M-KENT MOBILE APPLICATION USER MANUAL

Customer Call Center

Phone: 0800 0006

E-mail: podrska@kentbank.hr

Working hours: 8 AM – 5 PM

2026

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1. Introduction

Welcome to the KentPro mobile application - a new and secure way to manage your finances.

The application was developed by KentBank d.d. and provides simple, fast and secure access to banking services via a mobile device.

2. Purpose of the application

KentPro is intended for individuals and business users.

The application allows the users to

- View balance and transaction history in their accounts
- Execute payment orders and transfers, including SEPA and SEPA Instant payments
- Manage cards, savings and loans
- Digitally sign documents
- Access accounts held with other banks through open banking (AISP service)
- Use additional services made available by the Bank via the mobile channel

2.1. Key features

- Simplicity - intuitive design and clear navigation ensure ease of use
- Fast performance - payments and authorizations are completed in just a few taps
- Security - advanced authentication, biometric login and data protection guarantee a high level of safety
- Flexibility - available to private and business users
- Availability - 24/7 services available 24 hours a day, 7 days a week

2.2. Technical requirements

To use the KentPro mobile banking application, you need:

- Smartphone with Android OS version 10.0 or later or iOS version 15.0 or later
- Active Internet connection (mobile data or Wi-Fi)
- Active transaction account open with KentBank d.d. (for individuals and/or business users)
- One or more services contracted (mobile banking, mobile token, or 3DS card transaction authorization)

Note:

Huawei devices with access to the Google Play Store can fully use KentPro.

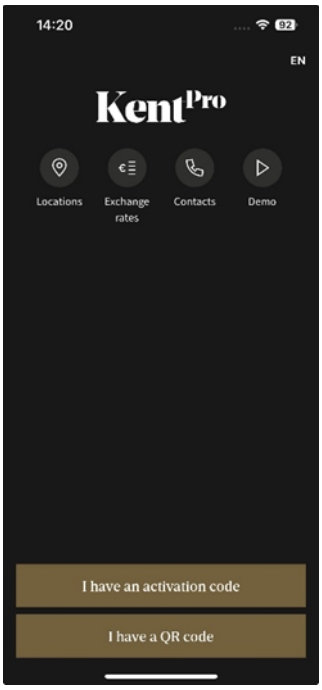
Huawei devices without access to the Google Play Store and that rely on Huawei Mobile Services (AppGallery) are currently not supported.

3. Home screen

When you open the KentPro application, the home screen is displayed. The options available depend on whether you have already activated the application or are using it for the first time.

Basic functions that are always available on the home screen:

- Locations
- Exchange rates
- Contacts
- Demo
- Language menu

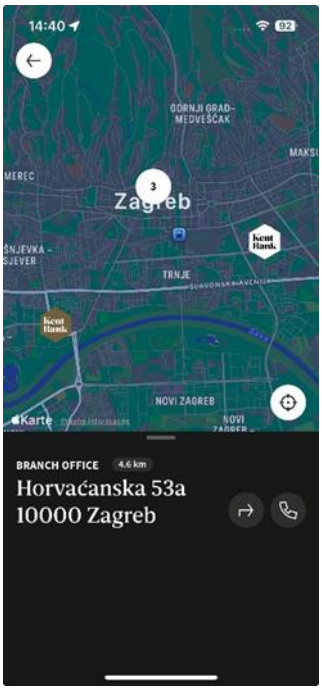


3.1. Locations

The **Locations** option allows you to view all branches and ATMs of the Bank.

Locations can be displayed either on a map or as a list.

If you enable location access on your device, the application will automatically display the nearest branch or ATM. Clicking on the ATM or branch will show the address and distance.



3.2. Exchange rates

The Exchange rate list option allows you to view the valid buying, middle and selling rates of foreign currencies applied by the Bank.

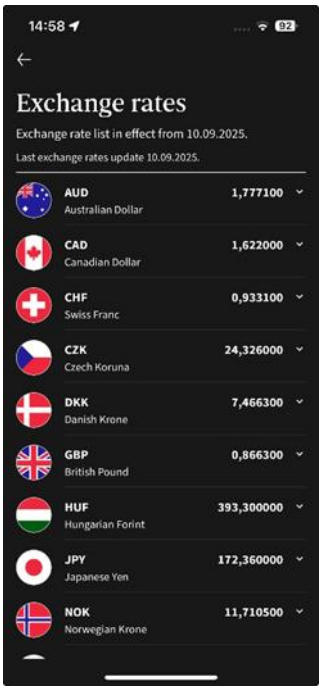
The Exchange rate list is displayed with an indication of the effective date and the date of the last update.

For each currency, the display includes the corresponding flag, code and full name of the currency.

Selecting the currency opens the following details:

- Buying rate for cash
- Buying rate for foreign currency
- Middle rate
- Selling rate for foreign currency

- Selling rate for cash

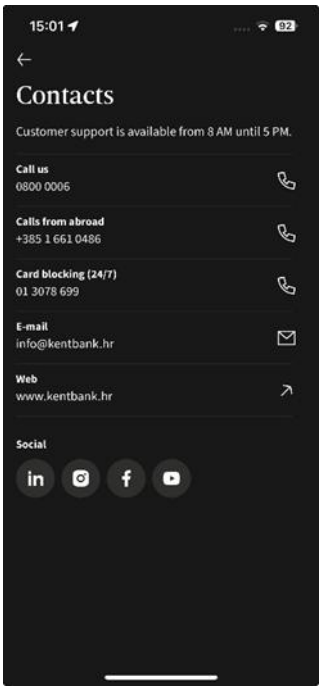


3.3. Contacts

The Contacts option displays all relevant contact information of the Bank, including:

- Customer support number
- International call number
- 24/7 card blocking hotline
- Email address
- Bank's web address
- Links to social media profiles

This option allows you to directly call the listed phone numbers or send an email.

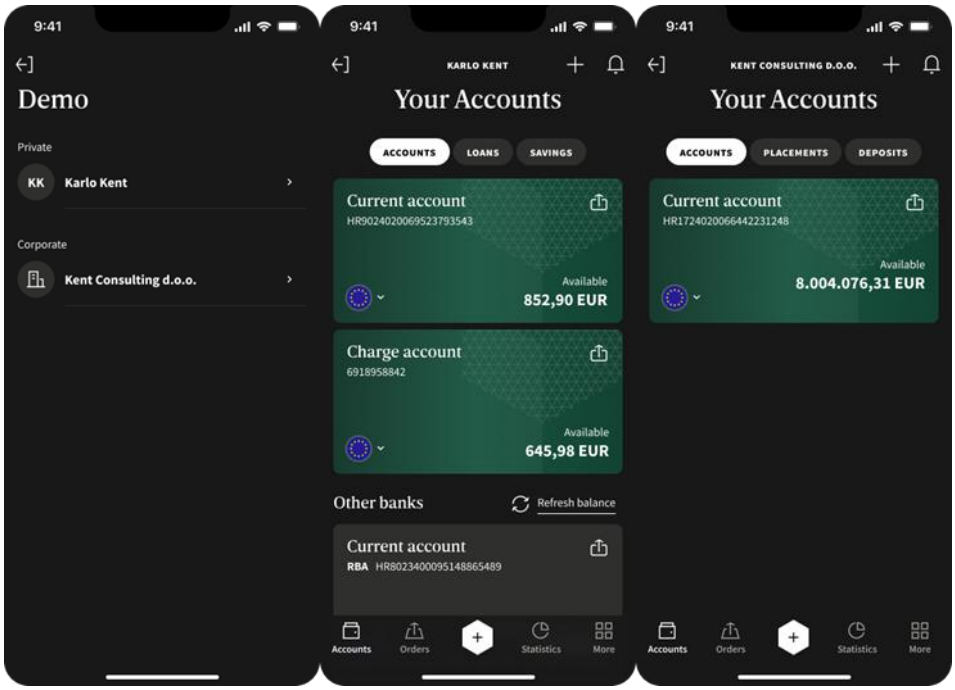


Note:

Calls, emails, and web links are opened through the device's dedicated applications (phone, email client, or web browser).

3.4. Demo

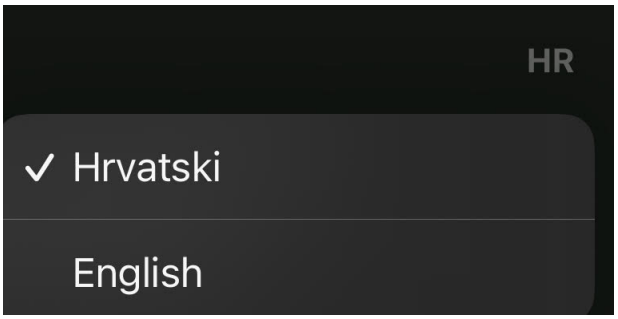
The Demo option allows you to explore the basic functionalities of KentPro mobile banking without activating the application. The demo mode provides simulated screens and actions such as viewing accounts and orders. No personal data is displayed and transactions cannot be executed.



3.5. Language menu

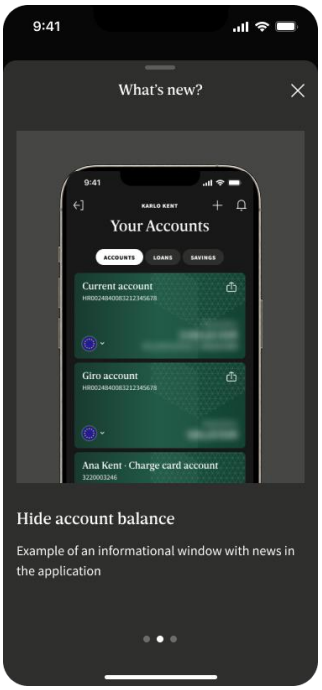
There is a Language menu in the upper right corner of the home screen.

The users can Toggle switch between Croatian and English.



3.6. What's new?

The option "What's new?" allows viewing the latest information and functionality of the KentPro application. It is displayed in the form of an information window on the home screen of the application, before logging in to the mobile banking.



4. Installation, Activation and Initial PIN Set Up

In order to be able to use the KentPro application, you must first contract the mobile banking and/or mobile token service. You can contract the service in one of the following ways:

- at a KentBank branch

- through the Legal Entities Department
- via the e-Kent service
- or through other available Digital Services contracting channels

4.1. Installation of the Application

After contracting the service, the application must be installed on your mobile device.

The KentPro application is available for download via:

- Google Play Store (Android devices)
- App Store (iOS devices)

Enter "KentPro" in the search field, find the application and select the Install option.

Note:

On iOS devices, the language of security notifications is determined by the language selected within the application during the activation. This choice remains unchanged, even if the user later changes the language of the application or the device.

If the user wants to change the language of security notifications, it is necessary to reactivate the application and select a new language.

