

## Excerpt from the decision on fees in transactions with business entities

As at 24 July 1018 the Management Board of KentBank d.d. adopts the following

### I. FEE AMOUNT IN THE OPERATIONS WITH THE BUSINESS ENTITIES

The fee amount is shown in HRK in the absolute amount and / or in a service value amount percentage.

| <b>FEEES FOR BUSINESS ENTITIES</b> |   |             |                             |
|------------------------------------|---|-------------|-----------------------------|
| <b>ITEM</b>                        | <b>DESCRIPTION OF SERVICE</b>                             | <b>BASE</b> | <b>FEE AMOUNT</b>           |
| <b>1</b>                           | <b>ACCOUNT REGISTER</b>                                   |             |                             |
| 1.1                                | Opening an account  | invoice     | 50,00 kn                    |
| 1.2                                | Account maintenance                                       | invoice     | 20,00 kn                    |
| 1.3                                | Closing an account  | invoice     | 150,00 kn                   |
| 1.4                                | Changing data in the Registry                             | invoice     | 45,00 kn                    |
| 1.5                                | Change of signatory of transaction account                | invoice     | 30,00 kn                    |
| 1.6                                | Opening of Transaction account for non-residents          | invoice     | 350,00 kn                   |
| 1.7                                | Maintenance of transaction account for non-residents      | invoice     | 100,00 kn                   |
| 1.8                                | Closing an account for non-residents                      | invoice     | 350,00 kn                   |
| 1.9                                | Escrow account - opening                                  | agreement   | as defined in the agreement |
| <b>2</b>                           | <b>CASH TRANSACTIONS IN HRK</b>                           |             |                             |
| 2.1                                | <b>Cash payments</b>                                      |             |                             |
| 2.1.1                              | Amounts paid in at the cashier in the Bank                | amount      | 0,25% + 4,00 kn per order   |
| 2.1.2                              | Amounts paid in at FINA                                   | amount      | 0,30% + 5,00 kn per order   |
| 2.1.3.                             | Amounts paid through DNT at FINA                          | amount      | 0,30% + 5,00 kn per order   |
| 2.1.4.                             | Coins exchange/deposit                                    | amount      | 2,5% min 5 kn               |
| 2.2                                | <b>Cash withdrawals</b>                                   |             |                             |
| 2.2.1                              | Amounts paid out at the cashier in the Bank               | amount      | 0,25% + 4,00 kn per order   |
| <b>3</b>                           | <b>CASHLESS PAYMENT NATIONAL TRANSACTIONS</b>             |             |                             |
| 3.1                                | <b>Internal orders</b>                                    |             |                             |
| 3.1.1                              | Paper media orders in HRK                                 | order       | 7,00 kn                     |
| 3.1.2                              | Electronic media order in HRK                             | order       | 1,00 kn                     |
| 3.1.3                              | Standing order  | order       | 2,00 kn                     |
| 3.2                                | <b>External orders</b>                                    |             |                             |
| 3.2.1                              | Paper media orders in HRK                                 | order       | 7,00 kn                     |
| 3.2.2                              | Electronic media order in HRK                             | order       | 1,50 kn                     |
| 3.2.3                              | Transfer via HSVP   | order       | 40,00 kn                    |
| 3.3                                | <b>Inflow</b>   |             |                             |
| 3.3.1                              | Inflow from other banks                                   | order       | 0,60 kn                     |
| 3.4                                | <b>SEPA direct debits in HRK – fees paid by the payer</b> |             |                             |

