Restriction on the Issuance of Payment Cards to Russian and Belarusian Citizens

Issued by Slovenská sporiteľňa, a.s., effective from 1 November 2026

Pursuant to Article 5b(2)(b) of Council Regulation (EU) No. 833/2014 and Article 1u(2)(b) of Council Regulation (EC) No. 765/2006, it is prohibited to provide, directly or indirectly, the issuance of payment instruments to:

1. Russian nationals or natural persons residing in Russia;
2. Belarusian nationals or natural persons residing in Belarus.

For the purposes of the applicable legal regulations, a **payment instrument** means a personalized device (or devices) and/or a set of procedures agreed between the payment service user and the payment service provider and used in order to initiate a payment order.

The above restriction applies to the issuance of:

- a new Payment Card;
- a renewed Payment Card (Renewed Card);
- a replacement Payment Card (Replacement Card).

The provision of other banking products to the above-mentioned Clients shall not be restricted for the reasons set out in this document.

Exceptions to the Restriction: The restriction shall not apply to:

1. nationals of a Member State of the European Union;
2. nationals of a country that is a member of the European Economic Area or Switzerland;
3. natural persons holding a temporary or permanent residence permit in a Member State of the European Union, a country that is a member of the European Economic Area, or Switzerland (hereinafter referred to as a **"Residence Permit"**).

A Client who is a citizen of the Russian Federation or the Republic of Belarus may be issued a new or replacement Payment Card only if a Residence Permit has been presented to the Bank by the date of conclusion of the payment card agreement.

The Bank shall issue a renewed Payment Card only if the Residence Permit has been presented to and recorded by the Bank no later than two months before the expiry date of the existing Payment Card.

If a Client who is a citizen of Russia or Belarus does not possess a Residence Permit, or if such Residence Permit has not been presented to the Bank, the Client cannot be issued a new Payment Card, a renewed Payment Card, or a replacement Payment Card.

This restriction does not apply to Payment Cards that have already been issued. Upon presentation of a valid document proving the existence of a Residence Permit, the Bank may provide banking products to the Client without the restrictions set out in this document.