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| Kent Bank | Excerpt from the Decision on fees for business entities and residential buildings | |
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I FEE AMOUNT IN THE OPERATIONS WITH THE BUSINESS ENTITIES AND RESIDENTIAL BUILDINGS

The fee amount is shown in EUR in the absolute amount and / or in a service value amount percentage.

| FEEES FOR BUSINESS ENTITIES AND RESIDENTIAL BUILDINGS | | | |
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| ITEM | DESCRIPTION OF SERVICE | BASE | FEE AMOUNT |
| 1 | ACCOUNT REGISTER | | |
| 1.1 | Opening an account | invoice | 6,64 EUR |
| 1.2 | Account maintenance | invoice | 4,65 EUR |
| 1.3 | Closing an account | invoice | 19,91 EUR |
| 1.4 | Changing data in the Registry | invoice | 5,97 EUR |
| 1.5 | Change of signatory of transaction account | invoice | 3,98 EUR |
| 1.6 | Opening of Transaction account for non-residents | invoice | 199,08 EUR |
| 1.7 | Maintenance of transaction account for non-residents | invoice | 13,27 EUR |
| 1.8 | Closing an account for non-residents | invoice | 46,45 EUR |
| 1.9 | Escrow account - opening | agreement | as defined in the agreement |
| 2 | CASH TRANSACTIONS IN EUR | | |
| 2.1 | Cash payments | | |
| 2.1.1 | Amounts paid in at the cashier in the Bank | amount | 0,30% + 0,80 EUR per order |
| 2.1.2 | Amounts paid at FINA and amounts paid through DNT at FINA | amount | 0,35% + 0,80 EUR per order |
| 2.1.3 | Coins exchange/deposit | amount | 2,5% min 0,66 EUR |
| 2.2 | Cash withdrawals | | |
| 2.2.1 | Amounts paid out at the cashier in the Bank | amount | 0,30% + 0,80 EUR per order |
| 3 | CASHLESS PAYMENT NATIONAL TRANSACTIONS in EUR | | |
| 3.1 | Internal orders | | |
| 3.1.1 | Paper media orders in EUR | order | 1,79 EUR |
| 3.1.2 | Electronic media order in EUR | order | 0,31 EUR |
| 3.2 | External orders | | |
| 3.2.1 | Paper media orders in EUR | order | 1,79 EUR |
| 3.2.2 | Electronic media order in EUR | order | 0,40 EUR |
| 3.2.3 | Urgent transaction performance TARGET 2 | order | 9,39 EUR |
| 3.3 | Inflow | | |
| 3.3.1 | Inflow from other banks | order | 0,15 EUR |

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| 3.4 | SEPA direct debits in EUR - fees paid by the payer | | |
| 3.4.1 | Execution of SEPA direct debit | order | 0,27 EUR |
| 3.4.2 | A change of special conditions of the execution | per change | 1,33 EUR |
| 3.4.3 | Request for a copy of the Mandate | per copy | 6,64 EUR |
| 3.5 | Standing order | | |
| 3.5.1 | Standing order - internal | order | 0,00 EUR |
| 3.5.2 | Standing order -external | order | 0,46 EUR |
| 3.6 | Other cashless payment national transactions | | |
| 3.6.1 | Fee for payment order - forced execution | order | 1,53 EUR |
| 4 | CROSS-BORDER TRANSACTIONS IN EUR | | |
| 4.1 | Payment order/Credit transfer | | |
| 4.1.1 | Paper media orders - external | order | 1,79 EUR |
| 4.1.2 | Electronic media order - external | order | 0,40 EUR |
| 4.1.3 | Urgent execution of transaction - TARGET 2 | order | 9,29 EUR |
| 4.2 | Inflow | | |
| 4.2.1 | Processing of inflow | order | 0,15 EUR |
| 5 | NATIONAL AND CROSS-BORDER TRANSACTIONS IN FOREIGN CURRENCY (DIFFERENT FROM EUR) AND INTERNATIONAL TRANSACTIONS | | |
| 5.1 | Cross-border and national transaction | | |
| 5.1.1 | Paper media orders | order | 0,30% min 10,62 EUR max 663,61 EUR |
| 5.1.2 | Electronic media order | order | 0,25% min 10,62 EUR max 663,61 EUR |
| 5.2 | International transactions | | |
| 5.2.1 | Paper media orders | order | 0,30% min 10,62 EUR max 663,61 EUR |
| 5.2.2 | Electronic media order | order | 0,25% min 10,62 EUR max 663,61 EUR |
| 5.3 | Other | | |
| 5.3.1 | Fee for SWIFT | order | 7,96 EUR |
| 5.3.2 | Urgent performance of transactions | request | regular fee + 13,27 EUR |
| 5.3.3 | The cost of bank payee - OUR option | order | actual cost of foreign bank |
| 5.3.4 | The cost of bank transfer | order | actual cost of foreign bank |
| 5.4 | Processing of inflow | | |
| 5.4.1 | Processing of inflow in foreign currency | order | 0,25% min 10,62 EUR max 663,61 EUR |