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| 3.4.1      | Execution of SEPA direct debit   | order      | 2,00 kn                             |
| 3.4.2      | A change of special conditions of the execution  | per change | 10,00 kn                            |
| 3.4.3      | Request for a copy of the Mandate  | per copy   | 50,00 kn                            |
| <b>4</b>   | <b>NATIONAL AND CROSS-BORDER TRANSACTIONS IN EUR</b>   |            |                                     |
| <b>4.1</b> | <b>Payment order</b>   |            |                                     |
| 4.1.1      | Paper media orders   | order      | 0,25% min 70,00 max. 3.000,00 kn    |
| 4.1.2      | Electronic media order   | order      | 0,20% min 70,00 max. 3.000,00 kn    |
| 4.1.3      | Urgent transaction execution   | order      | Regular fee + 100,00 HRK            |
|            | *Orders labelled as urgent are not considered as SEPA payment and are implemented via TARGET 2 system                            |            |                                     |
| <b>4.2</b> | <b>Inflow</b>  |            |                                     |
| 4.2.1.1    | Processing of inflow   |            |                                     |
| 4.2.1.1    | Inflow with countervalue up to 500,00 HRK  | order      | 10,00 kn                            |
| 4.2.1.2    | Inflow with countervalue from 500,00 to 2.000 HRK  | order      | 30,00 kn                            |
| 4.2.1.3.   | Inflow with countervalue above 2.000,00 HRK  | order      | 0,20% min 70,00 kn max. 3.000,00 kn |
| 4.2.2      | The transfer of foreign currency funds from other banks in the Republic of Croatia to the account in KentBank processing inflows | order      | 0,20% min 70,00 max. 3.000,00 kn    |
| <b>5</b>   | <b>NATIONAL AND CROSS-BORDER TRANSACTIONS IN FOREIGN CURRENCY (DIFFERENT FROM EUR) AND INTERNATIONAL TRANSACTIONS</b>            |            |                                     |
| <b>5.1</b> | <b>Cross-border and national transaction</b>   |            |                                     |
| 5.1.1      | Paper media orders   | order      | 0,25% min 70,00 max. 3.000,00 kn    |
| 5.1.2      | Electronic media order   | order      | 0,20% min 70,00 max. 3.000,00 kn    |
| <b>5.2</b> | <b>International transactions</b>  |            |                                     |
| 5.2.1      | Paper media orders   | order      | 0,30% min 70,00 max. 3.000,00 kn    |
| 5.2.2      | Electronic media order   | order      | 0,25% min 70,00 max. 3.000,00 kn    |
| <b>5.3</b> | <b>Other</b>   |            |                                     |
| 5.3.1      | Fee for SWIFT  | order      | 60,00 kn                            |
| 5.3.2      | Urgent performance of transactions   | request    | regular fee + 100,00 kn             |
| 5.3.3      | The cost of bank payee - OUR option  | order      | actual cost of foreign bank         |
| 5.3.4      | The cost of bank transfer  | order      | actual cost of foreign bank         |
| <b>5.4</b> | <b>Processing of inflow</b>  |            |                                     |

