

<b>Kent Bank</b>	<b>Excerpt from the Decision on fees for business entities and residential buildings</b>	
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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.

<b>FEES FOR BUSINESS ENTITIES AND RESIDENTIAL BUILDINGS</b>			
<b>ITEM</b>	<b>DESCRIPTION OF SERVICE</b>	<b>BASE</b>	<b>FEE AMOUNT</b>
<b>1</b>	<b>ACCOUNT REGISTER</b>		
1.1	Opening an account	invoice	7,00 EUR
1.2	Account maintenance	invoice	5,50 EUR
1.3	Closing an account	invoice	20,00 EUR
1.4	Changing data in the Registry	invoice	6,00 EUR
1.5	Change of signatory of transaction account	invoice	4,00 EUR
1.6	Opening of Transaction account for non-residents	invoice	200,00 EUR
1.7	Maintenance of transaction account for non-residents	invoice	10,00 EUR
1.8	Closing an account for non-residents	invoice	20,00 EUR
1.9	Escrow account - opening	agreement	as defined in the agreement
<b>2</b>	<b>CASH TRANSACTIONS IN EUR</b>		
<b>2.1</b>	<b>Cash payments</b>		
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
<b>2.2</b>	<b>Cash withdrawals</b>		
2.2.1	Amounts paid out at the cashier in the Bank	amount	0,30% + 0,80 EUR per order
<b>3</b>	<b>NATIONAL TRANSACTIONS IN EUR</b>		
<b>3.1</b>	<b>Internal orders</b>		
3.1.1	Paper media orders in EUR	order	2,00 EUR
3.1.2	Electronic media order in EUR	order	0,35 EUR
<b>3.2</b>	<b>External orders</b>		
3.2.1	Paper media orders in EUR	order	2,20 EUR
3.2.2	Electronic media order in EUR	order	0,48 EUR
3.2.3	Urgent execution of transaction - TARGET 2	order	16,50 EUR
<b>3.3</b>	<b>Inflow</b>		
3.3.1	Inflow from other banks	order	0,18 EUR
<b>3.4</b>	<b>SEPA direct debits in EUR – fees paid by the payer</b>		
3.4.1	Execution of SEPA direct debit	order	0,35 EUR
3.4.2	A change of special conditions of the execution	per change	1,33 EUR

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3.4.3	Request for a copy of the Mandate	per copy	6,64 EUR
3.5	<b>Standing order</b>		
3.5.1	Standing order -external	order	0,50 EUR
3.6	<b>Other cashless payment national transactions</b>		
3.6.1	Fee for payment order - forced execution	order	1,53 EUR
<b>4</b>	<b>CROSS-BORDER TRANSACTIONS IN EUR</b>		
4.1	<b>Payment order/Credit transfer</b>		
4.1.1	Paper media orders - external	order	2,20 EUR
4.1.2	Electronic media order - external	order	0,48 EUR
4.1.3	Urgent execution of transaction - TARGET 2	order	16,50 EUR
4.2	<b>Inflow</b>		
4.2.1.	Processing of inflow	order	0,18 EUR
<b>5</b>	<b>NATIONAL AND CROSS-BORDER TRANSACTIONS IN FOREIGN CURRENCY (DIFFERENT FROM EUR) AND INTERNATIONAL TRANSACTIONS</b>		
<b>5.1</b>	<b>Cross-border and national transaction</b>		
5.1.1	Paper media orders	order	23,00 EUR
5.1.2	Electronic media order	order	15,00 EUR
<b>5.2</b>	<b>International transactions</b>		
5.2.1	Paper media orders	order	23,00 EUR
5.2.2	Electronic media order	order	15,00 EUR
<b>5.3</b>	<b>Other</b>		
5.3.1	Fee for SWIFT	order	3,00 EUR
5.3.2	Urgent performance of transactions	request	16,50 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
<b>5.4</b>	<b>Processing of inflow</b>		
5.4.1	Processing of inflow in foreign currency	order	15,00 EUR
<b>6</b>	<b>RECALL OF PAYMENT ORDER</b>		
6.1	Recall of the payment order before the execution of the transaction	per transaction	In the amount of the transaction fee (payment), depending on the type of transaction from item 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
<b>7</b>	<b>CASH TRANSACTIONS IN FOREIGN CURRENCY</b>		
7.1	Paid-in amounts in foreign currency	order	0,60% min 6,64 EUR