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| 6 | RECALL OF THE PAYMENT ORDER | | |
| 6.1 | Recall of the payment order before the transaction is executed | per transaction | In the amount of the transaction fee (payment), depending on the type of transaction from tariff items 3.1.1, 3.1.2, 3.2.1, 3.2.2, 4.1.1, 4.1.2, 4.1.3, 5.1.1, 5.1.2, 5.2.1, 5.2.2, 5.3.1 and 5.3.2 |
| 7 | CASH TRANSACTIONS IN FOREIGN CURRENCY | | |
| 7.1 | Paid-in amounts in foreign currency | order | 0,60% min 6,64 EUR |
| 7.2 | Paid-out amounts in foreign currency | order | 1,00% min 13,27 EUR |
| 8 | COMPLAINTS REGARDING TRANSACTIONS IN FOREIGN CURRENCY | | |
| 7.1 | Complaints of orders before execution | request | 13,27 EUR |
| 7.2 | Complaints of orders after execution | request | 226,54 EUR + the actual cost |
| 9 | REPORTING AND SOLVENCY INFORMATION | | |
| 9.1 | Account change notice | | |
| 9.1.1 | Statement on the paper media- at the counter | item | 0,07 EUR |
| 9.1.2 | Statement on the paper media- post delivery | item | 0,13 EUR + 0,66 EUR postage costs |
| 9.1.3 | Automatic distribution of statements by e-mail | statement | 0,13 EUR |
| 9.1.4 | Statement via internet banking | statement | no fee |
| 9.1.5 | Statement of the open items (per day) | statement | 33,18 EUR |
| 9.1.6 | Statement provided by e-mail at the call by the client | statement | 1,33 EUR |
| 9.2 | Print of transactions per account | | |
| 9.2.1 | Print of transactions per account - current year | print | 13,27 EUR + PDV |
| 9.2.2 | Print of transactions per account - previous year | print | 13,27 EUR + PDV |
| 9.3 | Giro Account Form (SOL-2) | | |
| 9.3.1 | Giro Account Form (SOL-2) | document | 19,91 EUR + PDV |
| 9.3.2 | Giro Account Form (SOL-2) - second copy | document | 2,65 EUR + PDV |
| 9.3.3 | Giro Account Form (SOL-2) - in English | document | 33,18 EUR + PDV |
| 10 | ARCHIVE / COMPLAINTS / RECALL / RETURN | | |