4.2. Activation of the Application

The KentPro application can be activated in two ways:

- By entering the activation and identification code
- By scanning a QR code

4.2.1. Activation with codes

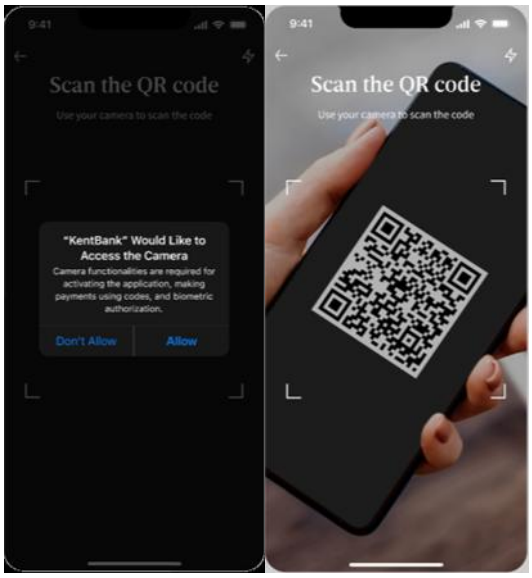
1. On the application's home screen, select the option **"I have an activation code".**
2. The **Terms of Use** will be displayed, which you must accept in order to continue with the activation.
3. In the next step, enter the **identification code** you received at the branch.
4. Then enter the **activation code** you received via SMS.

The codes must be entered accurately and carefully. They are valid for **1 hour from issuance.** After the expiration or an incorrect entry, the activation will not be possible. In this case, the new codes must be requested.

4.2.2. Activation with a QR code

1. On the application's home screen, select the option **"I have a QR code".**
2. The **Terms of Use** will be displayed, **which you must accept in order to continue with the activation**.
3. Allow the application to access the camera (otherwise, scanning the QR code will not be possible).
4. Point your mobile device's camera at the QR code.

The QR code is valid **for 1 hour from issuance**. If you scan an incorrect or invalid QR code, the activation will not be possible. In this case, the new QR code must be generated or new activation codes requested.



Details on issuing a QR code via Internet banking are described in the *e-Kent User Guide* available on the Bank's website (Retail -> Internet Services -> e-Kent).

4.2.3. PIN Setup

After successfully entering the identification and activation code or scanning a valid QR code, the application will automatically redirect you to the PIN setup screen. This is the final step in the activation process.

The PIN is your personal number used to log in and authorize actions within the application.

- The PIN consists only of numbers.
- It must contain a minimum of 6 and a maximum of 8 digits

For security reasons, the application checks PIN strength and does not allow the use of simple combinations such as:

- Identical digits (e.g. 111111, 222222)
- Ascending or descending sequences (e.g. 123456, 987654)
- Groups of repeating digits (e.g. 112233, 223344)
- Repeating patterns (e.g. 121212, 343434)

During entry, each digit will briefly remain visible before being masked for security. To temporarily display all entered digits, tap the “eye” icon next to the entry field.

After entering your PIN, the application will ask you to re-enter the PIN for the confirmation. This check prevents accidental errors during setup.

Once the PIN is confirmed, the activation process is complete. From that point, your PIN becomes the primary method of logging in and confirming activities in the application.

Tip:

Choose a PIN that is easy to remember, but not easy to guess. If you forget your PIN, the application must be reactivated with the new codes issued.

4.2.4. Biometric Login

After activating the application and setting up a PIN, you can enable biometric login - with fingerprint or facial recognition, depending on your device's capabilities.

Each time the application is launched, you will be offered biometric login instead of entering a PIN.

If biometric data is not recognized, you can try again or log in with your PIN.

If your device does not support biometric authentication or it is disabled in device settings, login will only be possible using the PIN.

5. Application Login and Selecting a User Profile

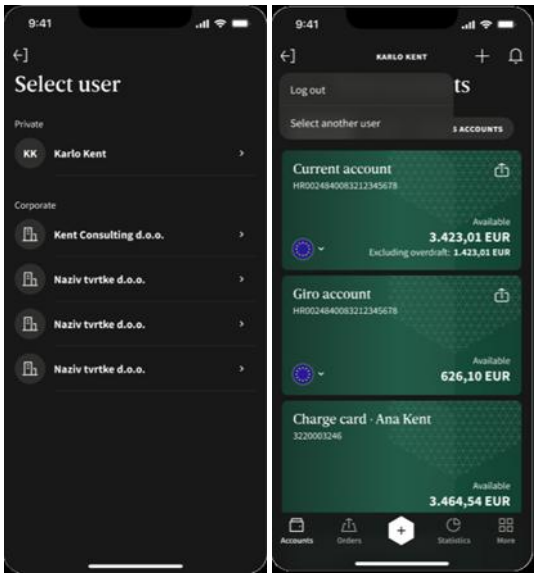
After logging in, the application will display available user profiles. If you are linked to multiple users - for example, a private individual or a business entity's authorized representative - the application will allow you to choose the profile you want to use.

You can choose between:

- an individual (natural person) profile or
- a business entity (legal person) profile

In the section for business accounts, all companies for which you have authorization will be displayed (e.g. Company A, Company B, Company C). By selecting a specific company, the application will display only the accounts and services related to that business entity.

At any time later, through the application menu, you can change your selection and switch profiles - for example, from a business profile to an individual profile or from one company to another.



6. Home Screen

After selecting a user profile, the home screen **Your Accounts** is displayed.

At the top of the screen is the profile name and the menus that you can switch between to filter the display by the product type.

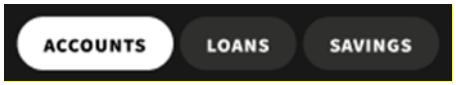
In the middle of the screen, individual accounts with basic information are displayed.

The navigation bar at the bottom leads to the main functionalities of the application, while the action buttons at the top of the screen allow quick access to additional actions and messages.

6.1. Filtering menus

At the top of the screen there are filtering menus allowing you to view the accounts by type:

- for individuals: Accounts, Loans, Savings



- for business entities: Accounts, Placements, Deposits

6.2. Action buttons

The action buttons at the top of the screen allow you to:

- Log out or change the user profile
- Access messages
- Access additional actions

6.2.1. Logout or Profile Change

The action button for switching the user profile (described in section 5) or logging out of the application.

6.2.2. Messages

Selecting the action button opens the Messages screen.

If there are unread messages, the icon will display a badge with the number of unread messages.

The screen consists of:

- the "Select" action button which allows marking messages as read or unread and selecting one or more messages
- the list of received messages including Bank messages and card authorization notifications

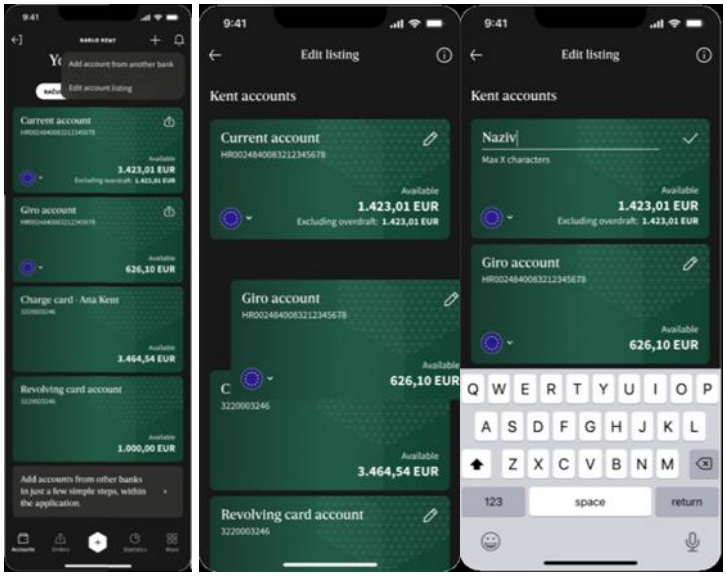
6.2.3. Additional options

The action button for editing the list of accounts and managing the display of accounts from other banks.

Reorder: Tap and hold your finger on the account, then drag and drop it to the desired location. The order of KentBank accounts cannot be mixed with the accounts from other banks.

Rename: Tap the pencil action button in the upper right corner of the account, enter a new name and save by tapping the check mark.

Add and/or Remove other bank accounts: described in section 10 of this guide.



6.3. Account Search

If a menu contains ten or more accounts, a search field will appear. Accounts can be searched by name, account number, and/or IBAN. The search automatically narrows results with each additional character entered.

6.4. Navigation bar

The navigation bar is located at the bottom of the screen.

It becomes available immediately after logging in and remains present across all main screens: Accounts, Orders, Statistics, and More.

The navigation bar allows you to quickly navigate through the application and contains four basic icons and a central quick actions button.

6.4.1. Basic navigation icons:

- Accounts - opens a view of all your accounts. This icon is active immediately after login
- Orders - leads to an overview and management of all payment orders
- Statistics - displays statistical data and analyses of your financial activity
- More - opens the user menu with additional functionalities, settings and information

6.4.2. Quick Actions

The central hexagon-shaped button with a “+” action button opens a pop-up Quick Actions menu.

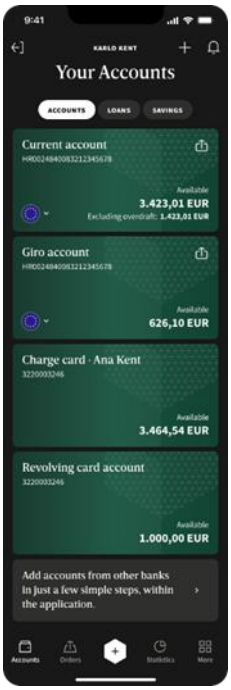
In the initial view, three options are available:

- New payment order - opens a new payment entry
- Scan and Pay - allows you to pay by scanning an invoice's 2D code
- Internal transfer - opens the screen for transferring funds between your own accounts

When the menu is open, the + button in the navigation bar changes to an X. Close the menu by tapping the X icon or anywhere outside the menu.

7. Accounts

On the Your Accounts screen under the "Accounts" menu, the users can view transaction and card accounts for which they have digital banking authorization. The accounts are displayed in the form of cards, each containing the most important account details depending on the type of account.



7.1. Transaction accounts

Each card tab provides a quick and clear overview of key information:

- Account name (type of account)
- IBAN or account number
- Account balance, including (If you have contracted an overdraft facility):
    - Available BALANCE - the total amount available including the approved overdraft
    - Excluding overdraft BALANCE - the amount available excluding the approved overdraft amount
- Currency icon (for transaction accounts only) - by selecting the currency icon, the displayed balance can be converted into other currencies linked to the account.

Selecting a card tab of an individual account opens a screen with a detailed view displaying:

- Current balance
- Currency Toggle switch
- Transaction list
- Info icon (i) for additional account information

Selecting the **info icon** opens additional details about the selected account:

- Account information

- Balance and limits
- Authorizations

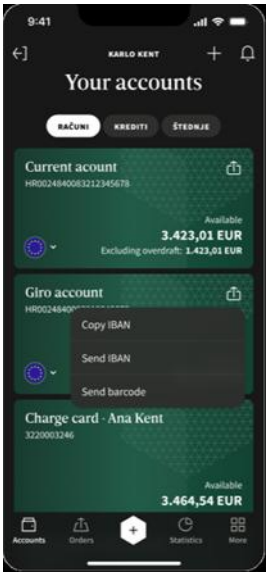
More info:

Selecting the IBAN sharing action button located next to the "Account number (IBAN)" you get 3 options; Copy IBAN, Send IBAN, Send barcode;

Selecting the question mark icon (?) located next to the Balance and limits displays *definitions of the terms used.*

7.1.1. Additional options for transaction account cards

In the right corner of each transaction account card, there is an action button that opens additional options: Copy IBAN, Send IBAN, Send barcode.