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| 5.4.1      | Processing of inflow in foreign currency   | order        | 0,20% min 70,00 max 3.000,00 kn     |
| 5.4.2      | Notification on inflow   | notification | no fee                              |
| 5.4.3      | The transfer of foreign currency funds from other banks in the Republic of Croatia to the account in KentBank processing inflows | order        | 0,20% min 70,00 kn.max. 3.000,00 kn |
| <b>6</b>   | <b>CASH TRANSACTIONS IN FOREIGN CURRENCY</b>   |              |                                     |
| 6.1        | Paid-in amounts in foreign currency  | order        | 0,60% min 50,00 kn                  |
| 6.2        | Paid-out amounts in foreign currency   | order        | 1,00% min 100,00 kn                 |
| <b>7</b>   | <b>COMPLAINTS REGARDING TRANSACTIONS IN FOREIGN CURRENCY</b>   |              |                                     |
| 7.1        | Complaints of orders before execution  | request      | 100,00 kn                           |
| 7.2        | Complaints of orders after execution   | request      | 200,00 kn + the actual cost         |
| <b>8</b>   | <b>REPORTING AND SOLVENCY INFORMATION</b>  |              |                                     |
| <b>8.1</b> | <b>Account change notice</b>   |              |                                     |
| 8.1.1      | Statement on the paper media- at the counter   | item         | 0,50 kn                             |
| 8.1.2      | Statement on the paper media- post delivery  | item         | 1,00 kn + 5,00 kn postage costs     |
| 8.1.3      | Statement via e-mail   | statement    | 1,00 kn                             |
| 8.1.4      | Statement via internet banking   | statement    | No fee                              |
| 8.1.5      | Statement of the open items (per day)  | statement    | 200,00 kn + PDV                     |
| <b>8.2</b> | <b>Print of transactions per account</b>   |              |                                     |
| 8.2.1      | Print of transactions per account - current year   | print        | 100,00 kn + PDV                     |
| 8.2.2      | Print of transactions per account - previous year  | print        | 100,00 kn + PDV                     |
| <b>8,3</b> | <b>Giro Account Form (SOL-2)</b>   |              |                                     |
| 8.3.1      | Giro Account Form (SOL-2)  | document     | 130,00 kn + PDV                     |
| 8.3.2      | Giro Account Form (SOL-2) – second copy  | document     | 20,00 kn + PDV                      |
| 8.3.4      | Giro Account Form (SOL-2) - in English   | document     | 250,00 kn + PDV                     |
| <b>9</b>   | <b>ARCHIVE / COMPLAINTS</b>  |              |                                     |
| 9.1        | Copies of documents from the archive   | page         | 15,00 kn + PDV                      |
| 9.2        | Solution of complaints upon request  | request      | 50,00 kn                            |
| 9.3        | Cancellation of an order after executing national and cross border transaction in HRK and EUR                                    | request      | 100,00 kn                           |
| 9.4        | Return of money with incorrectly stated IBAN or an account number  | request      | 100,00 kn                           |
| <b>10</b>  | <b>OTHER SERVICES</b>  |              |                                     |

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| 10.1         | Confirmations and reviews that are provided according to the law upon the request of the client      | confirmation     | 50,00 kn           |
| 10.2         | Warning  | warning          | 100,00 kn          |
| 10.3         | Confirmation of paid founding deposit  | per confirmation | 100,00 kn + PDV    |
| 10.4         | Confirmation of payment recapitalization   | per confirmation | 100,00 kn + PDV    |
| 10.5         | Confirmation of payment (mail, post)   | per confirmation | 5,00 kn            |
| 10.6         | Confirmation of payment (Internet banking)   | per confirmation | No fee             |
| 10.7         | Control and recording of B/E   | order            | 30,00 kn per B/E   |
| 10.8         | Storing and concern about maturity   | order            | 20,00 kn per B/E   |
| 10.9         | Return of the B/E at the request of the creditor   | order            | 20,00 kn per B/E   |
| 10.10        | B/E recall   | order            | 50,00 kn per B/E   |
| 10.11        | Fee for submitting requests for the creation of a credit report at the request of a corporate client | document         | 50,00 kn + PDV     |
| <b>11</b>    | <b>INTERNET SERVICES</b>   |                  |                    |
| <b>11.1</b>  | <b>Internet Banking e-Kent</b>   |                  |                    |
| 11.1.1       | Application form   | one time         | 30,00 kn           |
| 11.1.2       | Use and maintenance per user   | monthly          | 25,00 kn           |
| 11.1.3       | Updating data on the application form  | per change       | 10,00 kn           |
| 11.1.4       | Regenerate the PIN   | per change       | 25,00 kn           |
| <b>11.2</b>  | <b>Mobile Banking m-Kent</b>   |                  |                    |
| 11.2.1       | Application form   | one time         | No fee             |
| 11.2.2       | Use and maintenance per user   | monthly          | 25,00 kn           |
| 11.2.3       | Updating data on the application form  | per change       | 10,00 kn           |
| 11.2.4       | Regenerate the PIN   | per change       | 25,00 kn           |
| <b>12</b>    | <b>CARD TRASACTIONS</b>  |                  |                    |
| <b>12.1</b>  | <b>Usage of Maestro Business Debit Card</b>  |                  |                    |
| 12.1.1       | Issuing user   | one time         | 20,00 kn           |
| 12.1.2       | PIN re-print   | per re-print     | 20,00 kn           |
| 12.1.3       | Card blockade due to irregular use   | per blockade     | 20,00 kn           |
| 12.1.4       | Re-issuing card after expiration   | per card         | No fee             |
| 12.1.5       | Card replacement   | per card         | 50,00 kn           |
| 12.1.6       | Change PIN at ATM  |                  | No fee             |
| 12.1.7       | Urgent card issuing  | per card         | 100,00 kn          |
| <b>12.2.</b> | <b>Fees per transaction Maestro Business Debit Card</b>  |                  |                    |
| 12.2.1.      | Cash withdrawal on KentBank ATMs   |                  | No fee             |
| 12.2.2.      | Cash withdrawal on MBNet ATMs  | transaction      | 1,00% min 10,00 kn |
| 12.2.3.      | Cash withdrawal outside MBNet ATMs   | transaction      | 1,00% min 10,00 kn |