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| 10.1 | Copies of documents from the archive | page | 19,91 EUR + PDV |
| 10.2 | Solution of complaints upon request | request | 6,64 EUR |
| 10.3 | Recall of payment order after execution for national and cross-border transaction in EUR | request | 13,27 EUR |
| 10.4 | Return of funds with the wrong IBAN or account number | request | 13,27 EUR |
| 11 | OTHER SERVICES | | |
| 11.1 | Confirmations and reviews that are provided according to the law upon the request of the client | confirmation | 6,64 EUR |
| 11.2 | Warning | warning | 13,27 EUR |
| 11.3 | Confirmation of paid founding deposit | per confirmation | 13,27 EUR + PDV |
| 11.4 | Confirmation of payment recapitalization | per confirmation | 13,27 EUR + PDV |
| 11.5 | Confirmation of payment (mail, post) | per confirmation | 0,66 EUR |
| 11.6 | Confirmation of payment (Internet banking) | per confirmation | No fee |
| 11.7 | Control and recording of B/E | order | 3,98 EUR per B/E |
| 11.8 | Storing and concern about maturity | order | 2,65 EUR per B/E |
| 11.9 | Return of the B/E at the request of the creditor | order | 2,65 EUR per B/E |
| 11.10 | B/E recall | order | 6,64 EUR per B/E |
| 12 | INTERNET SERVICES | | |
| 12.1 | Internet Banking e-Kent | | |
| 12.1.1 | Application form e-Kent (per End User) | one time | 4,30 EUR |
| 12.1.2 | Use and maintenance e-Kent per End User | monthly | 4,30 EUR |
| 12.1.3 | Updating data on the application form | per change | 1,33 EUR |
| 12.1.4 | Regenerate the PIN | per change | 3,32 EUR |
| 12.2 | Mobile Banking m-Kent | | |
| 12.2.1 | Application form m-Kent (per End User) | one time | no fee |
| 12.2.2 | Use and maintenance per m-Kent End User | monthly | 3,98 EUR |
| 12.2.3 | Updating data on the application form | per change | 1,33 EUR |

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| 12.2.4 | Issuance of identification and activation codes | per change | 0,00 EUR |
| 12.3 | Token | | |
| 12.3.1 | Issuing of physical token | per token | 15,93 EUR |
| 12.3.2 | Fee for lost, damaged or not returned token on Bank request | per token | 26,54 EUR |
| 12.3.3 | Issuing of mobile token (m-token) | per token | no fee |
| 13 | CARD TRASACTIONS | | |
| 13.1 | Usage of Visa Classic business debit card | | |
| 13.1.1 | Issuing user | one time | 2,65 EUR |
| 13.1.2 | PIN re-print | per re-print | 2,65 EUR |
| 13.1.3 | Card blockade due to irregular use | per blockade | 2,65 EUR |
| 13.1.4 | Re-issuing card after expiration | per card | no fee |
| 13.1.5 | Card replacement | per card | 6,64 EUR |
| 13.1.6 | Change PIN at ATM | | no fee |
| 13.1.7 | Urgent card issuing | per card | 13,27 EUR |
| 13.2. | Fees per transaction Visa Classic business debit card | | |
| 13.2.1 | Cash withdrawal on KentBank ATMs | | no fee |
| 13.2.2 | Cash withdrawal on MBNet ATMs | transaction | 1,00% min 1,33 EUR |
| 13.2.3 | Cash withdrawal outside MBNet ATMs | transaction | 1,00% min 1,33 EUR |
| 13.2.4 | Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR – Mastercard / Visa | transaction | 1,00% min 1,33 EUR |
| 13.2.5 | Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR – Mastercard / Visa | transaction | 1,00% min 1,33 EUR |
| 13.2.6 | Withdrawal at ATMs from countries outside the European Economic Area – Mastercard / Visa | transaction | 1,50% min 3,32 EUR |
| 13.2.7 | Cash deposits at the Bank ATMs | transaction | 0,19% |
| 13.2.8 | Cash withdrawal on EFT POS on MBNet network | transaction | 2,00% min 1,99 EUR |

