



**General Terms and Conditions of KentBank d.d.
on the operations with
Debit Cards for Business Entities**

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1. INTRODUCTORY PROVISIONS

General Terms and Conditions of KentBank d.d. on a Debit Card for Business Entities (hereinafter: Terms and Conditions) regulate the rights and obligations of the Client and the Card User in the use of the Card and the rights and obligations of KentBank d.d. (hereinafter: the Bank) in providing the Card related services. All persons listed in the Application Form/Request declare with their signature that they have read the Terms and Conditions, agree to their application and accept all the rights and obligations arising therefrom.

The Terms and Conditions apply together with the Terms and Conditions of KentBank d.d. on transaction accounts and providing payment and other services for business entities, General Terms and Conditions on Issuance and Use of a Digital Wallet for Visa business Debit and Credit card Users, General Terms and Conditions on credit and deposit operations with business entities, Decision on fees for business entities and residential buildings, Decision on interest rates for business entities and residential buildings and the document „Time of Receipt and Execution of Payment Orders“. As for the mentioned General Terms and Conditions, these Terms and Conditions are considered special general terms and conditions and in case of mutual disagreement, they have a priority in the application.

Positive legal and sublegal regulations of the Republic of Croatia shall apply in the part that is not regulated by these Terms and Conditions and the Bank's Acts.

2. DEFINITION OF TERMS

Within the meaning of this Terms and Conditions, certain terms have the following meaning:

Bank's Acts - all documents and decisions made by the authorized bodies of the Bank according to the regulated procedure describing the rights, powers and obligations of the Client, the Client's proxies and all other persons who assume rights and obligations for the Client against the Bank as well as the Bank itself (e.g. General Terms and Conditions, Decisions on fees, etc.).

ANI (Account Name Inquiry) - a security measure used in authorizing a card-not-present (CNP) transactions to check whether the name and surname of the Card User, which the Card User specified during the purchase, matches the name and surname registered in the Bank's system and stated on the card.

AVS (Address Verification Service) - a security measure used in authorizing a card-not-present (CNP) transactions to check whether the Card User's postal code, which the Card User specified at the time of purchase, matches the Card User's mail delivery address registered in the Bank's system.

Bank - KentBank d.d. Zagreb, Gundulićeva ulica 1, Zagreb, Republic of Croatia

Registered with the Commercial Court in Zagreb, MBS: 080129579, OIB: 73656725926

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Tel: +385 1 4981 900 Fax: +385 1 4981 910

E-mail: kentbank@kentbank.hr

Internet page: www.kentbank.hr

SWIFT: KENBHR22

IBAN: HR5741240031011111116

The Bank operates on the basis of the operating license issued by the Croatian National Bank (hereinafter: the CNB), the supervisory body for the supervision of the operations of the Bank.

ATM - an electronic device that allows Card Users to withdraw/deposit cash as well as other services provided by the Bank by the use of this device.

Biometric authentication - a procedure that verifies a person's identity when the User accesses a mobile token or mobile banking, based on the use of two mutually independent elements, one of which represents the User's property (eg. a fingerprint or face recognition) while the other represents the authentication and authorization means assigned by the Bank to the User (eg. Token/m-Token). "Touch ID" is a biometric authentication method using a fingerprint that the User has stored in a mobile device used to access the mobile token or mobile banking and/or when conducting a payment transaction. Face recognition authentication is the method of biometric authentication that is based on the face recognition with the biometric characteristics stored by the User in the mobile device used to access the mobile token or mobile banking and/or when conducting a payment transaction.

Digital bank services - Bank services that are available to Clients through Digital Channels.

Digital wallet - an application on a mobile device through which the Service Provider enables the Card User to add the Card within the Service Provider's mobile application for the purpose of initiating payments and carrying out Card payment transactions with a mobile device at ATMs and points of sale that accept the Digitized Card as a payment instrument or support contactless payment. The service provider also determines the type and characteristics of the mobile device on which it is possible to contract and install the application.

Digital card - a tokenized, device-specific version of a physical card issued by the Bank to the Card User and serves as a means of payment and cash withdrawal. The digital card represents a payment instrument and it can be used to initiate and execute payment transactions on the receiving device or remotely where it is possible to use this form of a payment instrument. The terms and conditions on issuance and use of Visa debit and credit cards of business entities between the Bank and the User also apply to the Digital card, unless otherwise stated in these General Terms and Conditions. The issuer of the Digital card created within the Digital Wallet is the Bank.

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Daily limit - the maximum number of transactions and the maximum amount of money determined by the Bank, up to which the Card User may use the Card in one calendar day for ATM cash withdrawals and/or to pay for goods and services at the points of sale and online points of sale in the Republic of Croatia and/or abroad. The specified limit also applies to contactless payment transactions.