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7.2	Paid-out amounts in foreign currency	order	1,00% min 13,27 EUR
<b>8</b>	<b>COMPLAINTS REGARDING TRANSACTIONS IN FOREIGN CURRENCY</b>		
8.1	Complaints of orders before execution	request	20,00 EUR
8.2	Complaints of orders after execution	request	26,54 EUR + the actual cost
<b>9</b>	<b>REPORTING AND SOLVENCY INFORMATION</b>		
<b>9.1</b>	<b>Account change notice</b>		
9.1.1	Statement on the paper media- at the counter	item	0,10 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 of the open items (per day)	statement	15,00 EUR
9.1.5	Statement provided by e-mail at the call by the client	statement	2,00 EUR
<b>9.2</b>	<b>Print of transactions per account</b>		
9.2.1	Print of transactions per account - current year	print	5,00 EUR
9.2.2	Print of transactions per account - previous year	print	5,00 EUR
<b>9.3</b>	<b>Giro Account Form (SOL-2)</b>		
9.3.1	Giro Account Form (SOL-2)	document	12,00 EUR
9.3.2	Giro Account Form (SOL-2) – second copy	document	5,00 EUR
9.3.3	Giro Account Form (SOL-2) - in English	document	15,00 EUR
<b>10</b>	<b>ARCHIVE / COMPLAINTS / RECALL / RETURN</b>		
10.1	Copies of documents from the archive	page	1,99 EUR + tax
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	1,80 EUR
10.4	Return of funds with the wrong IBAN or account number	request	9,00 EUR
<b>11</b>	<b>OTHER SERVICES</b>		
11.1	Confirmations and reviews issued upon the request of the client	confirmation	2,00 EUR
11.2	Warning	warning	13,27 EUR
11.3	Confirmation of paid founding deposit	per confirmation	14,00 EUR

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11.4	Confirmation of payment recapitalization	per confirmation	14,00 EUR
11.5	Confirmation of payment (mail, post)	per confirmation	2,00 EUR
11.6	Control and recording of B/E	order	5,00 EUR
11.7	Storing and concern about maturity	order	3,00 EUR
11.8	Return of the B/E at the request of the creditor	order	3,00 EUR
11.9	B/E recall	order	5,00 EUR
<b>12</b>	<b>INTERNET SERVICES</b>		
<b>12.1</b>	<b>Internet Banking e-Kent</b>		
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
<b>12.2</b>	<b>Mobile Banking m-Kent</b>		
12.2.1	Use and maintenance per m-Kent End User	monthly	3,98 EUR
12.2.2	Updating data on the application form	per change	1,33 EUR
<b>12.3</b>	<b>Token</b>		
12.3.1	Issuing of physical token	per token	20,00 EUR
12.3.2	Fee for lost, damaged or not returned token on Bank request	per token	20,00 EUR
<b>13</b>	<b>CARD TRASACTIONS</b>		
<b>13.1</b>	<b>Usage of Visa Classic debit card</b>		
13.1.1	Issuing user	one time	5,00 EUR
13.1.2	PIN re-print	per re-print	4,00 EUR
13.1.3	Card blockade due to irregular use	per blockade	3,00 EUR
13.1.4	Re-issuing card after expiration	per card	5,00 EUR
13.1.5	Card replacement due to damage, change of details (first name and/or last name), or other client request.	per card	7,00 EUR
13.1.6	Urgent card issuing	per card	20,00 EUR
<b>13.2</b>	<b>Fees per transaction Visa Classic debit card</b>		
13.2.1	Cash withdrawal on MBNet ATMs	transaction	1,00% min 1,40 EUR
13.2.2	Cash withdrawal outside MBNet ATMs	transaction	1,00% min 2,00 EUR
13.2.3	Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR - Mastercard / Visa	transaction	1,00% min 2,00 EUR