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| 12.2.4.      | Cash withdrawal on ATMs in Europe                            | transaction  | 1,50% min 25,00 kn              |
| 12.2.5.      | Cash withdrawal on ATMs outside Europe                       | transaction  | 1,50% min 25,00 kn              |
| 12.2.6.      | Cash deposits at the Bank ATMs                               | transaction  | No fee                          |
| 12.2.7.      | Cash withdrawal on EFT POS on MBNet network                  | transaction  | 2,00% min 15,00 kn              |
| 12.2.8.      | Cash withdrawal on EFT POS outside MBNet network             | transaction  | 2,00% min 15,00 kn              |
| 12.2.9.      | Cash withdrawal on EFT POS in Europe                         | transaction  | 2,00% min 30,00 kn              |
| 12.2.10.     | Cash withdrawal on EFT POS outside Europe                    | transaction  | 2,00% min 30,00 kn              |
| 12.2.11.     | Purchase on POS devices                                      |              | No fee                          |
| 12.2.12.     | Infounded complaint  | reclamation  | 50,00 kn + the actual cost      |
| <b>12.3.</b> | <b>Usage of MasterCard Business Card</b>                     |              |                                 |
| 12.3.1       | Issuing user   | one time     | 200,00 kn                       |
| 12.3.2       | Monthly membership fee user                                  | user         | 15,00 kn                        |
| 12.3.3       | Re-issuing card after expiration                             | card         | No fee                          |
| 12.3.4       | Card replacement   | card         | 50,00 kn                        |
| 12.3.5       | PIN reprint  | transaction  | 20,00 kn                        |
| 12.3.6       | Change of PIN at ATM   |              | No fee                          |
| 12.3.7       | Urgent card issuing  | card         | 100,00 kn                       |
| 12.3.8       | Card blockage due to irregular use                           | transaction  | 20,00 kn                        |
| 12.3.9       | Warning notice   | transaction  | 50,00 kn                        |
| 12.3.10      | Second warning notice  | warning note | 75,00 kn                        |
| 12.3.11      | Warning notice before court sue for unpaid fee or receivable | warning note | 100,00 kn                       |
| 12.3.12      | Infounded complaint  | reclamation  | 20 % min 50,00 kn max 500,00 kn |
| <b>12.4</b>  | <b>Fees per transaction MasterCard Business Card</b>         |              |                                 |
| 12.4.1       | Cash withdrawal on KentBank ATMs                             | transaction  | 2,50% min 30,00 kn              |
| 12.4.2       | Cash withdrawal on MBNet ATMs                                | transaction  | 3,00% min 30,00 kn              |
| 12.4.3       | Cash withdrawal outside MBNet ATMs                           | transaction  | 3,00 % min 30,00 kn             |
| 12.4.4       | Cash withdrawal on ATMs in Europe                            | transaction  | 3,00 % min 40,00 kn             |
| 12.4.5       | Cash withdrawal on ATMs outside Europe                       | transaction  | 3,00 % min 40,00 kn             |
| 12.4.6       | Cash withdrawal on EFT POS devices in HR                     | transaction  | 3,50% min 30,00 kn              |
| 12.4.7       | Cash withdrawal on EFT POS devices abroad                    | transaction  | 3,50% min 30,00 kn              |
| <b>13</b>    | <b>FEES FOR LOANS</b>  |              |                                 |
| <b>13.1</b>  | <b>Loans</b>   |              |                                 |