EFT-POS device (Electronic Fund Transfer/Point of Sale) - terminal at the point of sale intended for cashless payment by electronically carrying out transactions.

Electronic payment transaction - payment and other banking transactions and services initiated via Digital Services. All transactions initiated via Digital Channels are equivalent to those signed with a handwritten signature.

Internet sales point - the sales point that allows selling goods and/or services on the internet (natural or legal person) that accepts the Card as non-cash means of payment.

Data Subject - an identifiable individual; a person who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that individual. For the purposes of this document, the Data Subject is the Bank's Client.

Account statement - means a written notification to the Client on the balance and transactions in the transaction account delivered by the Bank in the manner agreed between the Client and the Bank.

Original currency - Official currency in the Republic of Croatia.

Card - Visa Classic Business Debit Card, a payment card is a tool that allows its holder to pay for goods and services either via a receiving device or remotely and/or that enables cash withdrawal and/or the use of other services at an ATM or other self-service device, as well as the transfer of funds that enables the initiation of a payment transaction and its execution within the framework of the card payment scheme. It can be in the form of a plastic card or in some other form.

Card payment scheme - a card payment scheme is a system of rules, procedures and processes defined by a Visa or Mastercard company for executing payment card transactions and cash withdrawals. It includes all the functions, procedures and regulations necessary to enable a payment transaction between a cardholder and a service provider.

Client - a business entity that has a business relationship with the Bank and has been granted such status under the regulations of the Republic of Croatia. The Client shall submit a request for the issuance of a debit card for business entities.

Card User - a natural person authorized by the applicant to use the credit card in accordance with the Request for the issuance of a debit card for business entities whose name is printed on the card.

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Mobile Token (hereinafter: **m-Token**) - a cryptographic device that the Digital Services User installs on a mobile device as part of the m-Kent application, which is used for authentication and/or authorization of electronic transactions.

Mobile Device - for the purposes of these General Terms and Conditions, a mobile device is considered a portable electronic communication device (mobile smartphone, tablet, smartwatch) on which it is possible to install mobile applications.

Original Payment Currency - is the currency in which the transaction is carried out abroad and is not the currency of the country of the Card issuer, i.e. it is different from the Original Currency.

Framework Agreement - an agreement that the Bank concludes with the Client which regulates mutual rights and obligations on opening, maintaining and closing of a Transaction Account open with the Bank and providing payment services, and consists of:

- General Terms and Conditions on transaction accounts for business entities,
- Agreement on opening and maintaining a transaction account and providing payment services,
- A special request and/or agreement on other payment and/or other services if such was submitted and/or concluded together with the corresponding special General Terms and Conditions (e.g. a card contracting request, a package contracting request, an agreement regulating operations with Internet Services and cards and other)
- Questionnaire and request for opening a transaction account for business entities,
- Time of receipt and execution of the payment order,
- Decisions on fees for business entities and residential buildings,
- Decision on interest rates for business entities and residential buildings

Personal data - means any information relating to an identified or identifiable natural person ('data subject')

Personalized security credentials - personalized features that the Bank provides to the User for the purpose of authentication and authorization of transactions, which can be a username, password, identification code, SMS code, PIN.

PIN (PERSONAL IDENTIFICATION NUMBER) - a personal, strictly confidential and secret identification number known exclusively to the User, who uses it to authorize payment transactions and/or serves to authenticate the User and as protection against unauthorized access to the Bank's Digital Channels.

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Applicant - is a natural person, legal representative who submits a signed Application Form and/or Request for cancellation (deactivation) and/or any other change to the contracted Digital Services on behalf of the Client.

Business Entity - any legal or natural person acting within the scope of their economic activity or free profession, and other non-consumers, who may have resident or non-resident status

Reliable authentication - means an authentication based on the use of two or more elements categorised as knowledge (something only the user knows), possession (something only the user possesses) and inherence (something the user is) that are mutually independent which means that the breach of one does not compromise the reliability of the others and are designed in such a way as to protect the confidentiality of the authentication data whereby at least two elements must belong to a different category.

Reliable authorization - the User's consent to execute the payment transaction ie. the payment order that includes elements which dynamically link the transaction to the amount and the payee.

Application Form - the request for the use and/or other form of the Bank that contracts the use of the Bank's services such as the Bank's Digital Services or the Card.

Reference exchange rate - the exchange rate used as the basis for the currency conversion, which is made available by the payment service provider or which originates from a publicly available source.

Transaction Account - any multicurrency account that is opened and maintained by the Bank for business purposes of a business entity (hereinafter: the Account) used for the execution and recording payment transactions in the national currency of the Republic of Croatia and other currencies in the Bank's Exchange Rates.

Processing Controller - a natural or legal person, body of public authority, agency or other body that alone or with others determines the purposes and means of processing personal data; where the purposes and means of such treatment are laid down by the Union law or by the law of a Member State, a Processing Controller or separate criteria for its appointment may be provided for by the Union law or the law of a Member State. For the purpose of this document, the Processing Controller is the Bank.