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13.2.4	Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR - Mastercard / Visa	transaction	1,00% min 2,00 EUR
13.2.5	Withdrawal at ATMs from countries outside the European Economic Area - Mastercard / Visa	transaction	1,00% min 2,00 EUR
13.2.6	Cash deposits at the Bank ATMs	transaction	0,19%
13.2.7	Cash withdrawal on EFT POS on MBNet network	transaction	2,00% min 3,00 EUR
13.2.8	Cash withdrawal on EFT POS outside MBNet network	transaction	2,00% min 3,00 EUR
13.2.9	Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency EUR - Mastercard / Visa	transaction	2,00% min 3,00 EUR
13.2.10	Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency different than EUR - Mastercard / Visa	transaction	2,00% min 3,00 EUR
13.2.11	Cash withdrawal on EFT POS outside the European Economic Area - Mastercard / Visa	transaction	2,00% min 3,00 EUR
13.2.12	Unfounded complaint	reclamation	6,64 EUR + the actual cost
<b>13.3</b>	<b>Usage of Visa Classic business credit card</b>		
13.3.1	Issuing user	one time	27,00 EUR
13.3.2	Monthly membership fee user	user	1,99 EUR
13.3.3	Re-issuing card after expiration	card	5,00 EUR
13.3.4	Card replacement due to damage, change of details (first name and/or last name), or other client request.	card	7,00 EUR
13.3.5	PIN reprint	transaction	4,00 EUR
13.3.6	Urgent card issuing	card	20,00 EUR
13.3.7	Card blockage due to irregular use	transaction	3,00 EUR
13.3.8	Warning notice	transaction	6,64 EUR
13.3.9	Warning notice before court sue for unpaid fee or receivable	warning note	13,27 EUR
13.3.10	Unfounded complaint	reclamation	6,64 EUR + the actual cost
<b>13.4</b>	<b>Fees per transaction Visa Classic business credit card</b>		
13.4.1	Cash withdrawal on KentBank ATMs	transaction	2,50% min 4,00 EUR
13.4.2	Cash withdrawal on MBNet ATMs	transaction	3,00% min 4,00 EUR
13.4.3	Cash withdrawal outside MBNet ATMs	transaction	3,00% min 4,00 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 4,00 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 4,00 EUR
13.4.6	Withdrawal at ATMs from countries outside the European Economic Area - Mastercard / Visa	transaction	3,00% min 4,00 EUR
13.4.7	Cash withdrawal on EFT POS devices in HR - Mastercard / Visa	transaction	3,50% min 4,00 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 4,00 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 4,00 EUR
13.4.10	Cash withdrawal on EFT POS outside the European Economic Area - Mastercard / Visa	transaction	3,50% min 4,00 EUR
<b>14</b>	<b>FEE FOR LOAN ISSUES</b>		
<b>14.1</b>	<b>Fee for approval of the loan</b>		
<b>14.1.1</b>	<b>Fee for approval of short-term loans</b>		
14.1.1.1	up to 30,000 EUR	one time	100,00 EUR
14.1.1.2	from 30,000.01 EUR to 50,000 EUR	one time	200,00 EUR
14.1.1.3	from 50,000.01 EUR to 100,000 EUR	one time	500,00 EUR
14.1.1.4	from 100,000.01 EUR to 500,000 EUR	one time	1.000,00 EUR
14.1.1.5	over 500,000.01 EUR	one time	1.500,00 EUR
	* Note: The fee for approval of residential building loans is 0.00 EUR - promotional period until 31.12.2025.		
<b>14.1.2</b>	<b>Fee for approval of long-term loans (except those contracted with CPI)</b>		
14.1.2.1	up to 50,000 EUR	one time	500,00 EUR
14.1.2.2	from 50,000 EUR to 100,000 EUR	one time	1.500,00 EUR
14.1.2.3	from 100,000.01 EUR to 500,000 EUR	one time	5.000,00 EUR
14.1.2.4	from 500,000.01 EUR to 1,000,000 EUR	one time	7.500,00 EUR
	over 1,000,000.01 EUR	one time	as agreed

