



DECISION ON DEPOSIT INTEREST RATES FOR RETAIL CLIENTS

September, 2022

1. GENERAL PROVISIONS

This decision determines the height of deposit interest rates for retail client.

If you transfer monthly income to KentBank dd, KentBank will allow extra 0.1%:

- For savings in EUR and USD currencies for all amounts and maturity*

2. FIXED INTEREST RATE FOR SAVING IN HRK

MATURITY IN MONTHS	1	3	6	12	24	36	48	60
up to 499.999,99 HRK/ 66.361,40 EUR	0,03%	0,03%	0,10%	0,30%	0,45%	0,50%	0,50%	0,50%
up to 500.000,00 HRK /66.361,40 EUR	0,03%	0,03%	0,10%	0,40%	0,50%	0,55%	0,55%	0,55%

3. FIXED INTEREST RATE FOR SAVING IN EUR

MATURITY IN MONTHS	1	3	6	12	24	36	48	60
up to 49.999,99 EUR	0,03%	0,03%	0,05%	0,10%	0,25%	0,35%	0,40%	0,40%
up to 50.000,00 EUR	0,03%	0,05%	0,05%	0,15%	0,30%	0,40%	0,45%	0,45%

4. FIXED INTEREST RATE FOR SAVING IN USD

MATURITY IN MONTHS	1	3	6	12	24	36	48	60
up to 1 mio. USD	0,05 %	0,10%	0,55%	0,65%	0,75%	0,75%	0,75%	0,75%
from 1 mio. up to 3 mio. USD	0,35%	0,65%	1,20%	1,20%	1,20%	1,20%	1,20%	1,20%
over 3 mio. USD	1,75%	1,75%	1,75%	1,75%	1,75%	1,75%	1,75%	1,75%

For higher amounts of deposit, it is possible to allow simulative part of interest rates.

Savings in CHF contracted to date October 07th 2015. with automatically renewed, after this date , upon maturity, will be prolong by interest rate 0,06%.

5. CHILDREN ´S SAVINGS

MATURITY IN MONTHS	24	36
HRK	0,50%	0,55%
EUR	0,45%	0,50%

6. OPEN SAVINGS

AMOUNT	CURRENCY	6	12	24
All amounts	HRK	0,10%	0,30%	0,45%
Premium		10%	10%	10%
All amounts	EUR	0,05%	0,10%	0,25%
Premium		10%	10%	10%

7. FIXED INTEREST RATE FOR SAVING IN HRK CONTRACTED ON INTERNET SERVICES

MATURITY IN MONTHS	1	3	6	12	24	36	48	60
All amounts	0,03%	0,03%	0,10%	0,40%	0,50%	0,55%	0,55%	0,55%

8. FIXED INTEREST RATE FOR SAVING IN EUR CONTRACTED ON INTERNET SERVICES

MATURITY IN MONTHS	1	3	6	12	24	36	48	60
All amounts	0,03%	0,05%	0,05%	0,15%	0,30%	0,40%	0,45%	0,45%

*The 0,1 p.p. does not apply to savings in HRK, open or child savings, and for all savings open through Internet services

9. DEMAND DEPOSIT

Demand deposit in HRK

- 0,01% za HRK

Demand deposit in foreign currency

- 0,01% za EUR
- 0,01% za CHF
- 0,01% za USD

10. DEPOSIT INSURANCE

Deposit placed in KentBank d.d. insured by Hrvatska agencije za osiguranje depozita (HAOD). Agency insures deposits of creditors in each credit institution up to 100,000.00 EUR in kuna, according to the middle rate of the Croatian National Bank valid on the day of the insured event, regardless of the number of bank account, the amount of funds, currency and location those bank accounts are.

11. OTHER PROVISIONS

11.1. Interest rates are expressed at the annual level. The effective interest rate / EKS / is equal to the nominal interest rate.

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11.2. The calculation and accrual interest is carried out within the time limits specified by contract or when closing the account, a calculation is performed for the actual number of days in the month / actual number of days in the year, so that the first day entrance and the last is not included in the calculation.

11.3. Term deposits can contract with monthly interest or interest at the end of the term

11.4. With some clients it is possible to arrange an interest rate different from the rate in the regular offer in this Decision. The decision on a higher or lower interest rate will adopt department in the Bank, who is responsible for making a decision for the approval of certain banking business.

11.5. The Bank can approve early termination for term deposit and in the calculation apply the following interest rates:

- For term deposits from regular supply, will be recognized a lower interest rate of the maturity, unless otherwise agreed.
- If the interest rate is higher than contracted interest rate, recognized the contracted interest rate.
- For term deposits contracted in other currencies that do not have shown interest rates, but the same is determined at the date of contract, will be approved the interest rate on demand deposits.
- For other term deposit contracted in the action offer, will be recognized interest rate for demand deposits, unless otherwise agreed.
- In case of early termination of term deposits in the special case of the Bank can recognize contractual interest rate until the date of termination
 - when contract new term deposit with higher amount in relation to terminate deposit
(minimum condition is same maturity) ○ when the maturity of the new contractual term deposit is after the maturity of the terminated term deposit
(minimum condition same amount)
 - when is conversion from non-purpose deposit to purpose deposit ○ after the repayment of the loan for which insurance was term deposit

11.6. On the total paid / accrued interest and premium is calculated tax in accordance with the amendments to the Law on Income Tax which came into force on January 1th 2015.

11.7. Fee for early termination of contract is charged in accordance with Decision on fees for retail clients, unless otherwise agreed:

- Fee for early termination of deposits, which is an collateral, is charged in accordance with the Decision on fees for retail clients
- For deposits with automatic renewal, fees will only be charged when the client terminates deposits in first deposit cycle. If the deposit is terminated after the first cycle, fee will not be charged.
- The fee will not be charged if a deposit is terminated in order to increase the amount of the deposit (the term of the deposit is same or longer than originally agreed) or increase the period (the deposit amount is same or higher than originally agreed).
- The fee is not charged in case the client has passed away

12. CONCLUDING PROVISIONS

This Decision come into force on the day of its adoption and be implemented on 03.10.2022.

Management Board, KentBank d.d.