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| 13.2.9 | Cash withdrawal on EFT POS outside MBNet network | transaction | 2,00% min 1,99 EUR |
| 13.2.10 | Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency EUR | transaction | 2,00% min 1,99 EUR |
| 13.2.11 | Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency different than EUR | transaction | 2,00% min 1,99 EUR |
| 13.2.12 | Cash withdrawal on EFT POS outside the European Economic Area | transaction | 2,00% min 3,98 EUR |
| 13.2.13 | Purchase on POS devices | | no fee |
| 13.2.14 | Unfounded complaint | reclamation | 6,64 EUR + the actual cost |
| 13.3 | Usage of Visa Classic business credit card | | |
| 13.3.1 | Issuing user | one time | 26,54 EUR |
| 13.3.2 | Monthly membership fee user | user | 1,99 EUR |
| 13.3.3 | Re-issuing card after expiration | card | no fee |
| 13.3.4 | Card replacement | card | 6,64 EUR |
| 13.3.5 | PIN reprint | transaction | 2,65 EUR |
| 13.3.6 | Change of PIN at ATM | | no fee |
| 13.3.7 | Urgent card issuing | card | 13,27 EUR |
| 13.3.8 | Card blockage due to irregular use | transaction | 2,65 EUR |
| 13.3.9 | Warning notice | transaction | 6,64 EUR |
| 13.3.10 | Warning notice before court sue for unpaid fee or receivable | warning note | 13,27 EUR |
| 13.3.11 | Unfounded complaint | reclamation | 20% min 6,64 EUR max 66,36 EUR |
| 13.4 | Fees per transaction Visa Classic business credit card | | |
| 13.4.1 | Cash withdrawal on KentBank ATMs | transaction | 2,50% min 3,98 EUR |
| 13.4.2 | Cash withdrawal on MBNet ATMs | transaction | 3,00% min 3,98 EUR |
| 13.4.3 | Cash withdrawal outside MBNet ATMs | transaction | 3,00% min 3,98 EUR |
| 13.4.4 | Withdrawal at ATMs in countries within the European Economic Area that have the national | transaction | 3,00% min 3,98 EUR |

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| | currency EUR – Mastercard / Visa | | |
| 13.4.5 | Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR – Mastercard / Visa | transaction | 3,00% min 3,98 EUR |
| 13.4.6 | Withdrawal at ATMs from countries outside the European Economic Area – Mastercard / Visa | transaction | 3,00% min 5,31 EUR |
| 13.4.7 | Cash withdrawal on EFT POS devices in HR – Mastercard / Visa | transaction | 3,50% min 3,98 EUR |
| 13.4.8 | Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency EUR – Mastercard / Visa | transaction | 3,50% min 3,98 EUR |
| 13.4.9 | Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency different than EUR – Mastercard / Visa | transaction | 3,50% min 3,98 EUR |
| 13.4.10 | Cash withdrawal on EFT POS outside the European Economic Area – Mastercard / Visa | transaction | 3,50% min 3,98 EUR |
| 14 | FEE FOR LOAN ISSUES | | |
| 14.1 | Loan | | |
| 14.1.1 | Fee for approval and usage of the loan | one-time | 1,00% - 3,00% min 200,00 EUR |
| 14.1.2 | The fee for early closing of loans except for revolving loan and overdraft | one-time | 3,00% on non due principal |
| 14.1.3 | Fee for non-compliance of the contractual regulations of payment transactions through a business account at the Bank / on the approved amount of the principal | one-time | 2,00% |
| 14.1.4 | Commitment fee | monthly/quarterly | 0,25% - 1,00% on unused amount |