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	* Note: The fee for approval of residential building loans is 0.00 EUR - promotional period until 31.12.2025.		
<b>14.1.3</b>	<b>Fee for approval of long-term loans (contracted with CPI)</b>		
14.1.3.1	up to 50,000 EUR	one time	250,00 EUR
14.1.3.2	from 50,000.01 EUR to 100,000 EUR	one time	500,00 EUR
14.1.3.3	from 100,000.01 EUR to 250,000 EUR	one time	1.000,00 EUR
<b>14.1.4</b>	<b>Fee for approval of construction and syndicated loans</b>		
14.1.4.1	up to 50,000 EUR	one time	500,00 EUR
14.1.4.2	from 50,000.01 EUR to 100,000 EUR	one time	1.500,00 EUR
14.1.4.3	from 100,000.01 EUR to 500,000 EUR	one time	5.000,00 EUR
14.1.4.4	from 500,000.01 EUR to 1,000,000 EUR	one time	7.500,00 EUR
14.1.4.5	over 1,000,000.01 EUR	one time	as agreed
<b>14.1.5</b>	<b>Fee for approval of loans covered by 105% deposit</b>		
14.1.5.1	up to 50,000 EUR	one time	250,00 EUR
14.1.5.2	from 50,000.01 EUR to 100,000 EUR	one time	500,00 EUR
14.1.5.3	from 100,000.01 EUR to 500,000 EUR	one time	750,00 EUR
14.1.5.4	from 500,000.01 EUR to 1,000,000 EUR	one time	1.000,00 EUR
14.1.5.5	over 1,000,000.01 EUR	one time	as agreed
<b>14.2</b>	<b>Other fees for loan issues</b>		
14.2.1	Confirmation of the loan balance	confirmation	5,50 EUR
14.2.2	Confirmation for absence of outstanding liabilities	confirmation	5,50 EUR
14.2.3	Calculation of interest on special request	order	5,50 EUR
14.2.4	Activation and supplementing of payment instruments (B/E, debentures)	order	6,00 EUR
14.2.5	Withdrawal of payment instruments before final repayment (debenture, bill of exchange)	order	9,00 EUR
14.2.6	Giving-up of required and approved financing / already signed contract or accepted and signed indicative offers	order	500,00 EUR
14.2.7	Fee for making Annex of contract (apart from prolongation)	order	135,00 EUR
14.2.8	Issuance of a letter of intent for statement for erasing mortgage	one-time	40,00 EUR
14.2.9	Contracting of loan restructuring	one-time	500,00 EUR