Request - is any form in the form and content acceptable to the Bank that the Client submits to the Bank for contracting any product or service of the Bank or for changing and/or cancelling the contracted products or services.

3D Secure service (3DS) - enables reliable authentication and secure purchase for the authorized card user when paying with the Bank's debit and credit cards at all online sales points that support the 3D protocol (Visa Secure, Mastercard Identity Check). Prerequisites for using the 3DS service with the Bank's cards are a valid Card and m-Token of the Bank.

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3. THE ISSUANCE OF THE CARD, PIN AND THE ACTIVATION OF M-TOKEN

The Application Form for the issuance of the card on behalf of and for the account of the Client is submitted by the person authorized to represent while the Application Form on behalf of and for the account of a natural person acting within the scope of her/his business activity or a free profession is submitted by the owner of the registered activity/craft or other natural person on the basis of a special power of attorney. The Client shall submit a signed Application Form to the Bank and name the Card User therein.

All the persons listed in the Application Form confirm with their signature the truthfulness and accuracy of the above information. The Client allows the Bank to check all the information specified in the Application Form as well as collect additional information estimated by the Bank as required for making decision on the issuance of the Card. The Bank reserves the right to refuse the Client's Application and decide on the approval or refusal of the issuance/renewal of the card without the obligation to explain its decision to the Client. The moment of the conclusion of the Agreement is considered the moment of the approval of the Application by the Bank. These General Terms and Conditions as well as the signed and approved Application Form by the Client, the Card User and the Bank constitute the content of the Agreement.

The Bank is the owner and issuer of the card. The issued card is used in the name of the Client and the Card User, it is non-transferable and may only be used by the Card User to whom it refers. The Card User is obliged to sign the card immediately after receiving it and is obliged to use the same signature in dealing with the card. The unsigned card is invalid and the Card User bears responsibility for the costs incurred by using the unsigned card.

If the Bank approves the issuance of the card upon its creation, it shall notify the Client ie. the Card User, who will personally collect the card at the Bank's branch/Business Center where the Application was submitted.

The Bank issues the cards with contactless functionality and such cards have the printed corresponding contactless payment label. If the Card User does not wish to use the Card with contactless functionality, the user may request from the Bank before issuing the new card to issue the Card with a turned off contactless functionality. The card issued on the basis of such a request will not support the contactless functionality, although the contactless payment label will be printed on the Card.

The Bank issues the PIN to the User, a secret identification number known only to the Card User. The PIN is delivered by post mail to the Card User to the address specified in the Application Form.

The card is issued with a maximum validity of three years and is valid until the last day of the month written on the Card.

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The decision on the issuance of the card and the amount of the approved daily spending limit is made by the Bank without the obligation to explain its decision to the applicant.

The activation of m-Token is carried out as described in the Instruction for the Use of Online Banking e-Kent.

The User may use the biometric authentication on m-Token. The Bank does not have an access to the data nor the control over the data stored by the User for the purpose of the biometric authentication in a mobile device used to access m-Token. By the activation and with each use of the biometric authentication option, the User confirms and guarantees to have stored only the biometric characteristics of his/her face or the fingerprint to the mobile device used to access m-Token. The User is aware of this and accepts that all biometric data stored in the mobile device used to access m-Token may be used for the purpose of the biometric authentication when accessing m-Token, regardless of whether the biometric data such stored relate to the User or some other person.

By activating and using the biometric authentication option, the User acknowledges to be aware of and agrees that the Bank does not provide the biometric authentication service but uses the biometric authentication enabled by the mobile device, and that therefore, the Bank is not responsible for the inability or a restricted option to use the biometric authentication nor for the result of such biometric authentication, regardless of whether the fingerprint or the biometric characteristics of the face by which the User identifies when accessing m-Token correspond to the fingerprint or the biometric characteristics of the face previously stored by the User in the mobile device used to access m-Token.

4. USE OF THE CARD

The card is the payment instrument owned by the Bank and is used for:

- payment of goods and/or services at the authorized points of sale including the internet points of sale with the belonging card company label in the country and abroad,
- cash withdrawals at the ATMs and withdrawal payment points with the belonging card company label in the country and abroad,
- payment/deposit of cash at the ATMs with a deposit function owned by the Bank,
- Card User identification at self-service devices
- other services.