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| 14.1.5 | Fee for processing loan applications for residential buildings | one-time | 0,00 EUR |
| 14.1.6 | Fee for approval and usage of loans for permanent working capital with CPI insurance policy | one-time | 0,50%, min 100,00 EUR |
| 14.2 | Other fees for loan issues | | |
| 14.2.1 | Confirmation of the loan balance | confirmation | 6,64 EUR + PDV |
| 14.2.2 | Confirmation for absence of outstanding liabilities | confirmation | 7,96 EUR + PDV |
| 14.2.3 | Calculation of interest on special request | order | 13,27 EUR + PDV |
| 14.2.4 | Activation and supplementing of payment instruments (B/E, debentures) | order | 5,31 EUR |
| 14.2.5 | Withdrawal of payment instruments before final repayment (debenture, bill of exchange) | order | 10,62 EUR |
| 14.2.6 | Giving-up of required and approved financing / already signed contract or accepted and signed indicative offers | order | 0,50% |
| 14.2.7 | Fee for making Annex of contract (apart from prolongation) | order | 135,00 EUR |
| 14.2.8 | Risk evaluation on order for a third party | order | 46,45 EUR/ hour |
| 14.2.9 | Issuance of a letter of intent for statement for erasing mortgage | one-time | 39,82 EUR |
| 14.2.10 | Contracting of loan restructuring | one-time | 2,00% |
| 14.2.11 | Changes of contract terms at the client's request | one-time | 1,00%- 3,00% |
| 14.2.12 | Changes of types of insurance | one-time | 0,50%-2,00% |
| 14.2.13 | Cost of issuing the statement for erasing mortgage | order | 26,54 EUR + PDV |
| 14.2.14 | Fees for loans granted in cooperation with HBOR, and are not included in the Bank's tariff | | as per agreement and tariff of HBOR |
| 14.3 | Special purpose lending (agricultural sowing) | | |

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| 14.3.1 | Fee for approval and usage of the loan | one-time | 1,00% - 3,00% min 200,00 EUR |
| 14.3.2 | The fee for early closing of loans | one-time | no fee |
| 14.3.3 | Fee for non-compliance of the contractual regulations of payment transactions through a business account at the Bank / on the approved amount of the principal | one-time | 2,00% |
| 14.3.4 | Commitment fee | monthly/quarterly | no fee |
| 14.4 | Framework | | |
| 14.4.1 | Fee for approval and usage of the framework | one-time | 0,50%-1,00% min 135,00 EUR |
| 15 | FEES FOR B/E DISCOUNT | | |
| 15.1 | Fees for B/E discount | one-time | 0,10% - 2,00% |
| 15.2 | Cost of processing the request for bill of exchange discount | one-time | min 0,00 EUR; max 199,08 EUR |
| 16 | FACTORING / FORFAITING | | |
| 16.1 | Fees for A/R repurchase (factoring) | one-time | 0,10-2,00% + PDV |
| 16.2 | Cost of processing the request for repurchase of receivables | one-time | 165,00 EUR + PDV |
| 16.3 | Fee for forfaiting | one-time | as agreed |
| 16.4 | Cost of processing the request for forfaiting | one-time | as agreed |
| 17 | FEES FOR ISSUING GUARANTEES - DOMESTIC | | |
| 17.1 | Payment and credit guarantees | | |
| 17.1.1 | Fee for the approval of payment and credit guarantees | one-time | 0,50% min 132,72 EUR |
| 17.1.2 | Commission for the issuing of payment and credit guarantees | quarterly | 0,75% min 79,63 EUR |
| 17.2 | Customs guarantees | | |
| 17.2.1 | Fee for the approval of customs guarantee | one-time | 0,50% min 132,72 EUR |
| 17.2.2 | Commission for the issuing of customs guarantees | quarterly | 0,75% min 79,63 EUR |
| 17.3 | Performance guarantees * | | |
| 17.3.1 | Fee for the approval of performance guarantees | one-time | 0,50 % min 79,63 EUR |
| 17.3.2 | Commission for the issuing | quarterly | 0,50 % min 79,63 EUR |

