SLOVENSKÁ sporiteľňa

AMENDMENT NO.7

TO
PRODUCT-SPECIFIC BUSINESS CONDITIONS FOR LOANS, BANK GUARANTEES AND LETTERS OF CREDIT

OF SLOVENSKÁ SPORITEĽŇA, A.S.

Effective from 1.1.2015

Published on 15.10. 2026
Effective from 1. 11. 2026

1. INTRODUCTORY PROVISIONS

1.1. The Product-Specific Business Provisions for Loans, Bank Guarantees and Letters of Credit of Slovenská sporiteľňa, a.s. shall be amended in a scope as specified in this Amendment No. 7.

2. CONTENTS OF THE AMENDMENT

2.1. In the part 5 LOAN REPAYMENT

2.1.1. Original Paragraph 5.7 shall be replaced with a new Paragraph 5.7 reading as follows:

5.7 If the first Drawdown under the Instalment Loan only occurred after expiration of the agreed maturity of the first scheduled principal instalment or of several initial scheduled principal instalments as per the Schedule of Instalments constituting an annex to the Loan Agreement, or unless the amount of Drawdown under the Instalment Loan achieves the amount of principal instalments at the time of scheduled maturity of the principal instalments, the Bank may unilaterally amend the Schedule of Instalments by recalculating the applicable instalment amounts and stipulating new maturities for the same. The Bank shall notify the Borrower of any amendment to the Schedule of Instalments via notice.
If the first Drawdown under the Instalment Loan occurred on the maturity date of the first principal instalment, the Bank shall debit the instalment:

- *on the following calendar day, if the Loan Agreement stipulates that the maturity of the Loan Receivable may also fall on a day that is not a Business Day, or*
- *on the following Business Day, if the Loan Agreement stipulates that the maturity of the Loan Receivable falls exclusively on a day that is a Business Day.*

2.2. In the Part 6 OTHER OBLIGATIONS OF THE BORROWER

2.2.1. Original Paragraph 6.3 shall be deleted and replaced with a new Paragraph 6.3 reading as follows:

6.3. Intentionally omitted.

2.3. In Part 10 EVENTS OF DEFAULT AND THEIR CONSEQUENCES

2.3.1. In Paragraph 10.1, letter c) a new letter ce) is inserted after letter cd) reading as follows:

ce) The Borrower, the Guarantor or any member of the Borrower's Group or any member of a statutory or any other body of any of the above persons / entities becomes a person against whom criminal proceedings are being conducted, or the assets of any of the above persons / entities become subject to seizure pursuant to an order of a court and/or a law enforcement authority on the grounds that facts established in the criminal proceedings indicate that such assets are an instrument of criminal activity or proceeds of criminal activity;

3. FINAL PROVISIONS

Amendment No. 7 shall become effective on 1 November 2026.

SLOVENSKÁ sporiteľňa

BASIC INFORMATION

Slovenská sporiteľňa, a. s.

Tomášikova 48, 832 37 Bratislava

Company Reg. No: 00 151 653

Registered in the Commercial Register of the Municipal Court Bratislava III, Section Sa, Reg. File No. 601/B

BIC SWIFT: GIBASKBX

VAT Reg. No: SK7020000262

Tax Registration No: 2020411536

Banking Licence No: UBD-1247/1996 granted by the National Bank of Slovakia

CONTACT INFORMATION

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Client Centre: 0850 111 888

SUPERVISORY AUTHORIOTY

Národná banka Slovenska (*National Bank of Slovakia*)

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