

Excerpt from the Decision on fees applied to operations involving business entities

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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.

FEES FOR BUSINESS ENTITIES			
ITEM	DESCRIPTION OF SERVICE	BASIS FOR THE CALCULATION	FEE AMOUNT
1	ACCOUNT REGISTER		
1.1	Opening an account	Invoice	50,00 kn
1.2	Account maintenance	Invoice	20,00 kn
1.3	Closing the account	Invoice	150,00 kn
1.4	Change of data in the Registry	Invoice	45,00 kn
1.5	Change of a signatory of the transaction account	Invoice	30,00 kn
1.6	Opening a foreign currency account	Invoice	350,00 kn
1.7	Maintenance of foreign currency account	Invoice	100,00 kn
1.8	Closing the foreign currency account	Invoice	350,00 kn
1.9	Escrow account – opening	Agreement	as defined in the Agreement
2	CASH TRANSACTIONS IN HRK		
2.1	Cash payments		
2.1.1	Payments at the cashier in the Bank	Amount	0,25% + 4,00 kn per order
2.1.2	Payments at FINA	Amount	0,30% + 5,00 kn per order
2.1.3.	Payments through DNT at FINA	Amount	0,30% + 5,00 kn per order
2.1.4.	Coins exchange/deposits	Amount	2,5% min 5 kn
2.2	Cash withdrawals		
2.2.1	Payments at the cashier in the Bank	Amount	0,25% + 4,00 kn per order
3	CASHLESS TRANSACTIONS in HRK		
3.1	Internal orders		
3.1.1	Paper media orders in HRK	Order	7,00 kn
3.1.2	Electronic media orders in HRK	Order	1,00 kn
3.1.3	Standing order	Order	2,00 kn
3.2	External orders		
3.2.1	Paper media orders in HRK	Order	7,00 kn
3.2.2	Electronic media orders in HRK	Order	1,50 kn
3.2.3	Transfer via HSVP	Order	40,00 kn
3.3	Inflows		
3.3.1	Recording inflow from other banks	Order	0,60 kn
3.4	SEPA direct debits in HRK – fees paid by the payer		
3.4.1	Execution of SEPA direct debit	Order	2,00 kn

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3.4.2	A change of special conditions of the execution	Change	10,00 kn
3.4.3	Request for a copy of the Consent	Copy	50,00 kn
4	NATIONAL AND CROSS-BORDER TRANSACTIONS IN EUR		
4.1	Payment order/Credit transfer		
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*	Order	regular fee + 100,00 kn
	*Orders marked as urgent are not considered SEPA payments and are executed though TARGET 2 system		
4.2	Inflow		
4.2.1.1	Processing inflow		
4.2.1.1	Inflow with countervalue of 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
5	NATIONAL AND CROSS-BORDER TRANSACTIONS IN FOREIGN CURRENCY (DIFFERENT FROM EUR) AND INTERNATIONAL TRANSACTIONS		
5.1	Cross-border and national transactions		
5.1.1	Paper media orders	Order	0,25% min 70,00 max. 3.000,00 kn
5.1.2	Electronic media orders	Order	0,20% min 70,00 max. 3.000,00 kn
5.2	International transactions		
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
5.3	Other		
5.3.1	Fee for SWIFT	Order	60,00 kn
5.3.2	Urgent transactions	Request	regular fee + 100,00 kn
5.3.3	The cost of the bank - payee - OUR option	Order	real cost of foreign bank
5.3.4	The cost of a transfer bank	Order	real cost of foreign bank
5.4	Processing inflow		
5.4.1	Processing inflow in foreign currency	Order	0,20% min 70,00 max 3.000,00 kn
6	CASH TRANSACTIONS IN FOREIGN CURRENCY		
6.1	Depositing amounts in foreign currency	Order	0,60% min 50,00 kn
6.2	Depositing amounts in foreign currency	Order	1,00% min 100,00 kn
7	COMPLAINTS REGARDING TRANSACTIONS IN FOREIGN CURRENCY		

