notifies the Bank in writing of their objections and reasons for dissatisfaction and, within this period, the account is closed at the Client's initiative, the Bank shall refund to the Client all monthly account maintenance fees paid during the period the account was provided.

The Bank is not obliged to open the same type of account that was closed by the Client using the Client Satisfaction Guarantee service within 24 months from the date of account closure.

The Client may use the service only once and only for one account.

MINIMUM DEPOSIT

15 EUR

MINIMUM BALANCE

0

LIST OF BANK PRODUCTS INCLUDED IN PACKAGE ACCOUNTS

	Account	Payment Card	Electronic Services
Business Account	√	√	√
Business Account S/M/L	√	√	√
Komunal, Komunal Plus, Komunal Extra	√	√	√
Current Account for the non-profit sector	√	√	√
Parish	√	√	√

TERMS AND CONDITIONS GOVERNING DISPOSAL OF THE DEPOSIT HELD IN THE ACCOUNT POWER OF ATTORNEY

Scope and Content of the Power of Attorney:

- identification of the Client and the authorised person
- determination of the manner of acting by the authorised person
- transaction limit for the authorised person
- daily limit for the authorised person for Instant Payments
- determination of the signatory group
- signatory group limit per transaction

Manner of Acting:

- individually – individual authority to act (the authorised person may act individually)
- jointly by two persons – joint action by two persons (the authorised person may only act jointly with the other authorised person on the Account)
- jointly by three persons – joint action by three persons (the authorised person may only act jointly with the other two authorised persons on the Account)
- jointly by four persons – acting jointly by four persons (the authorised person may only act

jointly with the other three authorised persons on the Account)

- jointly by five persons – acting jointly by five persons (the authorised person may only act jointly with four other authorised persons on the Account)

Transaction Limit:

- represents the maximum limit up to which an authorised person may act
- is always specified in the currency of the Account
- when disposing of the deposit in the Account, the amount specified in the Payment Order is checked against the specified transaction limit
- the fee for the Payment Order is not included in the transaction limit (except for the Fee for exchanging banknotes and coins)

Permissible Transaction Limits:

- unlimited
- limited – expressed as a numerical value from 0 (zero) upwards

for the manner of acting "individually", the individual limit of the authorised person applies, for the manner of acting "jointly two" to "jointly five" (joint action), the highest individual limit of any of the participating authorised persons applies; regardless of the manner of acting and the set Transaction Limit, the authorised person may always request the Bank to issue an account statement, confirmation of the account balance and confirmation of account maintenance and to collect such statements and confirmations, and may deliver to the Bank one-off Payment Orders for the execution of a Domestic Transfer or Cross-Border Transfer signed by the Account holder or a person authorised by the Account holder to sign the delivered the Payment Order.

Signatory Group:

- is a group of specific authorised persons who are its members
- the members of the signatory group may only act jointly
- each signatory group has its own name determined by the Client

Signatory Group Limit Per Transaction:

- represent the maximum limit up to which the signatory group may act
- is always specified in the currency of the Account
- when disposing of the deposit in the Account, the amount specified in the Payment Order is checked against the specified signatory group limit per transaction
- the fee for the Payment Order is not included in the signatory group's limit per transaction

Permissible Limits for the Signatory Group:

- unlimited
- limited – expressed as a numerical value from 0 (zero) upwards

When acting as a signatory group, the limit specified for that signatory group always applies; it is not possible to include another authorised person in the signatory group whose limit is higher than the signatory group's limit.

The Daily Limit for Instant Payments

- represents the maximum limit up to which all authorized persons on the Account may send Instant Payments during one Banking Day
- the limit is set at EUR 50,000/inclusive/per Banking Day, and this limit applies to the Account and cumulatively to all persons who are authorised to dispose of deposit in the Account at the Branch, but not exceeding the transaction limit defined by the Account holder for these authorised persons
- the limit may only be changed by the Account holder (for themselves and for authorised persons) at any time with immediate effect, and they may choose the validity of the new daily limit until the end of the current Banking Day on which they changed this limit or for an indefinite period
- the daily limit for Instant Payments and the transaction limit are separate and independent limits
- is always specified in the currency of the Account

- when disposing of the deposit in the Account, the amount of the Instant Payment specified in the Payment Order is checked against the daily limit for Instant Payments
- the fee for a Payment Order is not included in the daily limit for Instant Payments (except for the Fee for exchanging banknotes and coins)
- other rules determining the types of payments that are counted towards the daily limit for Instant Payments are set out in the Payment Services Conditions by Slovenská sporiteľňa, a. s., effective since 1 January 2015.

Sample Stamp Identification Number:

- specifies the sample stamp number that the authorised person shall use when disposing of the deposit in the Account

Sample Signature Identification Number:

- effective from 23 July 2016, the authorised person is entitled to use any of their specimen signatures stored with the Bank when disposing of the deposit in the Account

DEPOSIT ACCOUNT

TYPES OF DEPOSIT ACCOUNTS

Deposit Account set up via Electronic Services

Term deposit on a Deposit Account established via Electronic Service Business24.

Deposit to and withdrawal from this Deposit Account can only be made via the Business24 Electronic Service by transfer from/to a master account, which can only be a Client Account held with the Bank.

The Deposit Account is technically linked to a master account agreed between the Bank and the Client when the Deposit Account is opened, and this master account must exist for the entire duration of the Deposit Account.

The Deposit Account statement is part of the parent account statement. The Deposit Account statement is generated after a transaction on the Deposit Account.

Changes to or closure of the Deposit Account can only be made via the Business24 Electronic Service.

Deposit Account opened at a Branch of the Bank

CURRENCY AND MINIMUM DEPOSIT

500 EUR

FIXED TERM

1, 3, 6 and 12 months

INTEREST CALCULATION BASIS

ACT (current)/ACT current)

CERTAIN CONDITIONS FOR PUBLISHING TRANSPARENT ACCOUNTS

In the event of the closure of an Account that was published on the website www.transparentneucty.sk based on an agreement between the Bank and the Client, the Bank shall cease displaying information on the Account and on payment transactions executed on this Account on the aforementioned website within 30 days from the date of closure of the Account, unless otherwise agreed between the Bank and the Client.