7.1.1.1. Copy IBAN

The Copy IBAN option allows you to quickly copy the IBAN of the selected account to the device's clipboard.

By selecting this option, the IBAN is automatically saved and you can then paste it into another application or document as required (in an email, message, form, etc.).

7.1.1.2. Send IBAN

The Send IBAN option allows you to share the IBAN of the selected account via applications on your mobile device.

Selecting this option opens a standard sharing dialog box, where you can select the desired application (e-mail, SMS, WhatsApp, Viber, etc.) through which you want to send the IBAN.

7.1.1.3. Send barcode

The Send barcode option allows you to generate a payment order barcode that can be shared with others via available communication applications on your mobile device.

After selecting the option, a form with the following fields opens:

- Recipient account (fixed - the account from which the option was initiated)
- Amount (optional entry)
- Description (optional entry)

7.2. Card accounts

Card accounts are also displayed as cards with Action button information:

- Account name (type of card account)
- Account number
- Available balance

Selecting the card of an individual account opens a screen with a detailed view. This screen displays:

- Account balance
- Transaction list
- Info icon (i) for additional account details

Selecting the **info icon** opens additional details about the selected account:

- Account information
- Balance and limits
- Authorizations

7.2.1. Additional options for transaction account cards

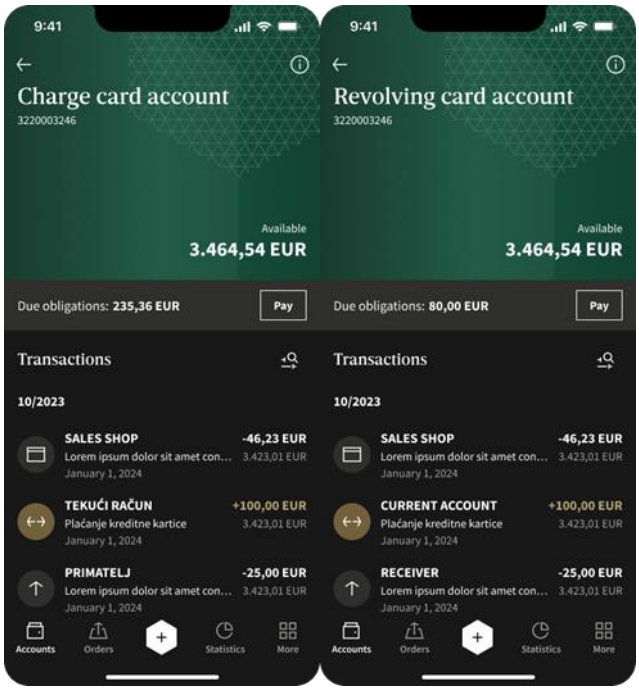
Any due obligation on the card account will be displayed in the detailed account view, along with the **Pay** option available via the action button.

By selecting the **Pay** button, the **internal transfer** screen opens, with the following fields pre-filled:

- Amount (can be changed)
- Account from which the transfer is made (can be changed)
- Account to which the payment is made

- Payment description (can be changed)

In this way, the user can quickly and easily pay off the due obligation.



8. Loans and Placements

The **Loans** option (for natural persons/individuals) or **Placements** option (for legal persons/business entities) provide an overview of active credit products, their balance and repayment details.

Loan accounts are displayed within the menu:

- **Loans** for individual users
- **Placements** for business users

Each card shows:

- Loan/placement name
- Account number
- Outstanding balance
- Currency

Selecting an individual card tab opens a screen with a detailed view:

- Outstanding amount
- Transaction list
- Info icon

Selecting the info icon provides more info on the selected account:

- Account information
- Balance and limits
- Authorizations

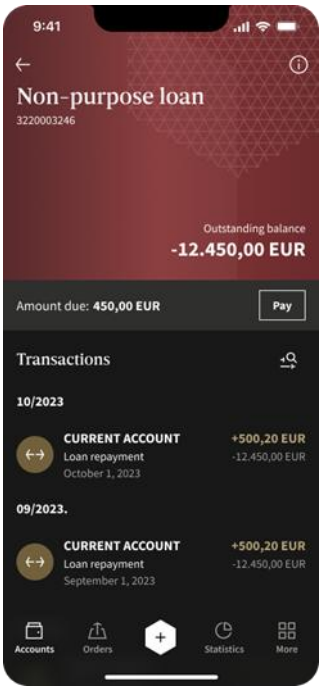
8.1. Additional options for loan and placement cards

If there is a due debt in the card account, it will be displayed in the detailed account view together with the **Pay** action button.

Selecting the **Pay** button opens the **internal transfer** screen, with the following fields pre-filled:

- Amount (can be changed)
- Account from which the transfer is made (can be changed)
- Account to which the payment is made
- Payment description (can be changed)

In this way, the transfer of funds can be made quickly and easily, without additionally entering the data.

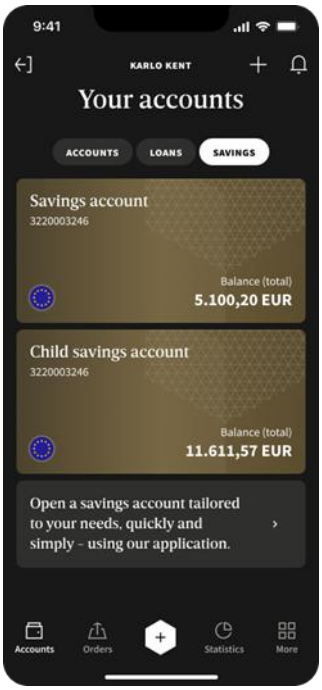


9. Savings and Deposits

This option allows you to view and manage contracted term deposits.

Term deposits are displayed within the menu:

- **Savings** for individual users
- **Deposits** for business users



Each card shows:

- Type of Savings
- Account number
- Balance
- Currency

Selecting an individual card opens a screen with a detailed view:

- Balance
- Transaction list
- Info icon

Account details are available in the info icon including:

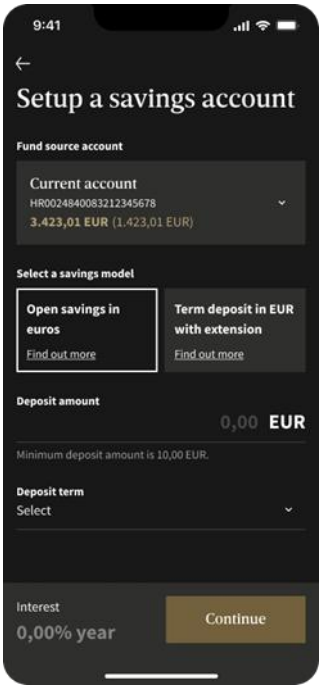
- Account information
- Balance and limits
- Authorizations
- Action button Request to terminate savings

9.1. Contracting savings for individual users

The users who have the right to contract savings can open a new savings directly through the application by selecting the tab **Contract savings** located at the end of the savings card list.

When contracting savings in the application, you need to:

1. Select the transaction account from which you want to contract the savings
2. Select a savings model:
    a. Open savings in EUR
    b. Term deposit in EUR with extension
3. Enter the Deposit amount you want to deposit
4. Select the Deposit term:
    a. for open savings in EUR: 6, 12 and 24 months
    b. for term savings in EUR with extension: 1, 3, 6, 12, 24, 36, 48 and 60 months



For each savings model, a '**Find out more'** button is available, which displays details and associated documentation.

Selecting this option displays details of the chosen savings model along with the related documents:

- General information on open savings
- Deposit protection – basic information

After selecting the model and term, the application displays the applicable interest rate.

By selecting **Continue,** the mandatory documents will be displayed that you can read and download.

These documents, in accordance with the regulations and internal rules of the Bank, include:

- Contractual documentation
- Information on the product and Terms and Conditions
- Rules on interest rates and fees
- Privacy policy

You confirm the contract and the accompanying documentation by your PIN or biometric authentication and thereby confirm that you have read and agreed to their content. After a successful authorization, the system generates the contract and displays the details of the contracted savings.

You will receive the contracted and related documentation to your email address if you have shared the email address with the Bank.

Note:

The savings contracting option is not available for business entities.

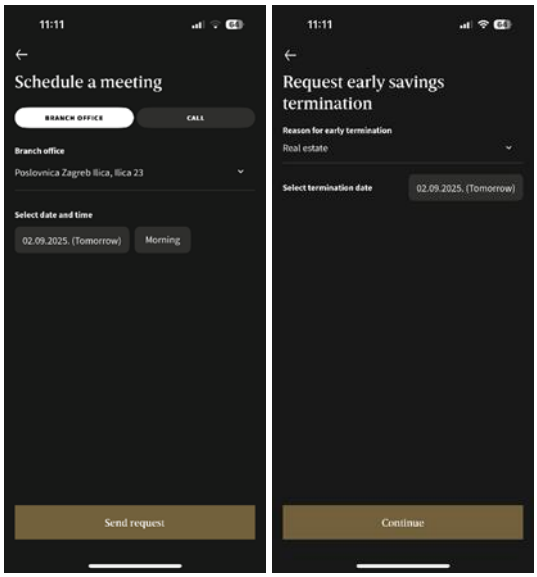
9.2. Request for early termination of savings

The request for early termination of savings is submitted within the details of the selected savings, by tapping the action button available on the screen.

When submitting a request for early termination of savings, it is necessary to:

- Enter the desired termination date
- Select the time for a call or meeting
- Select a branch
- State the reason for early termination (purchase of real estate, medical expenses, education, travel, other financial challenges, etc.)

After filling in all information, the request is sent directly through the application by selecting the **Send request** action button.



What if you don't have the savings contracting option available?

If you don't see the savings contracting option in the application, it is possible that you do not have the right to use this functionality activated.

In that case, it is recommended to contact the branch, your personal banker or Relationship Manager to check the status of your rights and, where required, activate the option of contracting savings via the mobile application.

10. Linking accounts from other banks (PSD2)

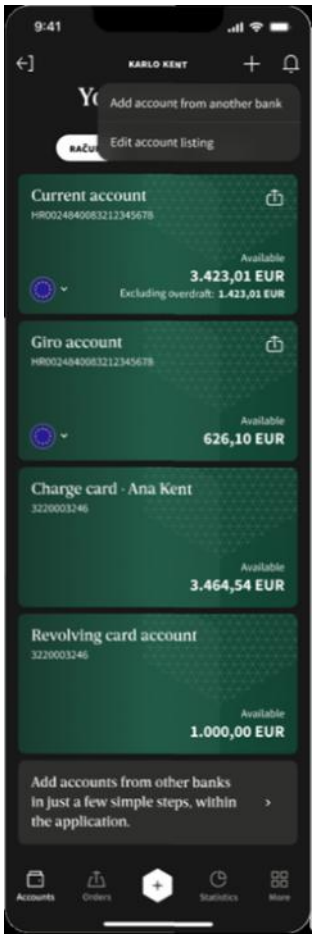
If you have an open transaction account with other bank that supports account access services through the Open Banking/PSD2, you can add and monitor that account within the KentPro mobile application.