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| 13.1.1       | Cost of processing the loan application  | one-time          | max 1.500,00 kn/200,00 EUR          |
| 13.1.2       | Fee for approval and usage of the loan   | one-time          | 0,1% - 3,00%                        |
| 13.1.3       | The fee for early closing of loans   | one-time          | 3,00% to non-due principal          |
| 13.1.4       | Fee for non-compliance of the contractual regulations of payment transactions through a business account with the Bank / to the contracted principle amount for the short term loans | one-time          | 1,00%                               |
| 13.1.5       | Fee for the provisions with unused funds short term loans  | monthly/quarterly | 0,25% - 1,00% to the unused amount  |
| <b>13.3.</b> | <b>Other fees for loan issues</b>  |                   |                                     |
| 13.3.1       | Confirmation of the loan balance   | confirmation      | 50,00 kn + PDV                      |
| 13.3.2       | Confirmation for absence of outstanding liabilities  | confirmation      | 60,00 kn + PDV                      |
| 13.3.3       | Calculation of interest on special request   | order             | 100,00 kn + PDV                     |
| 13.3.4       | Activation and supplementing of payment instruments (B/E, debentures)  | order             | 40,00 kn                            |
| 13.3.5       | Withdrawal of payment instruments before final repayment (debenture, bill of exchange)   | order             | 80,00 kn                            |
| 13.3.6       | Giving-up of required and approved financing / already closed contract   | order             | 0,50%                               |
| 13.3.7       | Fee for making Annex of contract (apart from prolongation)   | order             | 1.000,00 kn                         |
| 13.3.8       | Risk evaluation on order for a third party   | order             | 350 kn / hour                       |
| 13.3.9       | Issuance of a letter of intent for statement for erasing mortgage  | one-time          | 300,00 kn                           |
| 13.3.10      | Contracting of loan restructuring  | one-time          | 2,00%                               |
| 13.3.11      | Changes of contract terms at the client's request  | one-time          | 1,00%- 3,00%                        |
| 13.3.12      | Changes of types of insurance  | one-time          | 0,50%-2,00%                         |
| 13.3.13      | Cost of issuing the statement for erasing mortgage   | order             | 200,00kn + PDV                      |
| 13.3.14      | Fees for loans granted in cooperation with HBOR  |                   | as per agreement and tariff of HBOR |
| <b>14</b>    | <b>FEES FOR B/E DISCOUNT</b>   |                   |                                     |
| 14.1         | Fees for B/E discount  | one-time          | 0,10% - 2,00%                       |
| 14.2         | Cost of processing the request for bill of exchange discount   | one-time          | Min. 0,00kn; Max 1500,00kn          |
| <b>15</b>    | <b>FACTORING / FORFAITING</b>  |                   |                                     |
| 15.1         | Fees for A/R repurchase (factoring)  | one-time          | 0,10-2,00% + PDV                    |
| 15.2         | Cost of processing the request for repurchase of receivables   | one-time          |                                     |
|              | 0,00 – 500.000,00 kn   |                   | 500,00 kn + PDV / 65,00 EUR + PDV   |