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| 17.4 | Bid guarantees up to 100 days | | |
| 17.4.1 | Fee for the approval | one-time | 0,50 % min 79,63 EUR |
| 17.5 | Changing conditions of all types of guarantees | one-time | 0,50 % min 79,63 EUR |
| 17.6 | Checking of documents in case of demand | one-time | 0,50 % min 79,63 EUR |
| 17.7 | Fee for abandonment of approved guarantee/ already concluded contract | one-time | 0,30% of the amount of guarantee, min 79,63 EUR |
| 17.8 | Letter of intent-binding | one-time | 0,30% min. 79,63 EUR |
| 17.9 | Letter of intent-without obligation | one-time | 66,36 EUR |
| 17.10 | Fee for urgent issuing of guarantee | one-time | 1,00% |
| 17.11 | Issuing a guarantee with coverage (with term deposit) except Bid guarantees up to 100 days | every three months /quarterly | 0,30% min 79,63 EUR |
| 17.12 | Verification of signatures correctness | one-time | 39,82 EUR |
| 17.13 | Fulfillment of payments from banking funds | one-time | 3,00% |
| | <i>*Note: includes a bid guarantees over 100 days</i> | | |
| 18 | FEE FOR ACTIVATING GUARANTEE | | |
| 17.1 | Activating guarantee | one-time | 0,50% min 79,63 EUR |
| 19 | FOREIGN GUARANTEE | | |
| 19.1 | Nostro guarantee | | |
| 19.1.1 | Fee for receiving and processing the request for issuing guarantees | one-time | 0,50% - 3,00% min 79,63 EUR |
| 19.1.2 | Issuing a guarantee with coverage(with term deposit) | every three months /quarterly | 0,30% min 79,63 EUR |
| 19.1.3 | Issuing payment guarantee | every three months /quarterly | 0,75% min 79,63 EUR |
| 19.1.4 | Guarantees regarding tenders (with due date up to 100 days on time, over 100 days every tree months) | one-time/every three months/quarterly | 0,50% min 79,63 EUR |
| 19.1.5 | Performance guarantees - others | every three months /quarterly | 0,50% min 79,63 EUR |
| 19.1.6 | Fee for changing the terms of guarantees on the request of a client, | one-time | 79,63 EUR |

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| | premature closing/request for release before validity date | | |
| 19.1.7 | Request for payment/activation of guarantee | one-time | 0,50% min 79,63 EUR |
| 19.1.8 | Issuing guarantee on the basis of counterquarantee | every three months /quarterly | 0,30% min 79,63 EUR |
| 19.1.9 | Payment under foreign guarantees | per payment | according to commission for incoming payments |
| 19.1.10 | Fulfillment of payments from banking funds | one-time | 3,00% |
| 19.1.11 | Urgent issuing guarantees | one-time | 1,00% |
| 19.2 | Loro guarantees | | |
| 19.2.1 | Notification of guarantee without obligation | one-time | 0,15% min 79,63 EUR max 132,72 EUR |
| 19.2.2 | Changes of guarantee terms | one-time | 79,63 EUR |
| 19.2.3 | Request for payment/activation of guarantee | one-time | 0,50% min 79,63 EUR max 398,17 EUR |
| 19.2.4 | Premature closing/request for release before validity date | one-time | 39,82 EUR |
| 19.2.5 | Incoming payment under foreign guarantees | per payment | according to commission for incoming payments |
| 19.2.6 | Verification of signatures correctness | one-time | 39,82 EUR |
| 20 | LETTERS OF CREDIT | | |
| 20.1 | Import (nostro) letters of credit | | |
| 20.1.1 | Fee for receiving and processing a request for issuing L/C | one-time | 0,50% - 3,00% min 79,63 EUR |
| 20.1.2 | Issuing of letters of credit with deposit coverage | every three months /quarterly | 0,50% min 79,63 EUR |
| 20.1.3 | Issuing of letters of credit with deferred coverage | every three months /quarterly | 0,50% min 79,63 EUR |
| 20.1.4 | Obtaining confirmation of letters of credit (if we have real charges) | one-time | 0,50% min 79,63 EUR |
| 20.1.5 | Amendment/cancellation of L/C | one-time | 79,63 EUR |
| 20.1.6 | Checking documents | one-time | 0,50% min 79,63 EUR |
| 20.1.7 | Payment abroad without presentation of the document | one-time | 0,30% min 79,63 EUR max 398,17 EUR |
| 20.1.8 | Fulfillment of payments from banking funds | one-time | 3,00% |

