

Kent Bank

Zagreb, 25.07.2024.

Summary of the technical amendment to the Decision on Consumer Fees of 16 April 2024

We would like to inform you that on 25 July 2024, KentBank d.d. adopted a technical amendment to the Decision on Consumer Fees of 16 April 2024, which has been in force since 25 July 2024 (hereinafter: the Decision).

This technical amendment to the Decision in tariff paragraphs 18.3, 18.4 and 18.5 corrected the amount of early repayment of the loan up to which the consumer in accordance with the provision from Article 16. of the Consumer Credit Act (NN No. 75/09, 112/12, 143/13, 147/13, 09/15, 78/15, 102/15, 52/16, 128/22, 156/23) is not obliged to pay the fee for partial or full early repayment of the loan during the period of application of the fixed interest rate.

In the previous version of the Decision, which was in force from 2 May 2024, tariff items 18.3, 18.4 and 18.5 stated the amount of "EUR 9,954.21", which was determined during the migration from HRK to EUR, and by unintentional mistake, this amount remained stated in the newly adopted Decision of 16 April 2024.

With this technical amendment to the Decision, the amount in question has been harmonized with the provision referred to in Article 16, paragraph (5) of the Consumer Credit Act in such a way that it now reads "EUR 10,000.00".

These amendments to the Decision are available at the Bank's branches and on the [Bank's website www.kentbank.hr](http://www.kentbank.hr), and all additional information can be obtained at the Bank's branches, as well as on the info phone 0800 0006.

Sincerely

Your KentBank d.d.