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|             | 500.000,01 – 1.000.000,00 kn  |                    | 1.000,00 kn + PDV / 135,00 EUR + PDV             |
|             | >1.000.000,01 kn  |                    | 1.500,00 kn + PDV / 200,00 EUR + PDV             |
| 15.3        | Forfeiting fee  | one-time           | as agreed  |
| 15.4        | Cost for processing the forfeiting fee  | one-time           | as agreed  |
| <b>16</b>   | <b>FEES FOR ISSUING GUARANTEES</b>  |                    |  |
| 16.1        | <b>Payment and credit guarantees</b>  |                    |  |
| 16.1.1      | Fee for the approval of payment and credit guarantees   | one-time           | 0,50% min. 1.000,00 kn                           |
| 16.1.2      | Commission for the issuing of payment and credit guarantees   | quarterly          | 0,75% min. 500,00 kn                             |
| 16.2        | <b>Customs guarantees</b>   |                    |  |
| 16.2.1      | Fee for the approval of customs guarantee   | one-time           | 0,50% min 1.000,00 kn                            |
| 16.2.2      | Commission for the issuing of customs guarantees  | quarterly          | 0,35% min 500,00 kn                              |
| 16.3        | <b>Performance guarantees</b>   |                    |  |
| 16.3.1      | Fee for the approval of performance guarantees  |                    |  |
| 16.3.1.1    | Fee for the approval of bid bonds   | one-time           | no fee   |
| 16.3.1.2    | Fee for the approval of other types of performance guarantees (except bid bonds)  | one-time           | 0,50% min 1.000,00 kn                            |
| 16.3.2      | Commission for the issuing bid bonds  | one-time/quarterly | 0,40% min. 400,00 kn                             |
| 16.3.3      | Commission for the issuing other types of performance guarantees (performance guarantees, retention money guarantees, warranty period guarantees) | quarterly          | 0,50% min. 400,00 kn                             |
| 16.4        | <b>Advance payment guarantees</b>   |                    |  |
| 16.4.1      | Fee for the approval of advance payment guarantees  | one-time           | 400,00 kn  |
| 16.4.2      | Commission for the issuing of advance payment guarantees  | quarterly          | 0,60% min. 400,00 kn                             |
| 16.5        | Guarantee amendment   | one-time           | 300,00 kn  |
| 16.6        | Checking of documents in case of demand   | one-time           | 0,15% min. 400,00 kn                             |
| 16.7        | Fee for abandonment of approved guarantee/ already concluded contract   | one-time           | 0,30% of the amount of guarantee, min. 500,00 kn |
| 16.8        | Letter of intent-binding  | one-time           | 0,10% min. 500,00 kn                             |
| 16.9        | Letter of intent-without obligation   | one-time           | 500,00 kn  |
| 16.10       | Fee for urgent issuing of guarantee   | one-time           | 1,00%  |
| <b>17</b>   | <b>FEE FOR ACTIVATING GUARANTEE</b>   |                    |  |
| 17.1        | Activating guarantee  | one-time           | 3,00%  |
| <b>18</b>   | <b>FOREIGN GUARANTEE</b>  |                    |  |
| <b>18.1</b> | <b>Nostro guarantee</b>   |                    |  |