This way, you gain an overview of all your finances in one place, with secure and convenient access to accounts from multiple banks.

10.1. Add an account from other bank

On the "**Your accounts**" screen, there are two options available for adding another bank's account:

1. **Action button** in the upper right corner of the screen - Add an account from another bank
2. **Card tab** below the account list - "Add accounts from other banks in just a few simple steps within the application,"



Selecting one of these options opens the **list of available banks** with which connection is enabled.

After you select the desired bank, a **consent** is displayed which must be confirmed. The text of the consent includes information about processing of data and a link to view the privacy statement.

The process can only be continued after you accept the consent.

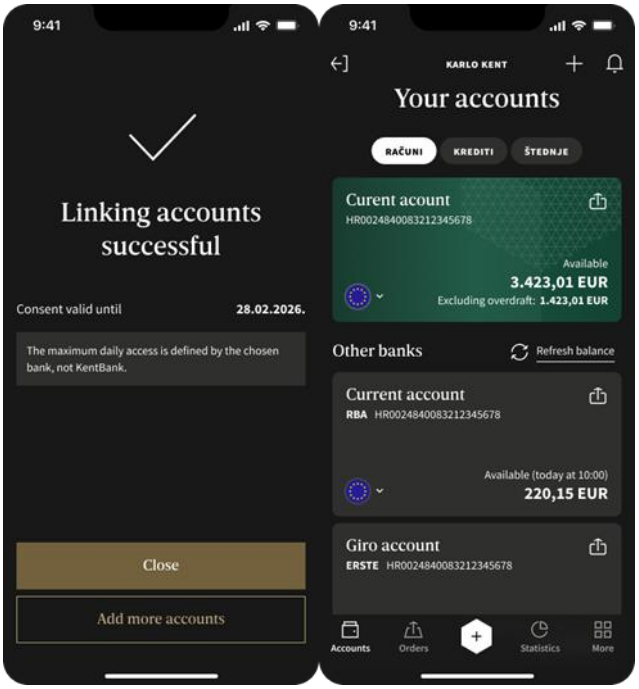
In the next step, you will be **redirected to the chosen bank's interface** to complete the process.

Within a single linking process, you can select and link one or more transaction accounts from the chosen bank.

After a successful connection, the account of another bank is displayed in the Accounts menu, at the bottom of the list of your existing accounts.

Note:

In your personal account, you can link both personal and business accounts with other banks, but in a business account, it is not possible to link accounts of other banks.



10.2. Overview of Linked Accounts

The linked account card displays:

- Bank name
- Account name
- IBAN
- Available balance
- Last refresh time
- Currency, if it is a Multi-Currency transaction account

Selecting the account card tab opens an overview of the linked account's transactions, displaying relevant information, including:

- Transaction date
- Amount
- Recipient
- Payment purpose

Additional options are available:

- Search transactions
- Share IBAN

The data is not updated automatically, instead you can refresh it manually using the **Refresh balance** action button, which initiates a new retrieval of balances and transactions.

The account card also displays the date and time of the last refresh.

Due to regulatory restrictions, the linked accounts can be refreshed up to 4 times within 24 hours, depending on the rules of the bank from which the account is linked.

10.3. Managing linked accounts

10.3.1. Removing an account

You can remove the linked account at any time using the action button in the upper right corner of the screen and the **Edit account view** option.

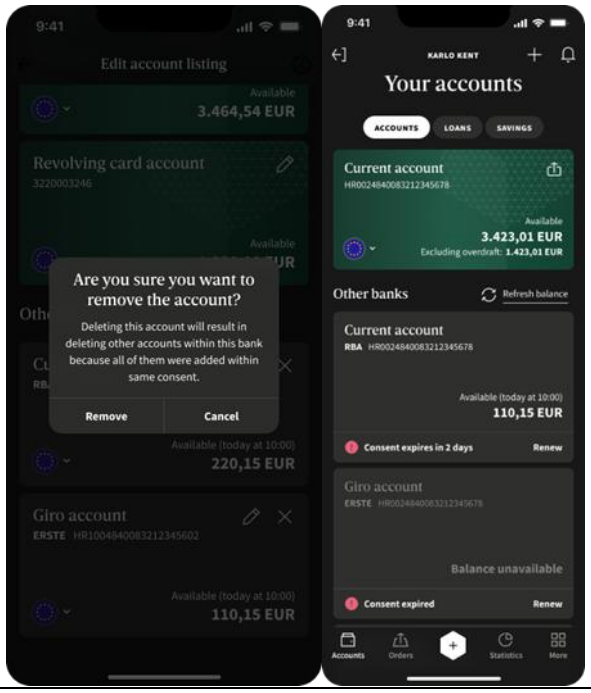
When removing the account, a warning will be displayed with a note that, in addition to removing it from the KentPro application, it is necessary to separately **revoke the consent** with the other bank.

If multiple accounts were added based on a single consent at the other bank, revoking of that consent will remove all accounts linked within that process.

10.3.2. Expiration of the Consent

If the consent expires or is no longer active, the application will display a warning. In that case, retrieving balances and transactions will not be possible until the consent is renewed.

The linked account can be reactivated by tapping the '**Renew**' button, which will guide you through the process of granting the new consent and and re-establishing the connection.



11. Transactions

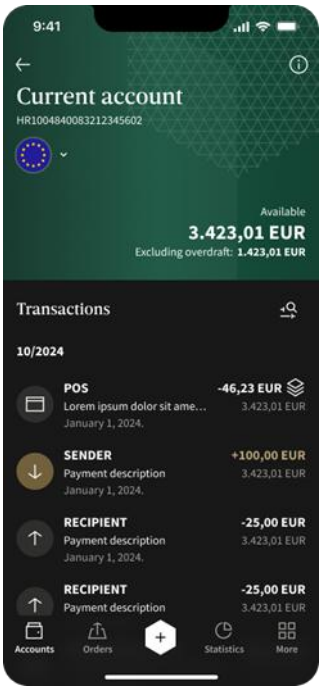
An overview and additional options for transactions are available for all types of accounts, provided that you have been granted the right to view transactions for that account.

You can access the transaction overview by selecting the account tab.

The screen displays the Transaction list including:

- Recipient name
- Payment description
- Transaction date
- Amount in the currency with the corresponding sign (credit/debit)
- Posted balance after the executed transaction

If the user has contracted the option of payment in installments, each executed card transaction can be split into installments. This option is displayed in the transaction overview via the icon **Split into installments**, which is located next to each transaction.



11.1. Additional transaction details

You can obtain additional details on the transaction by selecting a transaction from the list which will open a detailed view with extended information on the transaction.

11.2. Filtering transactions

To search transactions, use the magnifying glass icon in the transaction list.

Selecting the icon will open the transaction filtering options.

Within the filtering option, you can:

- Filter transactions by:
    - Time period
    - Transaction type
    - Amount

- Search transactions by keywords (recipient, reference number, description

After applying the filter, the transaction list can be downloaded in PDF or XLS format.

11.3. Splitting a transaction in installments

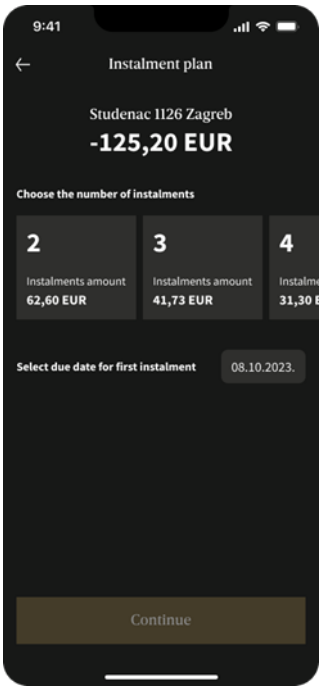
If you have contracted the instalment payment option, the "**Split into instalments**" option is displayed in the transaction details view.

Selecting this option opens the instalment **options**:

- Number of available instalments (maximum 12)
- Amount of each instalment
- Selection of the due date for the first instalment

After selecting the desired number of instalments and the due date of the first instalment, confirm this by authorizing with your **PIN** or **biometric authentication**.

All transactions split into instalments can be viewed under **More** - *Instalment Payments*, as described in section 14.1.6 of this document.



11.4. Card reservations

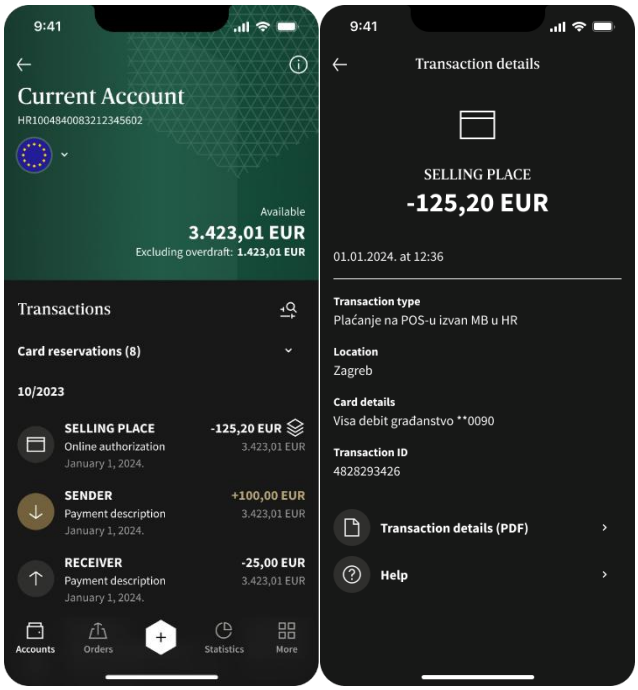
Reserved card transactions are displayed in the transaction overview as a special section "Card reservations". These are temporary debits to the card account that occur during card payments but have not yet been finally posted. Reserved transactions reduce the available account balance after card payment authorization.

By selecting a particular reserved transaction, its details are displayed, including the amount, date and time of the transaction, type of transaction, location and card information.

After final processing by the merchant, the reserved transaction:

• Moves to a regular completed transaction or

• It is automatically removed if the charge has not been made



12. Orders

The **Orders** functionality is accessed through the navigation bar at the bottom of the screen.

This option enables easy management of payment orders and provides an overview of all orders for the selected account, classified by their status.