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| 20.1.9 | Payment under L/C | per payment | according to commission for incoming payments |
| 20.1.10 | Urgent issuing L/C | one-time | 1,00% |
| 20.2 | Export (loro) letters of credit | | |
| 20.2.1 | Notification without obligation | one-time | 0,15% min 79,63 EUR max 132,72 EUR |
| 20.2.2 | Changing of letter of credit conditions, cancellation | one-time | 79,63 EUR |
| 20.2.3 | Transfer letters of credit | one-time | 0,20% min. 79,63 EUR |
| 20.2.4 | Document review | one-time | 0,30% min. 79,63 EUR max. 398,17 EUR |
| 20.2.5 | Confirmation | every three months /quarterly | according to agreement |
| 20.2.6 | Incoming payment under L/C | per payment | according to commission for incoming payments |
| 21 | DOCUMENTARY COLLECTIONS | | |
| 21.1 | Nostro and loro collections | | |
| 21.1.1 | Issuing of loro and nostro collections D/P or D/A | one-time | 0,20% min 79,63 EUR |
| 21.1.2 | Providing of accepted bill | one-time | 79,63 EUR |
| 21.1.3 | Protest of bill of exchange and return of documents | one-time | 0,25% min. 79,63 EUR + charges |
| 21.1.4 | Deliver documents without payment/return of documents | one-time | 79,63 EUR |
| 21.1.5 | Amendment | one-time | 79,63 EUR |
| 21.1.6 | Payment/incoming payment | per payment | according to commission for incoming payments |
| 22 | MANDATORY BUSINESS | | |
| 22.1 | Placements in the name and for the account of others | one-time | 1,00% |
| 23 | Packages for entrepreneurs | | |
| 23.1 | Contracting of entrepreneurial packages | one-time | 13,27 EUR |
| 23.2 | Maintenance of package GREEN | monthly | 13,27 EUR |
| 23.3 | Maintenance of package GOLD | monthly | 39,82 EUR |
| 23.4 | Maintenance of package BLACK | monthly | 99,54 EUR |
| 24 | EFT POS terminals | | |
| 24.1 | Fee for using EFT POS device in case of monthly turnover less than 1.327,23 EUR | monthly | 26,54 EUR |

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| 24.2 | Fee for using GPRS EFT POS device in case of monthly turnover less than 1.327,23 EUR | monthly | 33,18 EUR |
| 24.3 | Fee for EFT POS device deinstalation | one-time | 26,54 EUR + PDV |
| 24.4 | Fee for lost (destroyed, stolen) EFT POS terminal | one-time | 398,17 EUR + PDV |
| 24.5 | Fee for replacement of existing EFT POS terminal | one-time | 33,18 EUR |

IV FINAL PROVISIONS

In accordance with the provisions of this Decision, the Bank shall contract, calculate and collect the fees for services that it provides in its business operations, unless a separate decision of the Bank or a contract concluded by the Bank prescribes otherwise.

Apart from the fees for the services foreseen by this Decision, the Bank calculates and collects all real costs incurred during the execution of services:

- FINA, CNB and Money market, as well as other entities, depending on the task and its realization
- Postal and telecommunication costs
- Costs charged by other domestic or foreign banks
- Fees, taxes and similar, paid by the Bank
- Other costs.

The Bank may, depending on its business interest, significance of an activity, market conditions, determine a different fee amount than the amount specified in this Decision.

This Decision shall enter into force on the date of its adoption and shall apply from 6 November 2024. Decision on Fees for business entities and residential buildings as of 01 February 2024 shall cease to apply upon entering into force of this Decision.

In Zagreb, 22 October 2024