

At the meeting held on 17 December 2024, the Management Board of KentBank adopted the following

DECISION
on fees in the operations with loans, deposits and safes of natural persons

GENERAL PROVISIONS

Pursuant to this Decision, KentBank d.d. Zagreb calculates and charges fees for the services provided to clients consumers.

DECISION on fees in the operations with loans, deposits and safes of natural persons			
Tariff item no.	Type of service	Basis, calculation method	Fee amount in EUR
18	LOANS		
18.1.	Cancellation of the contracted loan after the legal deadline (14 days) with the return of documentation	One time	20,00
18.2.	Changing the loan repayment term (extension or shortening of the loan repayment term)	One time	50,00
18.3.	Change of debtor, co-debtor, guarantor(s).	One time	50,00
18.4.	Change of real estate / movable property pledged in favor of the Bank or transferred to the fiduciary ownership of the Bank	One time	50,00
18.5.	Change in the type of the loan product (e.g. conversion) - except for housing loan contracts concluded after 20/10/2017 (under the influence of the Consumer Housing Lending Act), where the conversion to a euro loan can be made once during the loan repayment period, without charging the fee)	One time	66,36
18.6.	Changes to the contracted loan terms and conditions (reducing of interest rate, change of interest rate type, release of collateral, inclusion of additional loan participant at the client's request, change of the loan use deadline (in disbursement of the loan in tranches), change from fiduciary to mortgage, change of fiduciary/pledge debtor)	Remaining amount of outstanding principal	40,00
18.7.	Change or early deletion of means of insurance	Remaining amount of outstanding principal	40,00
18.8.	Moratorium*	One time	Deadline until 6 months 26,54 Deadline over 6 months 53,09
18.9.	Issuance of a letter of intent to issue a delete statement and/or a statement of restitution of ownership	One time	26,54
18.10.	Issuance of a delete statement	One time	10,62 + actual cost (notarization)

Tariff item no.	Type of service	Basis, calculation method	Fee amount in EUR
18.11.	Issuance of Statement of Return of Ownership/Declaration of Deletion of Additional Note/Repayment Certificate/Withdrawal of Proposal for Registration of Fiduciary/Mortgage	One time	13,27
18.12.	Refund of the overpayment amount under the loan to the account outside the Bank	One time	1,33
18.13.	Registration of encumbrances on movable property in the Registration Service of FINA	One time	Actual cost
18.14.	Deletion of encumbrances on movable property in the Registration Service of FINA	One time	Actual cost
18.15.	Specially requested statement on turnover and loan balance	One time	13,27 (paid at the time of submitting the application)
18.16.	Fee for issuing the Debt Status Certificate	One time	6,64 + PDV
18.17.	Loan processing fee for refinancing existing obligations under the loans and framework products (permitted overdraft, credit card, installment payment limit) at the Bank (restructuring in case of inability to meet existing obligations)	One time	13,27
19	DEPOSITS IN EUR AND THE CURRENCY OTHER THAN EUR		
19.1.	Fee for early termination of deposits (agreed from 01.06.2015.)	Upon an Agreement	6,64

* If the client uses the combination of the moratorium and/or refinancing (restructuring) and/or extension of the repayment term - the client will be charged the highest fee of the fees for these three services

20 FEES FOR RENTAL OF SAFES *					
Dimensions of safes					Fee amount in EUR
	Safe type	Height	Width	Depth	Rental 12 months
20.1.	A	6 cm	30 cm	48 cm	50,00 + PDV
20.2.	B	9-14 cm	30 cm	40-48 cm	60,00 + PDV
Dimensions of safes					Fee amount in EUR
20.3.	C	15-20 cm	30 cm	40-48 cm	120,00 + PDV
20.4.	D	21-29 cm	30 cm	40-48 cm	130,00 + PDV
20.5.	E	30 cm	30 cm	48 cm	140,00 + PDV
20.6.	Deposit				65,00
20.7.	F	15 - 19 cm	30 - 33,5 cm	40 - 43 cm	120,00 + PDV
20.8.	G	20 – 24 cm	30 - 33,5 cm	40 - 43 cm	130,00 + PDV
20.9.	H	25 - 30 cm	30 - 33,5 cm	40 - 43 cm	140,00 + PDV
20.10.	Execution of inheritance decisions in dealing with safes				The actual cost of forced and/or commission opening of a safe
20.11.	Making of safe key(s) in case of loss or damage				Actual cost + 10%
20.12.	Commission opening of a safe				Actual cost
*The fee for using the safes depends on the type of safe and its location, the list of locations is attached to this decision					

FINAL PROVISIONS

The fees are variable and they are calculated and charged according to the valid Decision on Fees in operations with the loans, deposits and safes of natural persons.

The fees listed under items 18.5. to 18.18. will be calculated and charged only for the loans contracted after 01.06.2015.

During the Agreement period, the Bank will not charge the client with the fee that was not contained in the Decision on fees in the operations with the loans, deposits and safes of natural persons at the time the Agreement was concluded.

Depending on its business interest, business significance and market conditions, the Bank's Management Board may determine the fee in the amount different than the one specified in this Decision.

This Decision shall enter into force and be applicable from 15 February 2025.

In Zagreb, 16 December 2024

Attachment 1. to the Decision on fees in the operations with the loans, deposits and safes of natural persons

Locations and Safe Dimensions:

Branch	Safe Dimensions							
	A	B	C	D	E	F	G	H
Zagreb - Ilica	6x30x40 cm	9x30x48 cm	15x30x48 cm	21x30x48 cm	30x30x48 cm			
Split - Gundulićeva	6x30x40 cm	9x30x48 cm	15x30x48 cm	21x30x48 cm	30x30x48 cm			
Zadar	6x30x40 cm	9x30x48 cm	15x30x48 cm	21x30x48 cm	30x30x48 cm			
Dubrovnik						15x33,5x43 cm	20x33,5x43 cm	25x33,5x43 cm
Pula		12x30x40 cm	15x30x40 cm	21x30x40 cm				27x30x40 cm