12.1. Order statuses

Selecting the **Orders** option in the navigation bar displays an overview of the order categories divided by their status:

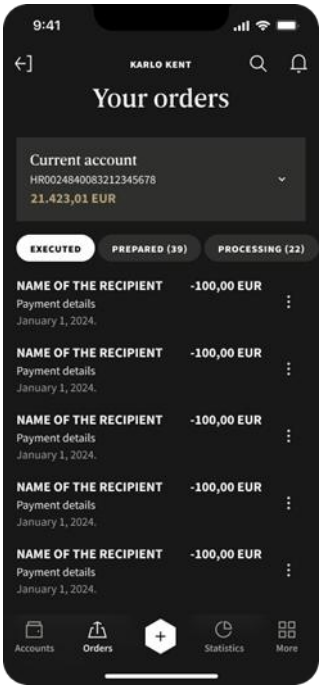
12.1.1. Executed

This category displays all successfully executed orders. Selecting a specific order opens the order details, showing:

- Recipient IBAN
- Payment description
- Recipient model and reference number
- Payment method
- Recipient address and city
- BIC
- Payer's model and reference number
- Payer’s name
- Account from which the transaction was executed

For each executed order, additional options are available by selecting the three-dot menu:

- Copy into new order - the application automatically fills in all data from the existing order
- Save as template - enables quick payments using the saved template
- Payment receipt - the receipt can be saved to the device or shared



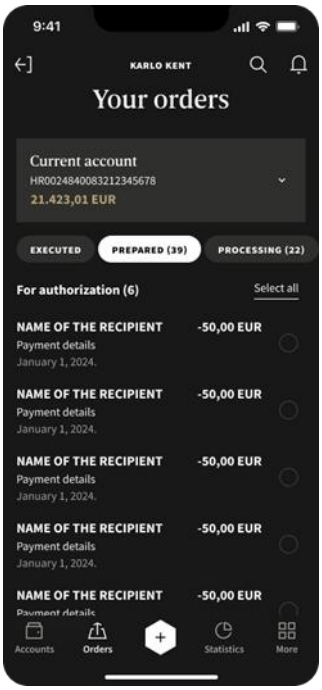
12.1.2. Prepared

This category displays all orders that have been entered but are not yet fully authorized. This includes:

- **For authorization** - waiting for your authorization
- **Authorized** - orders signed by you, but waiting for another authorized signatory (for business users)

For each prepared order, the following options are available:

- Edit data before confirmation
- Confirm the order by entering a PIN or token
- Delete the order if you do not want to use it



12.1.3. Processing

This category contains orders that you have confirmed, but have not yet been executed.

The most common reasons are:

- Payments entered outside the Bank's working hours
- Orders with a predefined execution date
- Orders pending processing by the Bank

Statuses of orders within the Processing category:

- **To be executed**

The list of all entered and authorized orders that the Bank is currently executing.
The orders can be canceled until their status changes to ***To be executed*** or, for future-dated orders, until their status changes to ***Verifying***. After this, the cancellation option is no longer available. The canceled orders are moved to the **Unexecuted** status.

- **Verifying**

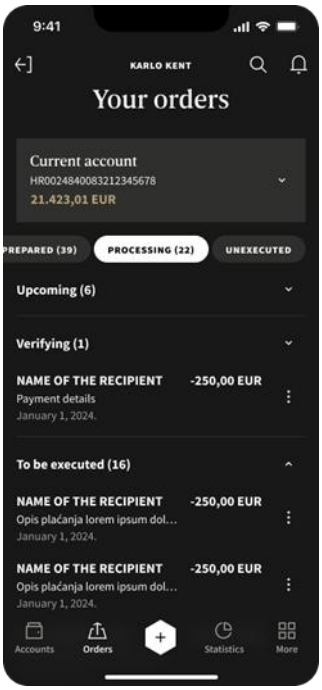
The list of orders awaiting additional verification within the Bank.
If the Bank approves the order, it is moved to **Executed.** If rejected, it is moved to **Unexecuted**. These orders **cannot be canceled**.

- **Upcoming**

The orders with a future execution date.
They can be canceled until their status changes to **Verifying**. After that, the cancellation option is no longer available.

Available options for each order in processing are:

- View details
- Copy data to a new order (except the execution date)
- Save and share the payment confirmation/ receipt in PDF format
- Save as template



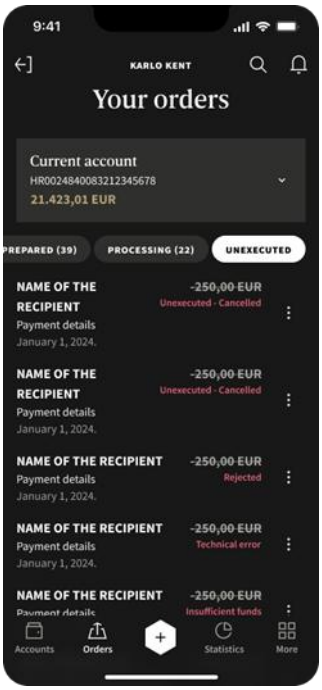
12.1.4. Unexecuted

This category contains all orders that were not executed, classified by the following statuses:

- **Canceled** - orders that the users canceled by themselves while they were in processing
- **Rejected** - orders that the Bank rejected, most often due to security checks or suspected incorrect data
- **Technical error** - orders not executed due to a technical error (e.g., communication failure with the system)
- **Insufficient funds** - orders not executed because there were not enough funds in the account at the time of the execution

For each unexecuted order, the user can:

- View details
- Create a new template based on that order
- Copy order details to quickly create a new order
- Download and share the order confirmation in PDF format



13. Quick actions „+“

Quick actions provide easy and quick access to payment functionalities via a central button in the shape of a hexagon with a "+" icon, located in the middle of the navigation bar. This button is available on all main screens of the application.

By selecting the button, the Quick Actions menu opens with the following options:

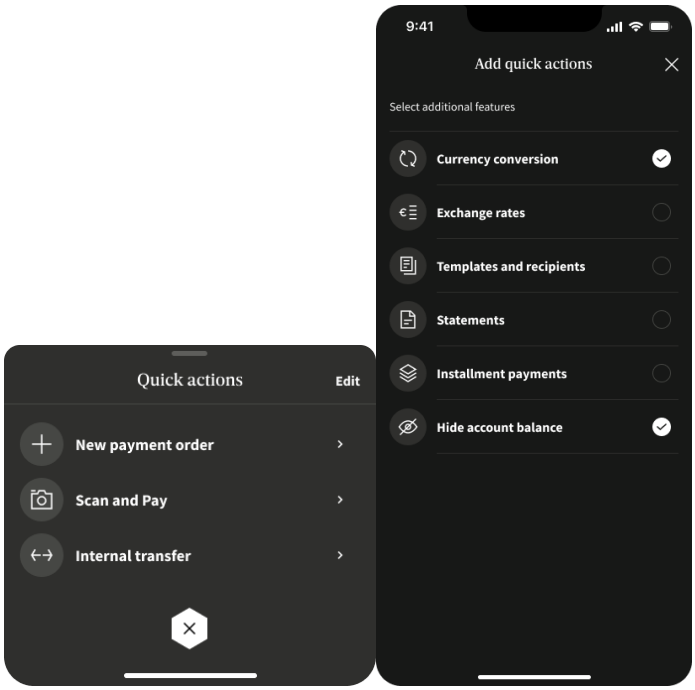
New payment order - create a new payment order

Scan and Pay - scan a payment slip QR code using the mobile device’s camera or from the device gallery

Internal transfer - transfer funds between your own accounts

The menu also includes an “Edit” option that allows you to customize the displayed quick actions according to your personal needs. By selecting the “Edit” option, you can add or remove available functionalities from the quick action menu.

After selecting the desired option, the appropriate form for data entry opens.



13.1. New payment order

The New payment order option redirects the user to the payment order entry screen. The following fields must be completed:

- Debited account
- Recipient IBAN
- Amount and currency
- Payment description
- Model and Recipient reference number
- Execution date

Additional information; optional data when entering a new payment:

- Recipient address
- Building number
- Headquarters
- Postcode
- Country
- Department
- Subdepartment
- Building name
- Floor
- Postbox
- Room
- Neighborhood
- District
- BIC (Swift)

- Purpose code
- Payer's model and reference number (Sender)
- Actual debtor
- Final recipient

You can select the recipient by using a template or by manual entry.

The execution date can be set up to a maximum of 60 days in the future.

Method of execution – the execution method can be selected between the three offered (Standard, Urgent and Instant):

- Standard - Internal bank transfers requested at any time will be processed the same day, free of charge. Interbank transfers requested on working days by 4:00PM will be processed the same day. The transfers requested outside these times will be processed on the first following working day. A regular fee is charged for the service and you can check the fee amount in payment details before confirming payment.
- Urgent - Urgent interbank orders requested on working days by 4:00PM will be processed the same day, but faster than the standard payment orders. The service of Urgent payments is not available outside the order processing hours or if the recipient's bank is not a participant of the Target2 payment system. The service fee is different from the standard payment fee, and you can check the amount in payment details before confirming payment.
- Instant – Instant payments enable the execution of payment transactions within a few seconds, 24 hours a day, 7 days a week. The fee for instant payments is the same as the fee for the standard execution of payment orders.

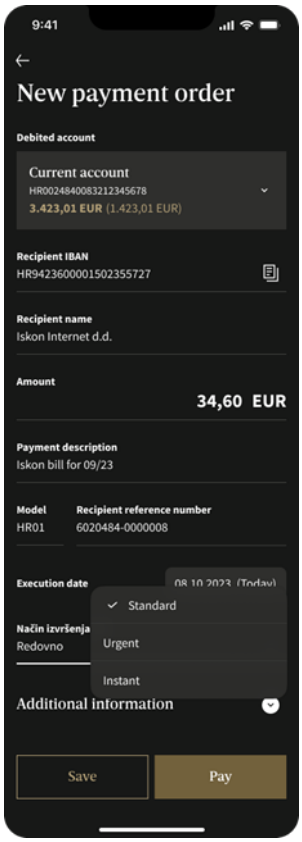
After entering the data and confirming payment, a screen with an overview of the orders and options is available:

- Confirm order
- Save as template
- View and share payment confirmation in PDF format

If you do not want the order to immediately end up in the In processing or In execution status, you need to click Save during the data entry, which will place the order in the Prepared status.

Note:

The execution of the order depends on the Bank's valid schedule defined in the document Time of receipt and execution of payment orders, available on the Bank's website.



13.1.1. Verification of Payee (VoP)

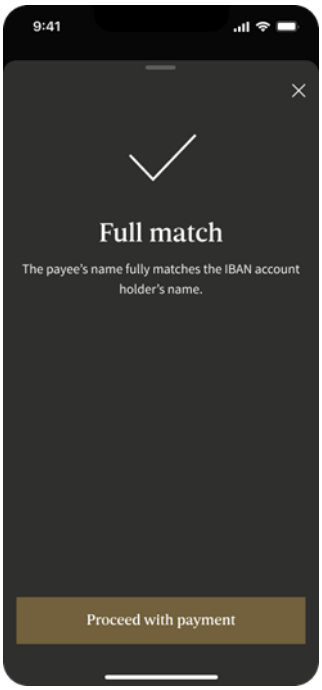
Verification of Payee (VoP) is a security feature that checks whether the payee's name you entered matches the actual account holder.

This helps you confirm that the payment details are correct before completing the transaction.