The Card User solely and unequivocally confirms his/her identity, authorizes and approves the execution of the card payment or other transaction in one of the following ways:

- a) by inserting or tapping and using the card at the ATM with entering the PIN or unlocking the Mobile Device when using the Digital Wallet;
- b) by inserting or tapping and using the Card at a POS device and, depending on the transaction confirmation system, without or with entering the Card PIN or unlocking the Mobile Device when using the Digital Wallet;

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- c) by entering and/or providing Personalized Security Credentials, excluding PIN, at the request of the merchant when paying at Online Points of Sale, catalog or telephone sales;
- d) at the request of the merchant, by personally providing data or entering data (at an online point of sale) on the Card number, Card expiration date and the three-digit number on the back of the Card - for payment via the Internet or other similar sales (remotely).

In making payment and withdrawal and/or depositing cash, the Card User is obliged to keep the receipt (slip) or the confirmation on the withdrawal/depositing cash for their needs.

The Card User may use the Card in accordance with the authorizations granted in the Application Form and up to the amount of available funds in the transaction account, within the daily limits. Daily limits are subject to change based on the Bank's Decision or at the Client's Request for changing the status and the conditions, in accordance with the Bank's Decision on limits available on the Bank's website and in the Bank's Branches/Business Center.

If the transaction account is blocked or there are not enough funds in the account for carrying out the transaction, the execution of the card transaction will be refused.

In order to reduce the risk of misuse of cards for online payments and other transactions when the card is not physically present, the Bank performs additional security checks during authorization using AVS (Address Verification) and ANI (Account Name Inquiry) services.

4.1 Contactless payment

The Card User has an option at the point of sale to choose to pay by card either contactlessly (by tapping the Card on the EFT-POS terminal) or by contact payment (by inserting or swiping the Card through the EFT-POS terminal).

1. By tapping the Card on the reader, the Card User gives consent to the execution of the transaction. The maximum amount for a contactless payment without PIN verification depends on card scheme rules, regulatory requirements and the Bank's decisions, and is available on the Bank's website. For transactions above this amount, as well as in cases where requested by the EFT-POS terminal, the consent must be additionally confirmed by entering the PIN.

The Bank reserves the right, for risk-control purposes or in other cases where it deems necessary, to require the Card User to authorize a particular contactless payment transaction before it is executed.

Following the realization of contactless payment transactions authorized at the point-of-sale terminals and due to the fast execution of payment processing or technological prerequisites, card schemes have stipulated that there is no obligation for the point of sale to issue and provide a receipt (slip) for the completed contactless payment transaction to the Card User. However, if the Card User insists to receive

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a receipt (slip) for the completed contactless payment transaction, they may request one at the point of sale.

The Card User having a contactless functionality acknowledges that, when processing contactless payment transactions, the currency date of debiting the account may be different than the date on which the contactless transaction was made and is obliged to regularly monitor card transactions and the balance of the associated account.

The Card User with contactless functionality must exercise due care in handling the Card/Digital Card, prevent its use by third parties, and ensure that all activities with the Card at the point of sale are carried out in the User's presence and under the User's supervision.

2. By inserting or swiping the Card through an EFT-POS terminal: the consent for the execution of the payment transaction is given by inserting the Card into the chip reader or swiping the magnetic stripe through the EFT-POS terminal, together with the User's identity verification by entering the PIN or, exceptionally, by signing the payment receipt if the EFT-POS terminal does not support PIN authorization.

5. COLLECTION OF COSTS

The transactions made by the Card reduce the available funds in the transaction account upon the execution of the transaction. The Card User agrees and acknowledges that the value date of the account debit may be different from the date of the origination of the transaction ie. the date of inquiry to check the available funds in the account.

For all incurred costs of the card transactions carried out abroad, the conversion from the original currency to the accounting currency is made and charged in the national currency.

The conversion of the original transaction currency into the accounting currency will be made by the Visa card payment scheme for the transaction made with the Visa Classic Business Debit Card by applying the Visa exchange rate on the day the transaction is processed in the card payment scheme system or by the Mastercard card payment scheme for the transaction made with the Mastercard Business Debit Card by applying the Mastercard exchange rate on the day of processing the transaction in the card payment scheme system according to their own rules and the reference exchange rate list, which can be changed multiple times in the course of a day, which the Bank can not influence. Information about exchange rates is available on the websites of the card companies.

The reference exchange rate list, applied by the Visa/Mastercard card payment scheme and the Bank's exchange rate list is available on the following websites:

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- <https://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html>
- www.kentbank.hr

Because of multiple changes of the Reference Exchange Rate, different exchange rates are possible for the transactions carried out in the same day and the same currency.

The Client will be informed of all costs/amounts of the transactions per card and the dates of debiting the transaction account through the statement.

In the event that the receivables by expenses made with the card are not settled, the Bank has the right to charge the default interest rate. If the Bank's claims arising from the use of the card cannot be collected from the Client's transaction account, the Client authorizes the Bank to make payments from all his/her accounts maintained with the Bank.