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7.1	Complaints of orders before the execution	Request	100,00 kn
7.2	Complaints of orders after the execution	Request	200,00 kn + real cost
8	REPORTING AND SOLVENCY INFORMATION		
8.1	Notice on a change in the account		
8.1.1	Paper media extract - at the counter	Item	0,50 kn
8.1.2	Paper media extract - post mail delivery	Item	1,00 kn + 5,00 kn postage costs
8.1.3	Extract via e-mail	Extract	1,00 kn
8.1.4	Extract via internet banking	Extract	No fee
8.1.5	Open items extract (daily)	Extract	200,00 kn + PDV
8.2	Print of transactions per account		
8.2.1	Print of transactions per account - current year	Printout	100,00 kn + PDV
8.2.2	Print of transactions per account - previous year	Printout	100,00 kn + PDV
8.3	Giro Account Form (SOL-2)		
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
9	ARCHIVE / COMPLAINTS / RECALL / RETURN		
9.1	Copies of the documents from the archive	Page	15,00 kn + PDV
9.2	Solution of complaints upon request	Request	50,00 kn
9.3	Recall of payment order after the execution for national and cross-border transactions in HRK and EUR	Request	100,00 kn
9.4	Return of the funds with the wrong IBAN or account number	Request	100,00 kn
10	OTHER SERVICES		
10.1	Confirmations and overviews 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	Upon request	100,00 kn + PDV
10.4	Confirmation of the payment of the capital increase	Upon request	100,00 kn + PDV
10.5	Confirmation of the payment (mail, post)	Upon request	5,00 kn
10.6	Confirmation of the payment (Internet banking)	Upon request	No fee
10.7	Control and recording of B/E	Bill of exchange	30,00 kn per B/E

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10.8	Archiving and concern about maturity	Bill of exchange	20,00 kn per B/E
10.9	Return of the B/E at the request of the creditor	Bill of exchange	20,00 kn per B/E
10.10	B/E recall	Bill of exchange	50,00 kn per B/E
10.11	Fee for submitting the request for the creation of a credit report at the request of a corporate client	Document	50,00 kn + PDV
11	INTERNET SERVICES		
11.1	Internet Banking e-Kent		
11.1.1	Application form (per End User)	One time	30,00 kn
11.1.2	Use and maintenance per End user	Monthly	25,00 kn
11.1.3	Updating data on the application form	Application form	10,00 kn
11.1.4	Regenerating the PIN	Request	25,00 kn
11.2	Mobile Banking m-Kent		
11.2.1	Application form (per End User)	One time	No fee
11.2.2	Use and maintenance per End user	Monthly	25,00 kn
11.2.3	Updating data on the application form	Application form	10,00 kn
11.2.4	Regenerating the PIN	Request	25,00 kn
11.3	Token		
11.3.1	Issuing token	Token	120,00 kn
11.3.2	Fee for a lost, damaged or not returned token upon the Bank's request	Token	200,00 kn
11.3.3	Issuing a mobile token (m-token)	Token	No fee
12	CARD TRANSACTIONS		
12.1	Maestro Business Debit Card		
12.1.1	Issuing the card to the User	One time	20,00 kn
12.1.2	PIN re-print	Printout	20,00 kn
12.1.3	Card blockage due to irregular use	Blockage	20,00 kn
12.1.4	Re-issuing the card after expiration	Card	No fee
12.1.5	Card replacement	Card	50,00 kn
12.1.6	Change of a PIN at the ATM		No fee
12.1.7	Urgent card issuing	Card	100,00 kn
12.2.	Fees per transaction - Maestro Business Debit Card		
12.2.1.	Cash withdrawal at KentBank ATMs		No fee
12.2.2.	Cash withdrawal at MBNet ATMs	Transaction	1,00% min 10,00 kn
12.2.3.	Cash withdrawal out of the MBNet ATMs	Transaction	1,00% min 10,00 kn
12.2.4.	Cash withdrawal at ATMs in Europe	Transaction	1,50% min 25,00 kn
12.2.5.	Cash withdrawal at ATMs out of Europe	Transaction	1,50% min 25,00 kn
12.2.6.	Cash deposits at the Bank ATMs	Transaction	0,19%