The check runs automatically when you create a payment order, regardless of whether you save it as a template or confirm it for execution. After you enter all the payment details and select **Save** or **Pay**, you will see one of the following results:

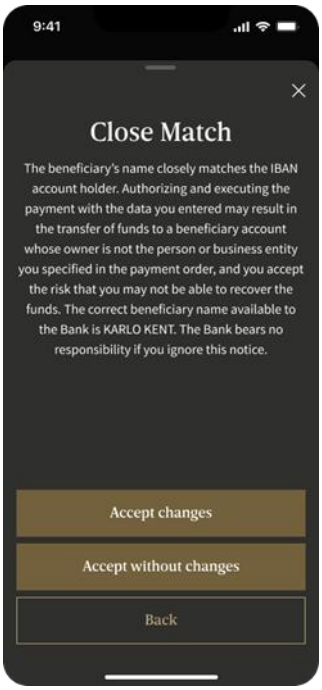
- **FULL MATCH**

The payee's name fully matches the IBAN account holder's name.



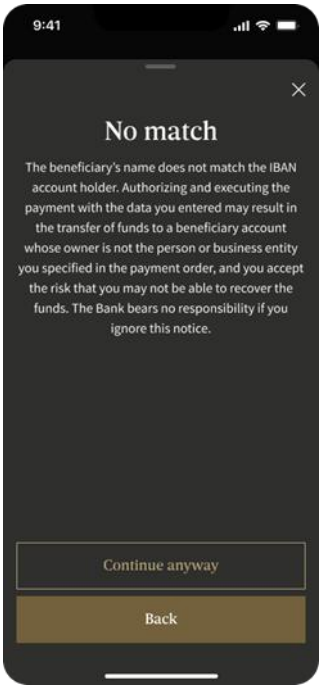
- **CLOSE MATCH**

The beneficiary's name closely matches the IBAN account holder. Authorizing and executing the payment with the data you entered may result in the transfer of funds to a beneficiary account whose owner is not the person or business entity you specified in the payment order, and you accept the risk that you may not be able to recover the funds. The correct beneficiary name available to the Bank is NAME OF BENEFICIARY. The Bank bears no responsibility if you ignore this notice.



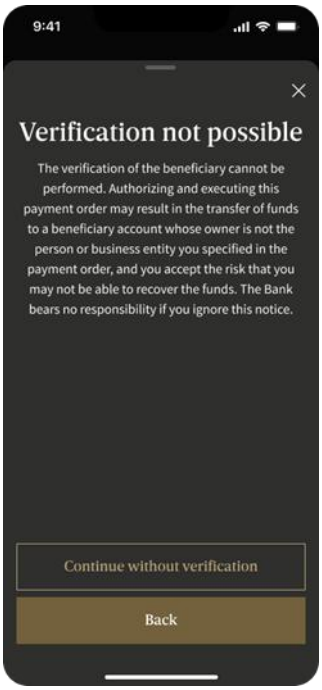
- **NO MATCH**

The beneficiary's name does not match the IBAN account holder. Authorizing and executing the payment with the data you entered may result in the transfer of funds to a beneficiary account whose owner is not the person or business entity you specified in the payment order, and you accept the risk that you may not be able to recover the funds. The Bank bears no responsibility if you ignore this notice.



- **VERIFICATION NOT POSSIBLE**

The verification of the beneficiary cannot be performed. Authorizing and executing this payment order may result in the transfer of funds to a beneficiary account whose owner is not the person or business entity you specified in the payment order, and you accept the risk that you may not be able to recover the funds. The Bank bears no responsibility if you ignore this notice.



13.1.2. New payment using a template

If you have previously saved a payment template, you can use it to quickly and easily create a new order:

1. Click on the option "**New payment**"
2. In the recipient's IBAN field, select the "Templates" icon.
3. A list of all available templates will be displayed.
4. By selecting the desired template, all fields of the new order are automatically filled in

After retrieving the data from the template, you can modify any field as needed before proceeding — whether you want to authorize the payment or save the order in the Prepared status.

13.1.3. Scan and Pay

The Scan and Pay option uses the mobile device's camera to scan a QR code from a payment slip and automatically create a payment order.

After scanning the QR code, the application automatically fills in all the relevant payment order details, which the user can review and, if necessary, change before the confirmation.

To use this functionality, you must allow the application to access the mobile device's camera when launching it for the first time. If you initially deny access, the camera cannot be used until you enable it later in the device settings.

Once Camera access is enabled, the order can be entered in one of two ways:

- By scanning the QR code from the payment slip, or
- By uploading the QR code from the mobile device's gallery

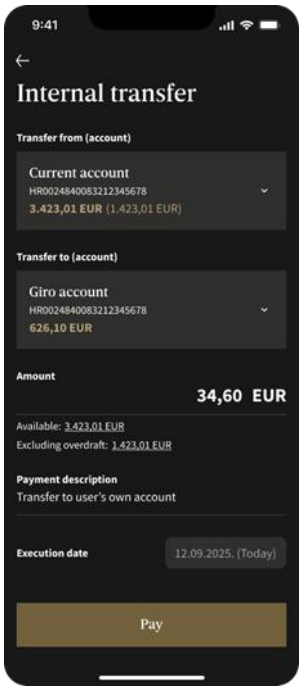
13.1.4. Internal transfer

By selecting the Internal transfer option, you can transfer funds between the accounts within KentBank for which you have authorization (your own accounts or the accounts for which you are authorized).

In the form, it is necessary to enter:

- Debiting account (Transfer from)
- Crediting account (Transfer to)
- Transfer amount
- Payment description

Internal transfers are executed immediately, without delay.



13.1.5. Signing bulk orders

If you have multiple orders prepared, you can select and authorize them simultaneously.

This option is available:

- By selecting orders individually, or
- By clicking on Select all

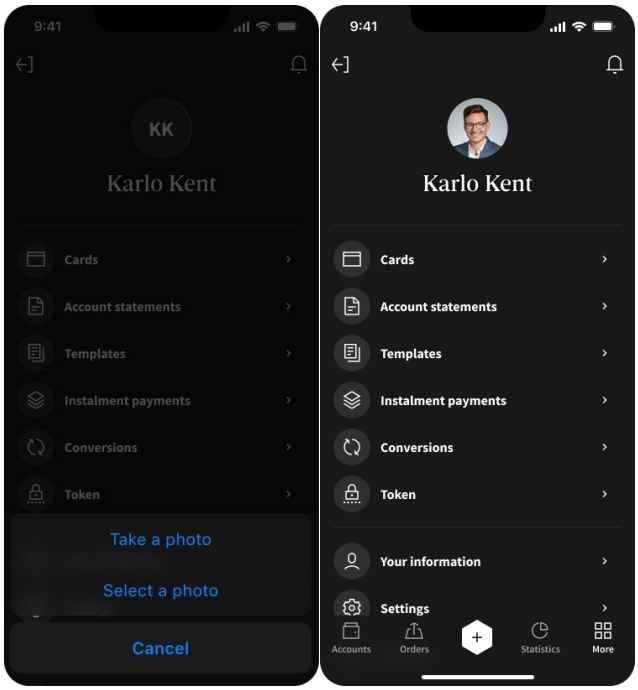
After selecting the orders you want to process, click “Authorize” and confirm the execution of the orders by entering your PIN or using biometric authentication.

14. More

Under the More menu, located at the far right of the navigation bar, you can access additional functionalities and information, as well as a profile photo that you can edit.

Procedure for setting a profile photo:

1. Click on the user’s initials or an existing profile photo
2. Select one of the options:
    a. Take a photo or
    b. Select a photo
3. After selectin a photo, the profile picture is automatically updated.



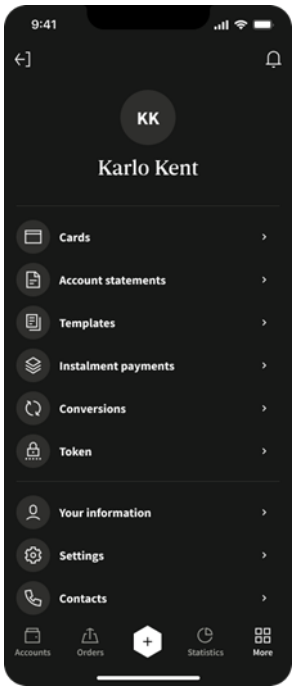
The content is organized into two main sections:

- Tools and actions
- Information and settings

14.1. Tools and actions

This section provides access to additional application functionalities:

- Cards - overview and management of active debit and credit cards
- Account statements - retrieval and review of monthly account statements
- Templates - creation and management of templates
- Instalment payments - overview of active installment payments, their status, and upcoming due dates (available to private users only)
- Conversion - exchange rates functionality
- Token - quick access to the mobile token



14.1.1. Cards

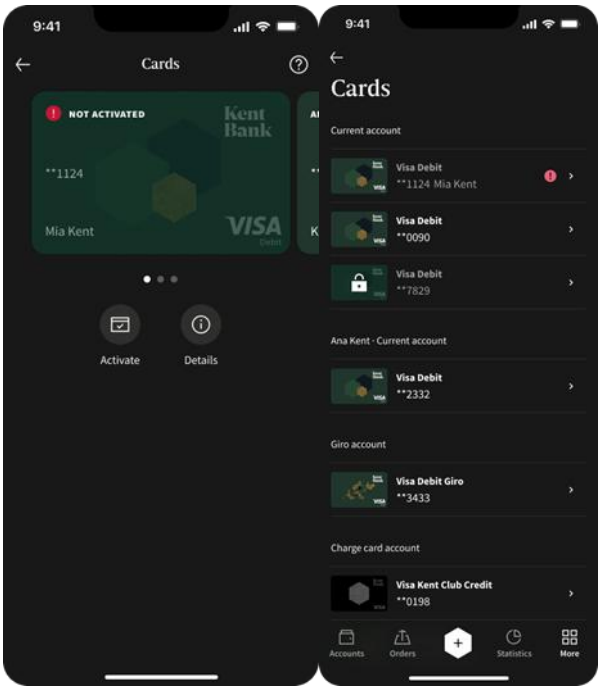
The **Cards** option allows you to view and manage all debit and credit cards linked to your account.

Selecting the Cards option opens an overview of all debit and credit cards.

The account holder can see all their cards as well as the cards for which they are an authorized user.

Each card displays:

- Card status (requested, not activated, active, blocked - including the reason for blocking)
- Last four digits of the card number
- Cardholder's name
- Card type



14.1.2. Card activation

The Card activation option allows you to activate your card within the mobile application, without the need to visit a branch.