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| 18.1.1      | Fee for receiving and processing the request for issuing guarantees   | one-time                              | 0,50-3,00% min. 500,00 kn                       |
| 18.1.2      | Issuing a guarantee with coverage(with term deposit)  | every three months /quarterly         | 0,30% min. 500,00 kn                            |
| 18.1.3      | Issuing payment guarantee   | every three months /quarterly         | 0,75% min. 500,00 kn                            |
| 18.1.4      | Guarantees regarding tenders (with due date up to 100 days on time, over 100 days every tree months)                            | one-time/every three months/quarterly | 0,50% min. 500,00 kn                            |
| 18.1.5      | Performance guarantees - others   | every three months /quarterly         | 0,70% min. 500,00 kn                            |
| 18.1.6      | Fee for changing the terms of guarantees on the request of a client, premature closing/request for release before validity date | one-time                              | 500,00 kn                                       |
| 18.1.7      | Request for payment/ activation of guarantee  | one-time                              | 1,00% min. 500,00 kn                            |
| 18.1.8      | Issuing guarantee on the basis of counterquarantee  | every three months /quarterly         | 0,30% min. 500,00 kn                            |
| 18.1.9      | Costs of SWIFT  | per message                           | 60,00 kn  |
| 18.1.10     | Payment under foreign guarantees  | per payment                           | according to commission for incoming payments   |
| 18.1.11     | Costs of postage  |                                       | according to supplier's tariffs (DHL,HP,TNT...) |
| 18.1.12     | Fulfillment of payments from banking funds  | one-time                              | 3,00%   |
| 18.1.13     | Urgent issuing guarantees   | one-time                              | 1,00%   |
| <b>18.2</b> | <b>Loro guarantees</b>  |                                       |   |
| 18.2.1      | Notification of guarantee without obligation  | one-time                              | 0,15% min. 500,00 kn max. 1.000,00 kn           |
| 18.2.2      | Changes of guarantee terms  | one-time                              | 500,00 kn                                       |
| 18.2.3      | Request for payment/activation of guarantee   | one-time                              | 0,30% min. 500,00 kn max. 3.000,00 kn           |
| 18.2.4      | Premature closing/request for release before validity date  | one-time                              | 300,00 kn                                       |
| 18.2.5      | Costs of SWIFT  | per message                           | 60,00 kn  |
| 18.2.6      | Incoming payment under foreign guarantees   | per payment                           | according to commission for incoming payments   |
| 18.2.7      | Costs of postage  |                                       | according to supplier's tariffs (DHL,HP,TNT...) |
| 18.2.8      | Verification of signatures correctness  | one-time                              | 300,00 kn                                       |
| <b>19</b>   | <b>LETTERS OF CREDIT</b>  |                                       |   |
| <b>19.1</b> | <b>Import (nostro) letters of credit</b>  |                                       |   |
| 19.1.1      | Fee for receiving and processing a request for issuing L/C  | one-time                              | 0,50-3,00% min. 500,00 kn                       |
| 19.1.2      | Issuing of letters of credit with deposit coverage  | every three months /quarterly         | 0,30% min 500,00 kn                             |
| 19.1.3      | Issuing of letters of credit with deferred coverage   | every three months /quarterly         | 0,50% min 500,00 kn                             |