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12.2.7.	Cash withdrawal at EFT POS within MBNet network	Transaction	2,00% min 15,00 kn
12.2.8.	Cash withdrawal at EFT POS out of MBNet network	Transaction	2,00% min 15,00 kn
12.2.9.	Cash withdrawal at EFT POS in Europe	Transaction	2,00% min 30,00 kn
12.2.10.	Cash withdrawal at EFT POS out of Europe	Transaction	2,00% min 30,00 kn
12.2.11.	Purchase at POS devices		No fee
12.2.12.	Unfounded complaint	Complaint	50,00 kn + real cost
12.3.	MasterCard Business Card		
12.3.1	Issuing fee	One time	200,00 kn
12.3.2	Monthly membership fee	User	15,00 kn
12.3.3	Re-issuing card after the expiration	Card	No fee
12.3.4	Card replacement	Card	50,00 kn
12.3.5	PIN reprint	Print out	20,00 kn
12.3.6	Change of PIN at the ATM		No fee
12.3.7	Urgent card issuing	Card	100,00 kn
12.3.8	Card blockage due to irregular use	Blockage	20,00 kn
12.3.9	Warning notice	Transaction	50,00 kn
12.3.10	Warning notice before court sue for unpaid fee or receivable	Document	100,00 kn
12.3.11	Unfounded complaint	Complaint	20 % min 50,00 kn max 500,00 kn
12.4	Fees per transaction - MasterCard Business Card		
12.4.1	Cash withdrawal at KentBank ATMs	Transaction	2,50% min 30,00 kn
12.4.2	Cash withdrawal at MBNet ATMs	Transaction	3,00% min 30,00 kn
12.4.3	Cash withdrawal out of MBNet ATMs	Transaction	3,00 % min 30,00 kn
12.4.4	Cash withdrawal at ATMs in Europe	Transaction	3,00 % min 40,00 kn
12.4.5	Cash withdrawal at ATMs out of Europe	Transaction	3,00 % min 40,00 kn
12.4.6	Cash withdrawal at EFT POS devices in HR	Transaction	3,50% min 30,00 kn
12.4.7	Cash withdrawal at EFT POS devices abroad	Transaction	3,50% min 30,00 kn
13	FEE FOR LOAN ISSUES		
13.1	Loan		
13.1.1	Fee for approval and usage of the loan	One-time	0,1%- 3,00% min 1.500,00 kn/200,00 EUR
13.1.2	Fee for early closing the loans	One-time	3,00% on undue principal
13.1.3	Fee for non-compliance of contractual regulations of payment transactions through a business account with the Bank	One-time	1,00%
13.1.4	Fee for the reservation of unused funds	Monthly/quarterly	0,25% - 1,00% on unused amount
13.2.	Other fees for loan operations		