If the card has the status “not activated”, the Activate button is displayed next to it. Selecting this button starts the activation process:

1. A screen appears with the title “Have you received your card?” and the message:

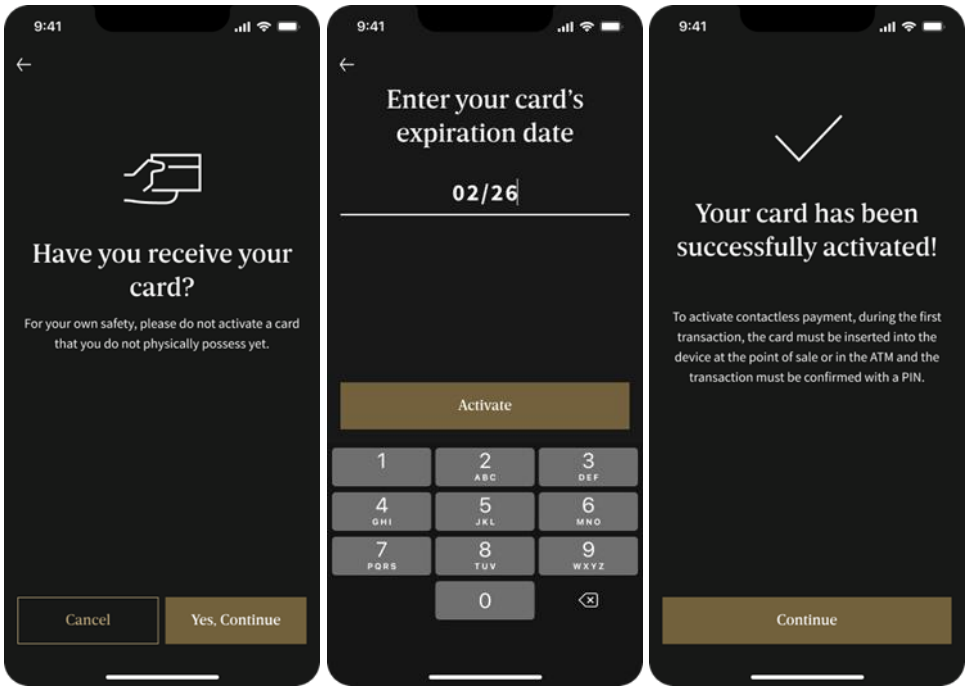
   “For your own safety, please do not activate a card that you do not phisically possess yet.”

   a. By selecting Cancel, you return to the card details screen.
   b. By selecting Yes, Continue, a new screen opens

2. On the next screen “Enter your card's expiration date”, you must enter the expiration date of the card in the input field, in the MM/YY format.

3. The Activate button is disabled until you enter the date.

4. Once you enter the expiration date, the Activate button becomes available.



Note:

To activate contactless payments, during the first transaction you need to insert the card into a POS terminal or ATM and confirm the transaction with your PIN.

14.1.3. Temporary channel blocking and permanent blocking of physical cards

For each activated physical card, the following options are available:

- Block:
  - a. Temporary block channel
  - b. Permanently block the card

- Details - display of card information (card type, linked account, cardholder, expiration date, available daily ATM limit, available daily POS and online payment limit, total daily limit)

a. Temporary block channel

Managing temporary blocking via toggle switch

For each card channel (ATM, Online purchases, POS), there is a toggle switch that allows you to manage blocking:

- Move the switch to the right - the channel is activated (displayed in green)
- Move the switch to the left - the channel is blocked (displayed in gray)

b. Permanently block the card

Permanent blocking is applied in the case of:

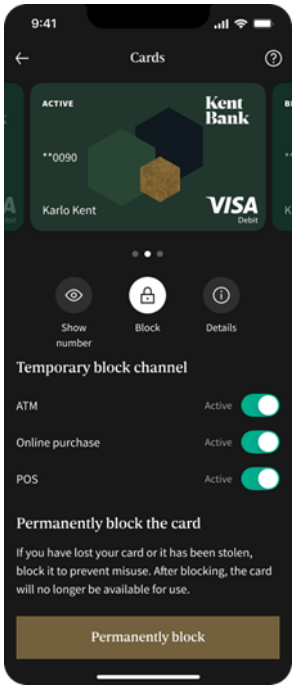
- Card loss
- Card theft

By clicking the **Permanently block the card**, a security window opens with a message and the buttons Block and Cancel.

After the confirmation and authentication, the card status changes to BLOCKED.

Note:

Blocking your card is an irreversible action, and to continue using the card product, you must request the issuance of a new card.



14.1.4. Account statements

The Account Statements option allows you to view monthly statements for all accounts to which you have rights. After selecting the account from the list, the following functionalities are available:

- View statements - by clicking on the account, a list of available statements opens, and clicking on a specific statement opens the PDF document within the mobile viewer
- Download and share - each statement can be saved to your device or shared through other applications

- Filtering - statements can be filtered by an account currency or by a desired time period
- Multiple selection - by clicking the Select option in the upper right corner of the screen, you can mark multiple statements (up to 10) and then save or share them

14.1.5. Templates

The Templates option allows you to view, edit and use saved payment templates. On this screen, the following functionalities are available to the user:

- Search - templates can be searched by recipient name, amount, payment description, or IBAN
- View details - by clicking on a template, all saved data is displayed
- Edit and delete - a template can be modified or removed
- Use template - template data can be copied into a new order
- Add new template - available by clicking the "+" icon

14.1.6. Instalment payments

The Instalment payments option allows you to view all card transactions that have been divided into instalment payments.

The screen displays:

- Select account dropdown menu – visible if the user has multiple accounts or is an authorized user
- Instalment payments available limit
- Total monthly instalments amount

If the user has split the transactions, additional information is available:

- A list of transactions showing the merchant's name, transaction amount, instalment amount, next instalment date and a progress bar indicating paid and remaining instalments
- Selecting an individual transaction opens a detailed Payment plan

14.1.7. Currency conversion

The **Conversion** option allows you to buy or sell currencies in the accounts that you are authorized for.

To carry out the conversion, you need to do the following:

- Select account

At the top of the screen, select the account in which you want to make the conversion.

- Enter the amount and currency
  In the field below the account selection, choose the source currency (e.g. EUR) and enter the amount to be converted.
  The application displays the available balance and the balance excluding the overdraft in the selected account.

- Select a target currency
  In the lower part of the screen, choose the currency into which you want to convert money (e.g. GBP).
  The selling exchange rate is displayed (e.g. 1 EUR = 0.870980 GBP).
  The amount in the target currency is calculated automatically (e.g. 217.74 GBP).

- Convert
  When all values are entered, the Convert button becomes available. By clicking it, the transaction must be confirmed via PIN or biometric authentication.

After entering the amount and selecting the currency for the conversion, the Request preferential exchange rate option becomes available, but only if all Bank criteria are met.

14.1.7.1. Request preferential exchange rate

By selecting the Request preferential exchange rate option, you will be redirected to the Request preferential exchange rate screen. The request must be submitted by clicking the **Submit request** button.

A message will be displayed on the screen informing the user that they will be notified once the request has been processed.

If the request is approved, the user has 1 hour to accept the offer.

Approved requests overview

When the Bank approves the request, the details of the request are displayed in the **Requests** tab:

- Approved amount and currency (e.g. 250.00 EUR → 220.24 GBP)
- Exchange rate
- More favourable offer (e.g. +2.50 GBP compared to the regular rate)
- Request date
- Account from which the conversion is made
- Countdown timer until the offer expires

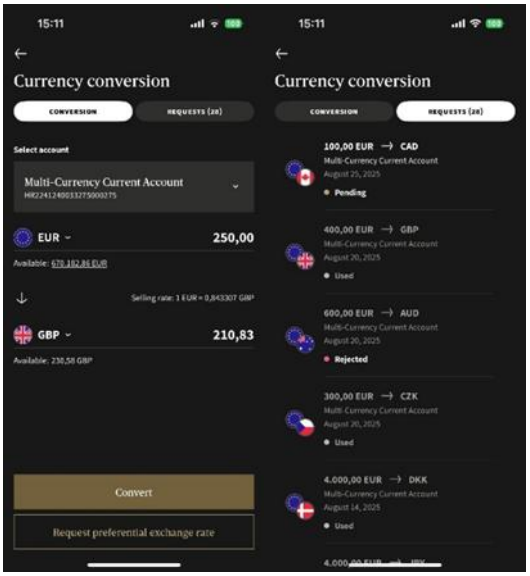
Accepting or rejecting the offer

The user has two options:

- Accept - confirms the conversion at the more favourable exchange rate (authorization via PIN or biometrics)
- Reject - declines the offer, after which the request changes to the status Rejected

Note:

If the user does not respond within the given time (1 hour), the offer automatically changes to the status Expired.



14.2. Information and settings

This section allows you to view personal data and manage various application settings. It consists of three parts:

1. Your information - display of personal data and related documents:
    - Personal information: OIB, address, mail address, statement delivery method, mobile phone number, e-mail, original branch office address and contact, personal banker
    - Documents: Terms of Use for the KentPro Application, General Terms and Conditions for the Use of Digital Services for Consumers, Privacy Statement, Privacy Policy

2. Settings - customization of the application and usage preferences:

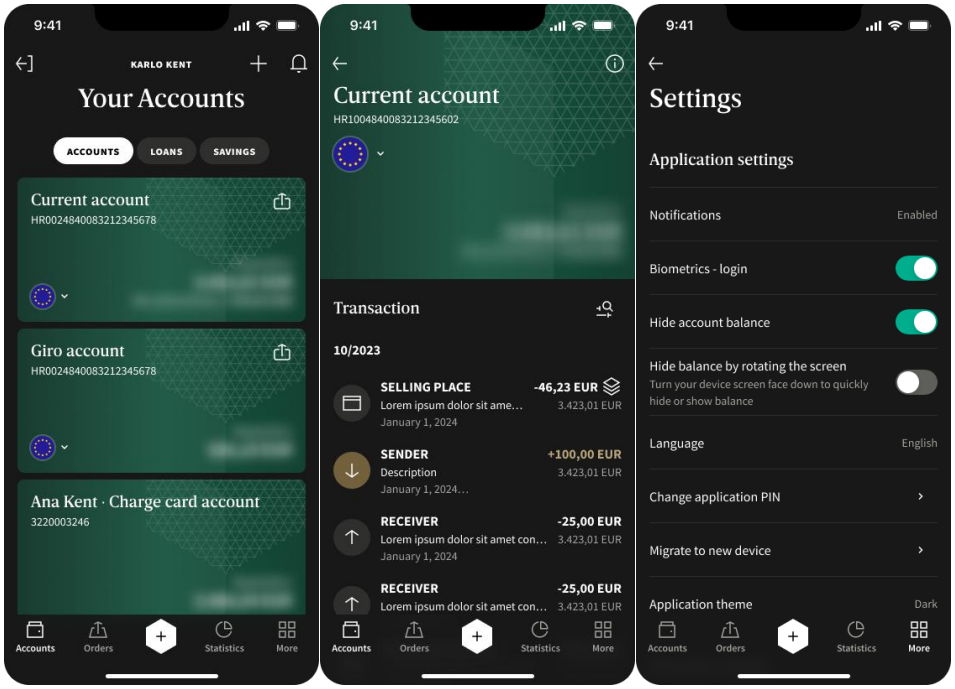
Application settings

- Manage notifications
- Enable/disable biometric login
- Hide account balance

Turning on the "Hide Account Balance" setting obscures the account balance on all accounts you have rights to. Tapping on the obscured account balance reveals it for 5 seconds and then obscures it again. Turning off the "Hide Account Balance" setting makes the account balance visible again on all accounts.

Note:

Hiding your account balance only hides the available balance and all available currencies, transactions are still visible.



