

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.

FEES FOR BUSINESS ENTITIES AND RESIDENTIAL BUILDINGS			
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
3.4	SEPA direct debits in EUR - fees paid by the payer		

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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
4.1.4	Paper media orders - internal	order	1,79 EUR
4.1.5	Electronic media order - internal	order	0,31 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		

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5.4.1	Processing of inflow in foreign currency	order	0,25% min 10,62 EUR max 663,61 EUR
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, 4.1.4, 4.1.5, 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

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10	ARCHIVE / COMPLAINTS / RECALL / RETURN		
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

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12.2.3	Updating data on the application form	per change	1,33 EUR
12.2.4	Regenerate the PIN	per change	3,32 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 Maestro business deibt card / 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 Maestro business debit card / 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%

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13.2.8	Cash withdrawal on EFT POS on MBNet network	transaction	2,00% min 1,99 EUR
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 Mastercard business credit card / 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 Mastercard business credit card / 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

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13.4.4	Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR – Mastercard / Visa	transaction	3,00% min 3,98 EUR
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%

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14.1.4	Commitment fee	monthly/quarterly	0,25% - 1,00% on unused amount
14.1.5	Fee for processing loan applications for residential buildings	one-time	0,00 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)		
14.3.1	Fee for approval and usage of the loan	one-time	1,00% - 3,00% min 200,00 EUR

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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% 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
17.4	Bid guarantees up to 100 days		

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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, premature closing/request for release before validity date	one-time	79,63 EUR

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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%
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%

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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
24.2	Fee for using GPRS EFT POS device in case of monthly turnover less than 1.327,23 EUR	monthly	33,18 EUR

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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 01 February 2024. Decision on Fees for business entities and residential buildings as of 01 January 2023 shall cease to apply upon entering into force of this Decision.

In Zagreb, 22 December 2023