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13.2.1	Confirmation of the loan balance	Confirmation	50,00 kn + PDV
13.2.2	Confirmation of the absence of outstanding liabilities	Confirmation	60,00 kn + PDV
13.2.3	Calculation of the interest rates at a special request	Order	100,00 kn + PDV
13.2.4	Activation and supplementing payment instruments (B/E, promissory notes)	Payment instrument	40,00 kn
13.2.5	Withdrawal of payment instruments before the final repayment of the loan (promissory notes, bills of exchange)	Payment instrument	80,00 kn
13.2.6	Cancelling the required and approved financing / of already signed contract or accepted and signed indicative offer	Order	0,50% of the legal transaction amount
13.2.7	Fee for making an Annex to the agreement (apart from the prolongation)	Order	1.000,00 kn / 135,00 EUR
13.2.8	Risk evaluation upon an order of a third party	Order	350 kn / hour
13.2.9	Issuance of a letter of intent for issuing a cancellation notice	One-time	300,00 kn
13.2.10	Contracting the loan restructuring	One-time	2,00% of the amount of remaining principle
13.2.11	Changes of contract terms at the client's request	One-time	1,00%- 3,00% to a remaining amount of the loan
13.2.12	Changes of types of insurance	One-time	0,50%-2,00% to a remaining amount of the loan
13.2.13	Cost of issuing the statement for erasing mortgage	Document	200,00kn + PDV
13.2.14	Fees for the loans granted in cooperation with HBOR that are not included in the Bank's tariff		According to the agreement and tariff with HBOR
14	FEES FOR B/E DISCOUNT		
14.1	Fees for B/E discount	One-time	0,10% - 2,00%
14.2	Costs of processing the request for bill of exchange discount	One-time	Min. 0,00kn; Max 1500,00kn
15	FACTORING / FORFAITING		
15.1	Fees for 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
	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	Fee for forfaiting	One-time	as agreed
15.4	Cost of processing the request for forfaiting	One-time	as agreed
16	FEES FOR ISSUING GUARANTEES		
16.1	Payment and credit guarantees		

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16.1.1	Fee for the approval of payment and credit guarantees	One-time	0,50% min. 1.000,00 kn
16.1.2	Fee for issuing the payment and credit guarantees	Quarterly	0,75% min. 500,00 kn
16.2	Customs guarantees		
16.2.1	Fee for the approval of customs guarantee	One-time	0,50% min 1.000,00 kn
16.2.2	Fee for issuing customs guarantees	Quarterly	0,35% min 500,00 kn
16.3	Performance guarantees		
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	Issuing bid bonds	One-time/quarterly	0,40% min. 400,00 kn
16.3.3	Issuing other types of performance guarantees (performance guarantees, money guarantees, warranty period guarantees)	Quarterly	0,50% min. 400,00 kn
16.4	Advance payment guarantees		
16.4.1	Fee for the approval of advance payment guarantees	One-time	400,00 kn
16.4.2	Fee for issuing advance payment guarantees	Quarterly	0,60% min. 400,00 kn
16.5	Guarantee amendment	One-time	300,00 kn
16.6	Reviews of the documents in case of the payment request	One-time	0,15% min. 400,00 kn
16.7	Fee for cancelling the approved guarantee of 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 - not binding	One-time	500,00 kn
16.10	Fee for urgent issuing of the guarantee	One-time	1,00%
17	FEE FOR ACTIVATING GUARANTEE		
17.1	Activating guarantee	One-time	3,00%
18	FOREIGN GUARANTEE		
18.1	Nostro guarantees		
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 the guarantee with coverage (with term deposit) all kinds	Quarterly	0,30% min. 500,00 kn
18.1.3	Issuing the payment guarantee without coverage	Quarterly	0,75% min. 500,00 kn

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18.1.4	Issuing guarantees for the tenders (with due date up to 100 days one time, over 100 days quarterly)	One-time/quarterly	0,50% min. 500,00 kn
18.1.5	Performance guarantees – others	Quarterly	0,70% min. 500,00 kn
18.1.6	Fee for changing the terms of the guarantees upon the request of a client, premature closing the request for the release before validity date	One-time	500,00 kn
18.1.7	Call for payment/ activation of the guarantee	One-time	1,00% min. 500,00 kn
18.1.8	Issuing the guarantee on the basis of counterquarantee	Quarterly	0,30% min. 500,00 kn
18.1.9	Costs of SWIFT	Message	60,00 kn
18.1.10	Payment under foreign guarantees	Payment	according to the fee for incoming payments
18.1.11	Costs of postage		according to supplier's tariffs (DHL,HP,TNT...)
18.1.12	Payments of the guarantee from the banking funds	One-time	3,00%
18.1.13	Urgent issuing guarantees	One-time	1,00%
18.2	Loro guarantees		
18.2.1	Notification of the guarantee without obligation	One-time	0,15% min. 500,00 kn max. 1.000,00 kn
18.2.2	Changing terms of the guarantee	One-time	500,00 kn
18.2.3	Call for payment/activation of guarantee	One-time	0,30% min. 500,00 kn max. 3.000,00 kn
18.2.4	Premature closing/ the request for release before the validity date	One-time	300,00 kn
18.2.5	Costs of SWIFT	Message	60,00 kn
18.2.6	Transfer fee (for the payments under foreign guarantees)	Payment	In accordance with the fee for incoming payments
18.2.7	Costs of postage		according to supplier's tariffs (DHL,HP,TNT...)
18.2.8	Verification of accuracy of the signatures	One-time	300,00 kn
19	LETTERS OF CREDIT		
19.1	Import (nostro) letters of credit		
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 letters of credit with deposit coverage	Quarterly	0,30% min 500,00 kn
19.1.3	Issuing letters of credit with deferred coverage	Quarterly	0,50% min 500,00 kn
19.1.4	Obtaining confirmation of letters of credit (if we have real costs)	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