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|             |   |                               |   |
|-------------|---|-------------------------------|---|
| 19.1.4      | Obtaining confirmation of letters of credit (if we have real charges) | one-time                      | 0,50% min 500,00 kn                             |
| 19.1.5      | Amendment/cancellation of L/C   | one-time                      | 500,00 kn                                       |
| 19.1.6      | Checking documents  | one-time                      | 0,50% min 500,00 kn                             |
| 19.1.7      | Payment abroad without presentation of the document                   | one-time                      | 0,30% min. 500,00 kn max. 3.000,00 kn           |
| 19.1.8      | Fulfillment of payments from banking funds                            | one-time                      | 3,00%   |
| 19.1.9      | Costs of SWIFT  | per message                   | 60,00 kn  |
| 19.1.10     | Payment under L/C   | per payment                   | according to commission for incoming payments   |
| 19.1.11     | Costs of postage  |                               | according to supplier's tariffs (DHL,HP,TNT...) |
| 19.1.12     | Urgent issuing L/C  | one-time                      | 1,00%   |
| <b>19.2</b> | <b>Export (loro) letters of credit</b>                                |                               |   |
| 19.2.1      | Notification without obligation                                       | one-time                      | 0,15% min. 500,00 kn max. 1.000,00 kn           |
| 19.2.2      | Changing of letter of credit conditions, cancellation                 | one-time                      | 500,00 kn                                       |
| 19.2.3      | Transfer letters of credit  | one-time                      | 0,20% min. 500,00 kn                            |
| 19.2.4      | Document review   | one-time                      | 0,30% min. 500,00 kn max. 3.000,00 kn           |
| 19.2.5      | Confirmation  | every three months /quarterly | according to agreement                          |
| 19.2.6      | Costs of SWIFT  | per message                   | 60,00 kn  |
| 19.2.7      | Incoming payment under L/C  | per payment                   | according to commission for incoming payments   |
| 19.2.8      | Costs of postage  |                               | according to supplier's tariffs (DHL,HP,TNT...) |
| <b>20</b>   | <b>DOKUMENTARNE NAPLATE</b>   |                               |   |
| 20.1        | Nostro and loro collections   |                               |   |
| 20.1.1      | Issuing of loro and nostro collections D/P or D/A                     | one-time                      | 0,2% min. 300,00 kn                             |
| 20.1.2      | Providing of accepted bill  | one-time                      | 500,00 kn                                       |
| 20.1.3      | Protest of bill of exchange and return of documents                   | one-time                      | 0,25% min. 500,00 kn + charges                  |
| 20.1.4      | Deliver documents without payment/return of documents                 | one-time                      | 500,00 kn                                       |
| 20.1.5      | Amendment   | one-time                      | 500,00 kn                                       |
| 20.1.6      | Costs of SWIFT  | per message                   | 60,00 kn  |
| 20.1.7      | Payment/incoming payment  | per payment                   | according to commission for incoming payments   |
| 20.1.8      | Costs of postage  |                               | according to supplier's tariffs (DHL,HP,TNT...) |
| <b>21</b>   | <b>MANDATORY BUSINESS</b>   |                               |   |
| 21.1        | Placements in the name and for the account of others                  | one-time                      | 1,00%   |
| <b>22</b>   | <b>Packages for entrepreneurs</b>                                     |                               |   |
| 22.1        | KENTkonto   | one-time                      | 50,00 kn  |

Excerpt from the decision on fees on fees in transactions with business entities

|           |   |          |                   |
|-----------|---|----------|-------------------|
| 22.2      | KENTkonto   | monthly  | 50,00 kn          |
| 22.3      | KENTsconto  | one-time | 95,00 kn          |
| 22.4      | KENTsconto  | monthly  | 95,00 kn          |
| <b>23</b> | <b>EFT POS terminals</b>  |          |                   |
| 23.1      | Fee for using EFT POS device in case of monthly turnover less than 10.000,00 HRK      | monthly  | 200,00 kn         |
| 23.2      | Fee for using GPRS EFT POS device in case of monthly turnover less than 10.000,00 HRK | monthly  | 250,00 kn         |
| 23.3      | Fee for EFT POS device deinstalation  | one-time | 200,00 kn + PDV   |
| 23.4      | Fee for lost (destroyed, stolen) EFT POS terminal                                     | one-time | 3.000,00 kn + PDV |
| 23.5      | Fee for replacement of existing EFT POS terminal                                      | one-time | 250,00 kn         |

## II. FINAL PROVISIONS

In accordance with the provisions of this Decision, the Bank contracts, calculates and collects fees for services it provides in its business operations, unless a separate decision of the Bank or a contract concluded by the Bank prescribes otherwise.

Apart from the fees for the services foreseen by this Decision, the Bank calculates and collects all actual costs incurred during the execution of services:

- FINA, HNB and Money market, as well as all other entities, depending on the arrangement in question and its realization
- Postal and telecommunication costs
- Costs charged by other domestic or foreign banks
- Fees, taxes and alike paid by the Bank
- Other costs.

The Management Board of the Bank may, depending on its business interest, significance of the arrangement, market conditions, determine other amounts of fees that the ones specified in this Decision.

This Decision shall enter into force on the date of its adoption and shall apply from 15 August 2018. Upon the entry into force and the beginning of the application of this Decision, the Decision on Fees in the operations with Business Entities as of 1 June 2018 shall cease to apply.

In Zagreb, 24 July 2018