6. REFUSAL TO EXECUTE A CARD TRANSACTION AND THE CANCELLATION OF A CARD TRANSACTION

The Bank shall refuse to carry out the card transaction if there are no available funds in the Client's transaction account, in case of exceeding the daily limits, in case of blocking the Client's transaction account and in other cases established by law.

In case of the refusal to carry out the card transaction on the self-service device, the Card User receives the information and/or the confirmation on the refusal of the transaction, which he/she is obliged to keep.

The User of the Card cannot revoke the authorized transactions initiated on the self-service devices.

7. CASH DEPOSITS AT THE ATM

The treatment with the national currency banknotes paid/deposited at the ATM is carried out in accordance with the Decisions of the Croatian National Bank (hereinafter: the CNB) and decisions of the European Central Bank:

- the banknote amount recognized by the device as authentic is paid in to the Account,
- the banknotes that the device did not recognize as the banknotes of national currency are returned to the User,
- the banknotes recognized by the device as suspicious or counterfeit banknotes of the Republic of Croatia are submitted to the CNB for the authenticity verification and the amount is not paid in to the Account,
- the banknotes of the authenticity not clearly determined by the device are submitted to the CNB for the authenticity verification and the amount is paid in to the Account.

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Upon the receipt of the CNB's information on the authenticity of the banknotes, the Bank shall approve or debit the Account. The Bank reserves the right to subsequently debit the Account without a prior notice.

8. THE VALIDITY AND THE RENEWAL OF THE CARD

The validity period of the card is determined by the Bank and the card is issued with the maximum validity period of three years and is valid until the last day of the month written on the card.

After the expiration of the specified period, the Bank shall automatically renew the card to the Card User, without a special request by the Client, for the validity period determined by the Bank, provided that the Client has not closed the transaction account, that the Client regularly fulfills the obligations under these General Terms and Conditions and other Acts of the Bank and that the Client does not cancel the card in writing 45 days prior to the expiration of the card's validity period.

The renewed card has the same PIN as the card with the expired validity and is issued in the month of the expiration of the validity of the existing card. The Bank will inform the Client in writing about the reissued card and that it can be picked up at the main Branch/Business Center.

The card with the expired validity period can not be used and has to be destroyed by the Client; cut vertically across the chip and the magnetic stripe.

The Client may request the new card even before the expiration validity date of the card (in case of damage to the card, change of name and surname of the Card User or some other reason) by submitting the signed and verified Request for changing the status and conditions.

The Bank reserves the right not to renew the card to the Client, without the obligation to provide the Client with the explanation of its decision and bears no responsibility for any damage that the Client may suffer as a result.

9. LOST OR STOLEN CARD

The Client is obliged to immediately and without delay report of a loss, theft, misuse or unauthorized use of the Card to the Bank in order to prevent the misuse.

The notice or the application is submitted directly in the Bank's branch/Business center during the working hours or by a telephone contact on the following telephone numbers:

0800 0006 KentBank d.d.

+385 01 3078 699 EGCP contact center

The Client shall, without delay, confirm the telephone notice to the Bank in writing, in the nearest Branch/Business Center of the Bank and exceptionally in the agreement with the Bank, by postmail or by electronic mail on the first following working day.

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Reporting of a loss, theft and misuse can be done in the period of 0-24.

After receiving the notice on the loss or theft of the Card, the Bank will block the Card. The Bank will issue the new Card and the new PIN if so requested by the Client by the signed and verified Request for changing the status and conditions. The Client bears financial responsibility for the costs incurred by unauthorized use of the card until the moment when the Bank receives the report on loss or theft.

The Client can block the lost card through Digital services (e-Kent, m-Kent). By choosing this option, the Client permanently blocks the card. The Bank will issue the new card and the new PIN if the Client requests so by the signed Request for changing the status and conditions.

The Client may also choose the option of a Temporary channel blockage through the Digital services and can in this way block the use of the card at the POS device, ATM or Online shopping.

If the Card User finds the Card after reporting its loss, the user must not use it, but has to immediately cut it in several places across the chip and the magnetic stripe and inform the Bank of this.

The cost of issuing the new Card is collected by debiting the transaction account for which the card has been issued in accordance with the valid Decision on fees for business entities and residential buildings.

10. BLOCKAGE OF THE USE OF THE CARD, TERMINATION OF THE AGREEMENT

The Bank has the right, at its own estimate, to prevent or permanently reject the use of the card at any time, and in particular:

- in case of the violation of the security of the Card and using the Card with actions that indicate possible criminal offenses or their attempt - especially criminal offenses related to money laundering, terrorism or organized crime, but not exclusively
- in case of a suspicion to the unauthorized use of the card,
- if the Client/User of the Card fails to comply with the provisions of the concluded Agreement, these General Terms and Conditions and/or positive regulations,
- in case that the Client, at the request of the Bank, does not provide the requested data and the documentation necessary for determining the beneficial owners of the Client in accordance with Anti Money Laundering and Terrorism Financing Act,
- in the event of a death of the Card User or in the event of the Client ceasing to exist,
- in the event of reporting a theft or loss of the Card,
- if the transaction account by which the card is issued is overdrawn or blocked,
- in case of using the Card with the intention of fraud

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- in the event of a significant deterioration of the Client's financial position and the Bank's assessment that the Client will not be able to meet his/her obligations against the Bank,
- in case of cancelling the authorization to the Card User,
- in case the Client does not deliver the required documentation
- in other situations important for the security of the Bank or for the exclusion of risks of the contracting parties, without warning.

