



INFORMATION ON THE USE OF IDENTYUM SIGN PLATFORM AND FINA CERTIFICATE FOR DIGITALLY SIGNING THE DOCUMENTS OF KENTBANK D.D. WITH INDIVIDUALS - CONSUMERS AND BUSINESS ENTITIES

October 2025.

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1. INTRODUCTION

This document provides an overview of how to use the Identityum Sign platform, a service that allows for electronic signing of KentBank d.d. documents. The signing of documents is based on FINA certificates that are issued and used within the mentioned platform. The Bank enables the use of these certificates in the process of signing its documents.

For the questions related to the use of the Identityum Sign platform, ID Wallet, management of the FINA certificate in the platform and the customer support, the users may contact the company IDENTITY CONSORTIUM d.o.o., Trogirska ulica 2, Varaždin, OIB: 44867795324 (hereinafter: "Identityum") at the contact details provided at the end of this document.

2. SCOPE OF APPLICATION

This information covers the basic steps and concepts related to the use of the Identityum Sign platform within ID Wallet - from issuing the FINA certificate required for signing, to the signing process and managing the signed documents. The Identityum Sign platform is based on FINA certificates and is compliant with Regulation (EU) No. 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC (hereinafter: eIDAS Regulation), which guarantees the legal validity of signatures throughout the European Union.

3. TERMS AND DEFINITIONS

AUTHENTICATION FACTOR - something the User has (e.g. device, mobile phone), something they know (e.g. PIN) or something they are (e.g. biometric data), and is used to confirm the identity of the User.

FINA - a certification service provider that issues and manages certificates.

FINA CERTIFICATE - a digital certificate for electronic signing of documents.

ID WALLET - a secure digital environment that digitally stores the User's personal data, private keys and certificates, and manages them via the Identityum platform.

IDENTYUM - a digital service provider whose main service is the Identityum ID Wallet, a secure environment for storing and managing personal data and certificates. The Identityum Sign platform is also available within the ID Wallet, which allows the User to issue and use FINA certificates for digitally signing documents.

IDENTYUM SIGN PLATFORM - a platform that enables remote digital signing of documents.

USER - a natural person using the platform on their own behalf or on behalf of a business entity.

QUALIFIED ELECTRONIC SIGNATURE (QES) - an advanced electronic signature created using a qualified means and based on a qualified certificate for electronic signatures; it is equivalent to a handwritten signature.

ADVANCED ELECTRONIC SIGNATURE (ADES) - a signature that uniquely links the signatory to the document and enables the identification of the signatory and verification of any subsequent change.

BUSINESS ENTITY - a legal or natural person that enters into legal transactions and operates on the market as part of its business activity.

SIGNATORY - User who was issued the FINA certificate and who signs documents with it.

CONSUMER - a natural person who enters into legal transactions and acts outside of his or her business activity and uses the FINA certificate for personal needs.

SIGN SERVICE - an Identityum service that allows the User to obtain a FINA certificate and electronically sign the Bank documents via the Identityum Sign platform.

4. SIGNING PROCESS VIA IDENTYUM SIGN PLATFORM

1. The User receives a notification via e-mail or SMS registered in the Bank's system with a link to the document that needs to be signed electronically.
2. By clicking on the link provided, the Identityum Sign platform opens.
 - a new User goes through the process of creating a user profile (entering their mobile phone number, e-mail address, PIN and identity verification through the ID Wallet),
 - an existing User who already has a user profile logs in with a Token number and PIN to their existing account.
3. During the first login within the Sign platform, the User is issued and activated a FINA certificate (valid for 5 years from the date of issuance, with the renewal option).
4. When electronically signing a document, the User authenticates himself/herself by entering the TAN number received on his or her registered mobile phone number.
5. After electronic signing, the document is forwarded to the Bank for further processing, and the final version of the document, i.e. the document containing all the necessary electronic signatures, is delivered to the User via email to the e-mail address registered in the Bank's system.

Important: The data used by the User when registering in the Identityum ID Wallet, primarily the User's e-mail address and mobile phone number, must match the data registered in the Bank's system, because the Bank's documentation is submitted to be electronically signed and is linked to this data.

Detailed instructions for using the Identityum Sign platform are available on the official Identityum Help Center portal <https://help.live.identityum.com/>.

5. MANAGING SIGNED DOCUMENTS

After the document is electronically signed, the following options are available to the User:

- Download of the electronically signed document in PDF format.
- Overview of signature details (time, certificate, type of signature).
- Signature validation via the Identityum Sign platform or other verification tools.
- Keeping the signed documents in the User's own archive or in the ID Wallet for later use.

6. RENEWAL AND REVOCATION OF FINA CERTIFICATES

The FINA Certificate is issued for a definite period of time and the User may renew it upon the expiration of validity, in accordance with the procedure provided for on the Identityum Sign platform.

If the User stops using the Identityum Sign platform for the reasons such as the termination of the contract between Identityum and the User or Identityum ceases to cooperate with the certificate issuer, the revocation of the FINA Certificate may be initiated at the request of Identityum or the User.

7. BANK'S LIABILITY

The Bank does not issue, nor manage certificates or bear any responsibility for the use of the Identityum Sign platform. The certificates are issued through the Identityum Sign platform by FINA, while the Bank enables their use when signing the Bank's documents electronically.

8. USER OBLIGATIONS WHEN ELECTRONICALLY SIGNING BANK DOCUMENTS

The User is obliged to:

- use the issued FINA certificate to electronically sign documents sent by the Bank via the Identityum Sign platform,
- carefully safeguard their PIN and authentication factors (e.g. device access, passwords, biometric data) and not share them with others,
- in the event of data loss or suspected misuse, immediately notify Identityum and/or FINA and request the revocation of the FINA certificate,
- without delay report changes to their personal or business data that affect the validity of the issued FINA certificate, keep personal and contact data up-to-date in the Bank's system,
- comply with all regulations of the Republic of Croatia and available acts of Identityum and FINA, which regulate the matter of electronic signing of documents

Important: If the User fails to protect their data or allows its misuse, the consequences may arise for which the Bank bears no responsibility.

9. PRIVACY AND DATA PROTECTION

Privacy and protection of personal data are defined by the Identityum's Privacy Policy, which is available on the official Identityum website.

10. SUPPORT AND CONTACT

Identityum support:

- Help center: <https://help.live.identityum.com/hr/Sign>

KentBank support:

- Customer Center: 0800 0006
- From abroad: +385 1 661 0486
- By a personal banker or business relationship manager