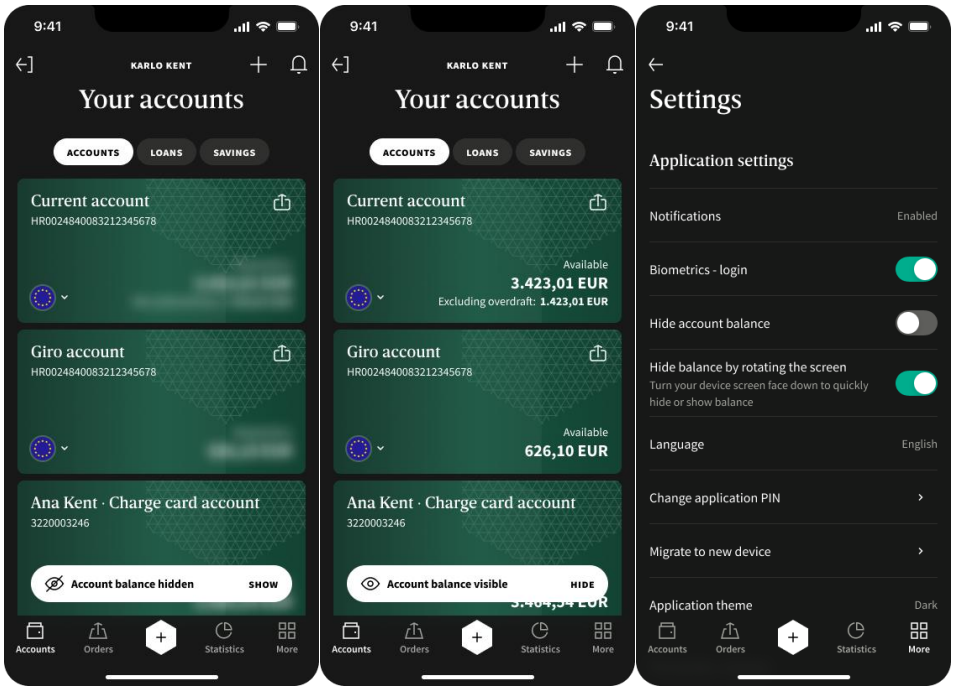
- Hide balance by rotating the screen

By enabling the “Hide balance by rotating the screen” setting, you can hide/reveal account balances by turning your phone face down (display facing the table). The message “Account balance hidden/revealed” will be visible on the screen.

“Hide balance by rotating the screen” works on the same principle as “Hide account balance”, the difference is that with this functionality you can manage the option more simply and quickly.

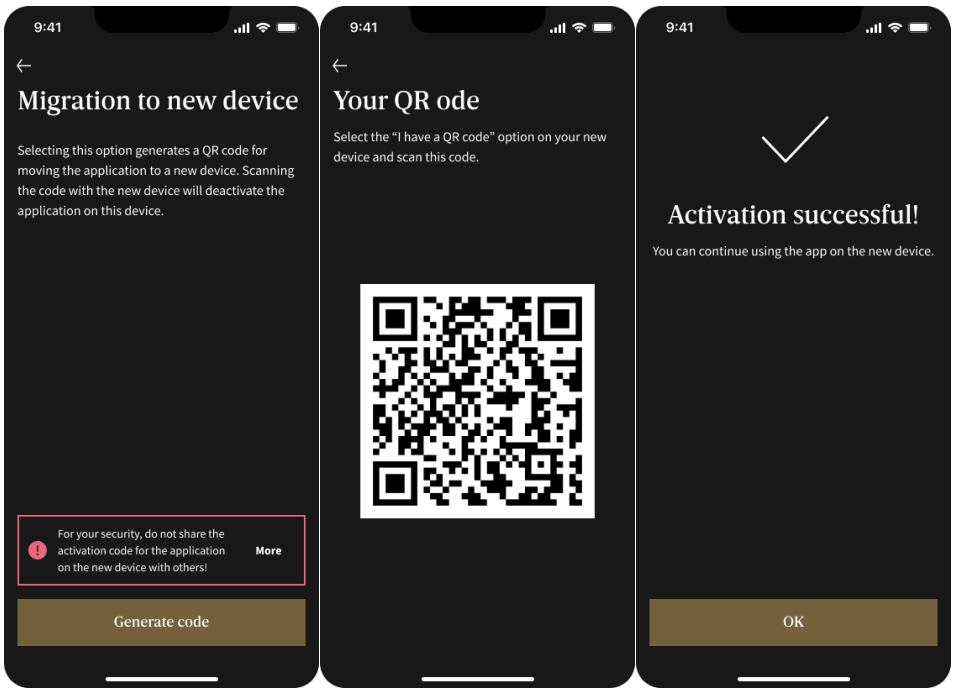
Note:

“Hide account balance” and “Hide balance by rotating the screen” can be enabled at the same time.



- Change language (Croatian/English)
- Change application PIN
- Migrate to new device

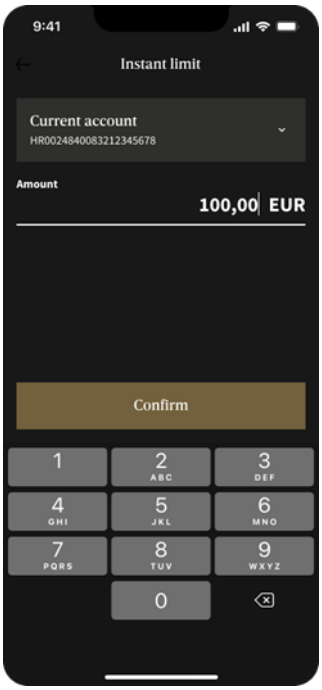
Migration to another device enables activation of the application on another device without the need to come to the branch office. Pressing "Migrate to another device" opens a screen where you can generate a QR code by pressing the "Generate code" button, which you scan on the other device by pressing the "I have a QR code" button on the KentPro home screen and complete the activation process. After successful activation on the new device, the application on the old device will be deactivated.



- Choose application theme (dark, light, or system)

Account settings

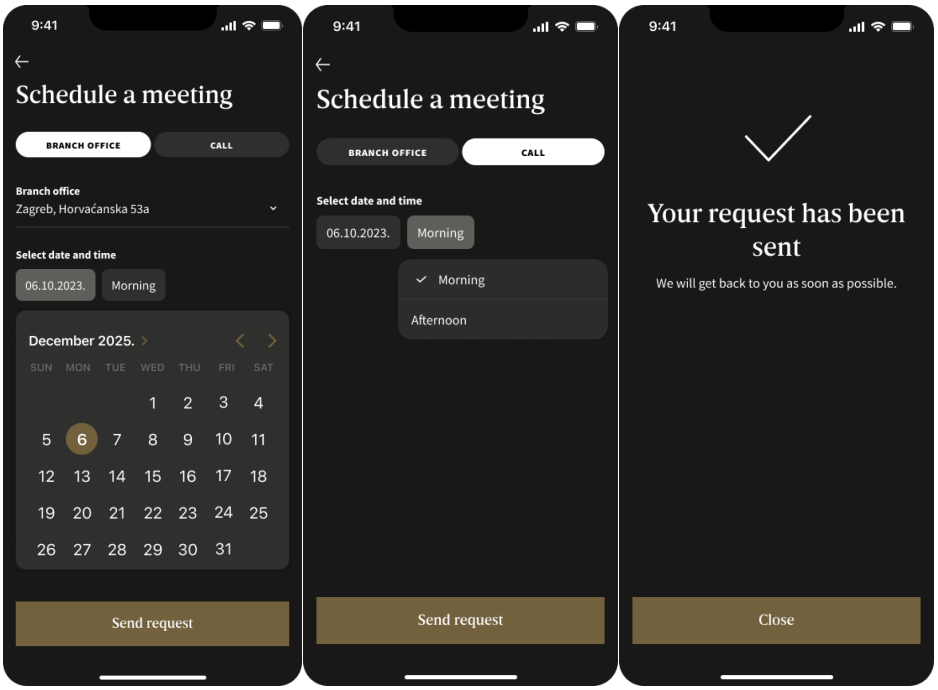
- Change instant limit



3. Contacts - direct communication with the Bank:

    - Phone calls (including international calls)
    - 24/7 card blocking number
    - E-mail
    - Website
    - Links to social media
4. Schedule a meeting

The option allows you to schedule a meeting in person at a branch (the first branch offered is your home branch) or by calling a mobile phone number. After selecting a branch or calling a mobile phone number, the next step is to select the desired date and time (morning or afternoon). You confirm the meeting by selecting the type of meeting, desired date and time, and then clicking the "Send request" button with the accompanying message "Your request has been successfully sent."



14.2.1. Notification management

The **Notifications** option allows you to manage the push notifications you receive from the application, with the ability to select the notification categories.

At the top of the screen, there is the "**Enable all notifications**" option, which allows you to turn all available notifications on or off with a single action. Notifications can also be enabled or disabled individually using a toggle switch:

- A green switch indicates an active notification
- A gray switch indicates an inactive notification

Notifications are divided into three main categories:

1. Security and authorizations

- Card authorization
- (for business entities) - notification for signature request for all co-signatories
- (for business entities) - notification for successfully signed order

2. Financial transactions

- Account deposit
- Unexecuted order notification
- Splitting transaction into instalments
- Request for preferential exchange rate granted

3. Communication and updates

- Incoming messages
- Request for SPN questionnaire update
- ID card expiry notification

15. Recommendations for the safe use of Digital Services

The Bank continuously implements protection and monitoring measures over the system; however, security also largely depends on the users themselves. Risks in the use of Internet and mobile banking cannot be completely eliminated, but they can be significantly reduced through responsible behaviour and the application of the recommended measures

User responsibility

The user is responsible for the protection of their own device, access data and the accuracy of entered orders. The Bank does not check the content of the order, but only the formal correctness, and all authorized orders are considered final and irrevocable. Misuses resulting for inadequate device protection, unauthorized access or improper use are solely the responsibility of the user.

Recommendations for increased security

Use antivirus protection, regularly update your operating system and applications to protect your device from malware.

Do not lend or leave your mobile phone unattended.

Install applications only through official stores (Google Play, App Store) and avoid applications from unreliable sources.

Protect your device with a complex PIN, lock pattern or biometric data.

Check your account details before authorization.

Do not share confidential information (PIN, activation keys, codes).

The Bank will never ask you to reveal your confidential information via email, SMS, phone call or other communication channels or request remote access to your computer or mobile phone.

Be careful with emails, SMS, links and attachments received from unknown senders. Check the legitimacy of each communication only through the Bank's official channels.

Always access online banking via the official website https://net.kentbank.hr

Regularly monitor your account balance and transactions and review transaction confirmations and notifications as soon as you receive them.

Always log out of the application after the end of use to protect your account from unauthorized access.

Do not hesitate to ask for help whenever you need it and immediately inform the Bank of any unusual occurrence.

The recommendations listed in this document are intended solely to increase the level of security but do not represent a guarantee of complete protection when using Internet and mobile banking.

The Bank is not responsible for any potential damage or consequences that may arise from the application of these recommendations.

Security is a shared responsibility of the Bank and its users – by using digital services responsibly, we can together reduce risks.