The Client will be notified within the reasonable time in advance of the intention of blocking a particular Card or all Cards by telephone and/or in writing or in other suitable way, unless the circumstances do not allow this in advance; The Bank will then notify the Client of the aforementioned immediately after the Card has been blocked, by phone and/or in writing or in another suitable way. The Bank shall not inform the Client about the blockage if this is contrary to the applicable legal regulations or other objectively justified security reasons (eg. those related to the prevention of money laundering and terrorism financing, organized crime, other criminal acts and similar). The responsibility of the Client/Card User for the transactions made with the use of the card before blocking of the card shall not end with the card blockage.

If the User of the Card incorrectly confirms the related Personalized security credentials, the Bank reserves the right to temporarily prevent the use of the card.

The Client may at any time reject using the card to an individual or all Users of the Card by delivering the completed, signed and verified Request for changing the status and conditions. The Bank shall prevent the use of the card no later than the day the Card User returns it to the Bank.

The Client may cancel the Agreement at any time by submitting a written statement to the Branch/Business Center of the Bank and returning the cards to the Bank. The cards shall be deemed canceled at the time of the delivery of the cards to the Bank.

The Client and/or the Bank may one - sidedly cancel the Agreement without respecting the cancellation deadline and providing the reasons.

The Bank shall cancel the right to use the card in case of closing the transaction account as well as in case of deletion of the Client from the competent register.

The Client's responsibility for transactions that occurred during the use of the Card before it was returned shall not end with the cancellation of the card or the Agreement. In case of the cancellation of the card by the Client as well as in case of the cancellation by the Bank, the Bank shall not refund the calculated fees.

If the Card User enters the wrong PIN at the ATM three times in a row, the card will be temporarily blocked. Any further use of the card will be possible 24 hours after the blockage or earlier if the cardholder contacts

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the bank therefor. In case of 3 consecutive incorrect PINs on the POS device, the card will be temporarily blocked. The card can be unblocked at any bank's ATM by using the account balance check or cash withdrawal service, provided that the Card User enters the correct PIN during authentication. If using the card is still not possible after the mentioned actions, you should contact the Bank. The Bank is not obliged to inform the Card User about the above incorrect entries.

The card is the property of the Bank and the Bank may revoke it at any time. In this case, the Client is obliged to immediately return the card at the Bank's request.

11. NOTIFICATIONS, CLAIMS AND COMPLAINTS

The Bank informs the Client of the transactions executed by all cards through the transaction account statement in the manner agreed between the Client and the Bank. The Bank shall deliver all information about payment transactions to the Client in the first regular statement following the debiting of the account.

The Client is required to check without delay the accuracy and completeness of card transactions by comparing the confirmations on card transactions with the data and the turnover in the account statement.

The Client may submit the complaint regarding the card transaction in writing in a Branch/Business Center without delay and no later than within 30 days from the date of receipt of the statement, otherwise the Client is considered to have agreed with the statement and the transactions shown in the statement.

The complaints regarding the Card are submitted in one of the following ways:

- By post mail to the address: KentBank d.d., 10000 Zagreb, Gundulićeva ulica 1,
- Telephone: 0800 0006
- E-mail: prigovori@kentbank.hr

The complaint about the card transaction does not release the Client of the obligation to pay for the cost of the disputed transaction.

In the case of a justified complaint, the Bank shall act in accordance with the Client's request and in the case of the incorrectly executed transaction or the execution of the unapproved transaction, the amount of the incorrectly executed transaction or unapproved transaction will be returned to the Client. In case of the execution of the unapproved transaction from the Client's account, the Bank shall bring the debited account to the balance that will correspond to the balance of that account if the unapproved transaction had not been executed.

All costs of the unjustified complaint procedure are borne by the Client in accordance with the Bank's act Decision on fees for business entities and residential buildings.

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The Bank does not assume any responsibility for the goods and services purchased with the card, the validity of the information provided or the refusal to accept the card by the point of sale. The complaints related to the quality of the purchased goods and services are dealt by the Card User with the point of sale.

The Bank is not responsible for the unavailability of 3D payment services, caused by technical problems on the Client/User's computer equipment, outages or disturbances in the telecommunication channels, power system outages, problems on the part of the Internet point of sale or as a result of force majeure.