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19.1.8	Fulfillment of payments from banking funds	One-time	3,00%
19.1.9	Costs of SWIFT	Message	60,00 kn
19.1.10	Payment under L/C	Payment	according to commission for incoming payments
19.1.11	Costs of postage		In accordance with supplier's tariffs (DHL,HP,TNT...)
19.1.12	Urgent issuing L/C	One-time	1,00%
19.2	Export (loro) letters of credit		
19.2.1	Notification without obligation	One-time	0,15% min. 500,00 kn max. 1.000,00 kn
19.2.2	Changing the letter of credit conditions, cancellation of the letter of credit before its expiry	One-time	500,00 kn
19.2.3	Transfer of the 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	Quarterly	In accordance with the agreement
19.2.6	Costs of SWIFT	Message	60,00 kn
19.2.7	Transfer payment under L/C	Payment	In accordance with the fee for incoming payments
19.2.8	Costs of postage		In accordance with supplier's tariffs (DHL,HP,TNT...)
20	DOCUMENTARY COLLECTIONS		
20.1	Nostro and loro collections		
20.1.1	Issuing loro and nostro collections D/P or D/A	One-time	0,2% min. 300,00 kn
20.1.2	Providing the accepted bill of exchange	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 + real cost
20.1.4	Delivering 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	Message	60,00 kn
20.1.7	Payment/incoming payment	Payment	In accordance with the fee for incoming payments
20.1.8	Costs of postage		In accordance with supplier's tariffs (DHL,HP,TNT...)
21	COMMISSION		
21.1	Placements in the name and for the account of others	One-time	1,00%
22	Packages		
22.1	KENTkonto	One-time	50,00 kn
22.2	KENTkonto	Monthly	50,00 kn
22.3	KENTsconto	One-time	95,00 kn
22.4	KENTsconto	Monthly	95,00 kn
23	EFT POS terminals		
23.1	Fee for using EFT POS devices in case of monthly turnover lower than 10.000,00 HRK	Monthly	200,00 kn

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23.2	Fee for using GPRS EFT POS device in case of monthly turnover lower than 10.000,00 HRK	Monthly	250,00 kn
23.3	Fee for EFT POS device deinstalation services	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 the existing EFT POS terminal	One-time	250,00 kn

II. FINAL PROVISIONS

In accordance with the provisions of this Decision, the Bank shall contract, calculate and collect the fees for services that 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 real costs incurred during the execution of services:

- FINA, CNB and Money market, as well as other entities, depending on the task and its realization
- Postal and telecommunication costs
- Costs charged by other domestic or foreign banks
- Fees, taxes and similar, paid by the Bank
- Other costs.

The Bank may, depending on its business interest, significance of an activity, market conditions, determine a different fee amount than the amount specified in this Decision.

This Decision shall enter into force on the date of its adoption and shall apply from 1 December 2019. Decision on Fees in the operations with Business Entities as of 20 September 2019 shall cease to apply upon entering into force of this Decision.

In Zagreb, 5 November 2019