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14.2.10	Amendments to the loan agreement and framework - at the client's request.	one-time	200,00 EUR
14.2.11	Changes of types of insurance	one-time	200,00 EUR
14.2.12	Cost of issuing the statement for erasing mortgage	order	26,54 EUR + tax
14.2.13	Fees for loans granted in cooperation with HBOR, and are not included in the Bank's tariff		as per agreement and tariff of HBOR
14.2.14	Fee for early loan closure, except for revolving credit, overdraft on transaction accounts, and loans for specific purposes (agricultural cultivation).	one-time	150,00 EUR
14.2.15	Fee for non-compliance of the contractual regulations of payment transactions through a business account at the Bank	one-time	100,00 EUR
<b>14.3</b>	<b>Framework</b>		
<b>14.3.1</b>	<b>Fee for approval of the framework</b>		
14.3.1.2	up to 50,000 EUR	one-time	250,00 EUR
14.3.1.3	from 50,000.01 EUR to 100,000 EUR	one-time	750,00 EUR
14.3.1.4	from 100,000.01 EUR to 500,000 EUR	one-time	3.000,00 EUR
14.3.1.5	from 500,000.01 EUR to 1,000,000 EUR	one-time	7.000,00 EUR
14.3.1.6	over 1,000,000.01 EUR to 5,000,000.00	one-time	10.000,00 EUR
14.3.1.7	over 5,000,000.01 EUR	one-time	15.000,00 EUR
<b>15</b>	<b>FEES FOR B/E DISCOUNT</b>		
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	75,00 EUR
<b>16</b>	<b>FACTORING / FORFAITING</b>		
16.1	Fees for A/R repurchase (factoring)	one-time	0,10% - 2,00% + tax
16.2	Cost of processing the request for repurchase of receivables	one-time	100,00 EUR
16.3	Fee for forfaiting	one-time	as agreed
16.4	Cost of processing the request for forfaiting	one-time	as agreed
<b>17</b>	<b>FEES FOR ISSUING GUARANTEES - DOMESTIC</b>		
<b>17.1</b>	<b>Payment and credit guarantees</b>		
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
<b>17.2</b>	<b>Customs guarantees</b>		



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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
<b>17.3</b>	<b>Performance guarantees *</b>		
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
<b>17.4</b>	<b>Bid guarantees up to 100 days</b>		
17.4.1	Fee for the approval	one-time	0,50% min. 79,63 EUR
150	Changing conditions of all types of guarantees	one-time	150,00 EUR
17.6	Checking of documents in case of demand	one-time	150,00 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	50,00 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	35,00 EUR
17.13	Fulfillment of payments from banking funds	one-time	3,00%
	<i>*Note: includes a bid guarantees over 100 days</i>		
<b>18</b>	<b>FEE FOR ACTIVATING GUARANTEE</b>		
18.1	Activating guarantee	one-time	0,50% min. 79,63 EUR
<b>19</b>	<b>FOREIGN GUARANTEE</b>		
<b>19.1</b>	<b>Nostro guarantee</b>		
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

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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
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%
<b>19.2</b>	<b>Loro guarantees</b>		
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
<b>20</b>	<b>LETTERS OF CREDIT</b>		
<b>20.1</b>	<b>Import (nostro) letters of credit</b>		
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	0,30% 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%
<b>20.2</b>	<b>Export (loro) letters of credit</b>		

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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
<b>21</b>	<b>DOCUMENTARY COLLECTIONS</b>		
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 + stvarni trošak
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
<b>22</b>	<b>MANDATORY BUSINESS</b>		
22.1	Placements in the name and for the account of others	one-time	1,00%
<b>23</b>	<b>Packages for entrepreneurs</b>		
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
<b>24</b>	<b>EFT POS terminals</b>		
24.1	Fee for using EFT POS device in case of monthly turnover less than 1.500,00 EUR	monthly	30,00 EUR
24.2	Fee for using GPRS EFT POS device in case of monthly turnover less than 1.500,00 EUR	monthly	30,00 EUR
24.3	Fee for EFT POS device deinstalation	one-time	30,00 EUR
24.4	Fee for lost (destroyed, stolen) EFT POS terminal	one-time	500,00 EUR
24.5	Fee for replacement of existing EFT POS terminal	one-time	30,00 EUR

<b>Kent Bank</b>	<b>Excerpt from the Decision on fees for business entities and residential buildings</b>	
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## **II. THE PROMOTIONAL FEES**

The promotional fees specified in this Decision will apply from March 1, 2025, and will be valid until December 31, 2025. After the promotional period ends, the regular applicable fee defined for each specific tariff item will apply.

## **III. 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 that are not specified but are determined by the Agreement between the Bank and the client.

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 1 March 2025. Decision on Fees for business entities and residential buildings as of 6 November 2024 shall cease to apply upon entering into force of this Decision.

In Zagreb, 23 December 2024

<b>Kent Bank</b>	<b>Excerpt from the Decision on fees for business entities and residential buildings</b>	
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