If the User does not provide the Bank with the mobile phone number or does not inform the Bank of any change in the mobile phone number, the Bank is not responsible for not conducting the Internet transaction that includes the 3D secure payment service.

The Client bears the damage caused by unauthorized and improper use of all cards linked to the account.

If the Client believes that the Bank does not comply with the provisions of the Agreement, the Framework Agreement or the law governing payment transactions and payment services, the Client may send a written complaint to the Bank.

The complaints are submitted in one of the following ways:

- by sending an email to: prigovori@kentbank.hr
- by submitting a written complaint in person at any branch of KentBank d.d.
- by sending a written complaint by post mail to: KentBank d.d., Gundulićeva ulica 1, 10000 Zagreb, marked "Complaint"
- via the KentBank d.d. website <https://www.kentbank.hr>
- via the Internet Banking service (e-Kent), if the service has been contracted.

The Bank shall respond to the complaint within 10 days from the receipt of the complaint. Exceptionally, if more time is required to resolve the complaints (eg. in cases when resolving the complaint is out of the Bank's control), the Bank shall respond to the complaint within 35 days from the receipt of the complaint, and in such case, the Bank shall send a temporary response within 10 days after the receipt of the complaint stating the reasons for the delay in responding to the complaint.

12. FEES

The fees related to the issuance and the use of the card are charged from the Client's account or by other form of the collection in accordance with the Decision on Fees for business entities and residential buildings. The Client agrees that the Bank shall debit his/her accounts by all fees incurred by the use of the

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card without the Client's special consent and without the obligation of the Bank to notify the Client beforehand.

The extract of the Decision on fees for business entities and residential buildings are announced on the Bank's website www.kentbank.hr

By signing the Application Form and accepting these General Terms and Conditions, the Client declares to have been previously introduced to all fees and other costs calculated by the Bank when using the card and at the same time gives consent to the Bank for debiting the account by the amount of the calculated fees.

13. RESPONSIBILITY OF THE CLIENT AND THE CARD USER

The Client is obliged to inform the Bank of all its status changes in writing, on the change of the address and the contact information as well as all changes connected to the Card User's data (including mobile phone number, telephone number, e-mail address). The Client guarantees the completeness and accuracy of all provided contact information and otherwise bears responsibility for any damage that might be caused by the failure to report to the Bank. The Client is obliged to notify the Bank no later than eight days after the occurrence of the change.

For security reasons, the Card User is required to deal with the Card and the PIN with the care of a good businessmen and is obliged

- not to allow third parties the use of the card,
- to immediately notify the Bank/EGCP of a loss, theft, misuse or unauthorized use of the card,
- to keep the confidentiality of the PIN. The PIN cannot be disclosed to third parties, nor be written or kept in any form together with the Card,
- when entering the PIN, to make sure that no one sees the entered secret number. In case of the suspicion that someone knows the PIN, to change the PIN at the ATM with the available PIN change service. In case of the suspicion to use the card with such a compromised PIN, to immediately notify the Bank, so that the card is timely blocked,
- to ensure that all card transactions at the point of sale are carried out in the user's presence and under their supervision,
- to restrict and prevent access to the user's mobile phone or m-Token by third parties if the user is the active user of the 3D secure payment service,

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- to undertake all reasonable measures to protect the personalized security credentials and not provide the card information, except in case of using the card in accordance with these General Terms and Conditions,
- to request from the point of sale the confirmation for a declined card transaction,
- to suspend the execution of the ATM transaction and immediately notify the Bank in case of observing any irregularities or atypical work of the ATM, atypical equipment or unusually placed cameras at the ATM or the self-service device,
- to avoid carrying out a card transaction through unverified Internet pages and ensure that the payments are solely made via computer with the adequate virus protection or other programs of the malicious code,
- always keep the Card in a safe place, protected from mechanical damage and magnetic fields (mobile phones, remote controls, speakers),
- not provide personal information, especially the ID card number, OIB, passport number, etc., as well as information about the Card (card number, expiration date, control number and other security features such as the control number) to unverified web browsers, unknown persons via telephone or SMS, and in responses to unverified messages by e-mail or other communication channels. The Card User is obliged to check the legitimacy of each communication by contacting the Bank exclusively through official channels. The Bank will never request that security information about the Cards be sent via e-mail, social networks or other unverified channels, nor will it ever request codes generated via tokens.
- identify at the point of sale with a valid identification document at the request of the point of sale,
- return the cut Card to the Bank upon the termination of all authorizations in the use of the Card.

Liability for a damage caused by careless, unauthorized or incorrect use of all cards linked to the account or non-compliance with the provisions of these General Terms and Conditions as well as any costs arising therefrom shall burden the Client.

When using the card via means of remote communication, including for purchases at Internet points of sale, the Card User uses the card at their own responsibility and assumes the responsibility for any possible damage caused by such transaction.

The Card User undertakes not to use the card for illegal purposes, including the purchase of products and services that are prohibited by law in the territory of the country in which the Card User is located at the time of the transaction. By accepting these General Terms and Conditions, the Client and the Card User

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assume all responsibility in case of illegal purchases with the cards that are the subject matter of these General Terms and Conditions.

14. BANKING SECRECY AND PROTECTION OF PERSONAL DATA

Data on the Bank's clients, legal representatives of the client and other persons authorized to represent the Bank's client, as well as facts and circumstances that the Bank has learned on the basis of providing services to clients and performing transactions with an individual client, are considered banking secrecy and may be disclosed by the Bank only in cases prescribed by law.

Information on the Bank's rights and obligations relating to the collection and processing of personal data, the purposes and legal basis for processing, and information on the rights and obligations of the Client and/or Card User and other persons whose personal data are processed, on security measures and protection of personal data that are processed, as well as all other information that the Bank, as the processing controller, is obliged to provide to the Client and/or Card User, can be found in the Privacy statement for the issuance of a debit card available on the Bank's website <http://www.kentbank.hr> and in the Bank's branches.

By accepting these General Terms and Conditions and/or submitting a completed and signed Application Form, the Client and/or Card User, the Client's legal representative and/or other person authorized to represent the Card User confirms to have received all the above information from the Bank through these General Terms and Conditions and the Privacy Statement for the issuance of a debit card.

15. AMENDMENTS TO THE GENERAL TERMS AND CONDITIONS

The Bank reserves the right to change and amend these General Terms and Conditions in accordance with legal regulations and the Bank's business policy. The General Terms and Conditions are available to the User in writing on the Bank's website www.kentbank.hr and in every branch of the Bank. Any amendments and additions will be published 15 days prior to their application and will be available in the same way. If the Client keeps the card after receiving the notification on changes and amendments to the General Terms and Conditions, it will be considered that the Client has accepted the amendments. If the Client does not accept the amendments to the General Terms and Conditions, it shall be considered that the Client has canceled the Agreement and in that case the Client is obliged to pay the Bank without delay all due obligations arising from the use of the card, cut the card and return it to the Bank without delay with a

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written notification that they do not accept the amended General Terms and Conditions and that they cancel the card.

The Bank may apply any changes to these General Terms and Conditions that are more favorable for the Client without the prior notification to the Client.

16. EXCLUSION OF THE APPLICATION OF THE PROVISIONS OF THE REGULATION (EC) NO. 924/2009, AMENDED BY THE REGULATION (EU) NO. 2019/518

The provisions of Article 3a, Paragraph 5 and Paragraph 6 of the Regulation (EC) no. 924/2009, which was amended by the Regulation (EU) no. 2019/518 in terms of certain fees for cross-border payments in the Union and the fees for the currency conversion (hereinafter: Regulation (EC) No. 924/2009) do not apply to the business relationship between the Bank and the Client. In accordance with this, the Bank does not send the electronic notification to the Client after receiving the payment order, as regulated by the above provisions of the Regulation (EC) no. 924/2009, the application of which is excluded by these General Terms and Conditions.

17. FINAL PROVISIONS

By signing the Application Form/Request, the Client/Card User accepts the General Terms and Conditions on Business Debit Card for business entities.

The Client/Card User accepts that the Bank has the right to determine and change the maximum amount of the approved spending limit as well as to revoke the card.

By signing the Application Form/Request, the Client and the Card User declare that they are familiar with the General Terms and Conditions of Kentbank d.d. on Business Debit Card for business entities, the Bank's Decision on fees for business entities and residential buildings as well as other general terms and conditions of the Bank's operations.

The General Terms and Conditions are published on the Bank's website www.kentbank.hr and are available in all branches of the Bank.

The relationships, mutual rights and obligations of the Client and the Bank are governed by the law of the Republic of Croatia.

Any disputes arising from the provisions of these General Terms and Conditions will be resolved by agreement between the Client and the Bank, and in the case of the failed agreement, the law of the Republic of Croatia shall apply to the business relationship between the Client and the Bank.

For the resolution of any disputes arising from the business relationship between the Client and the Bank, the court *ratione materiae* where the Bank's headquarters falls within will have local jurisdiction, unless

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explicitly agreed by the clause otherwise, that is, if there is no exclusive jurisdiction by another court or a competent body. The same local jurisdiction is also applicable to non-resident Clients.

These General Terms and Conditions of KentBank d.d. on the operations with Debit Cards for Business Entities shall enter into force on 10 June 2026.

Upon entry into force of these General Terms and Conditions, the General Terms and Conditions of the operations with Visa Classic Business Debit Card and Maestro Business Debit Card for business entities applicable from 02 October 2025 shall cease to be valid.