

General Terms and Conditions for the Use of Internet Services for the Business Entities

This is a translation of the original Croatian text. This translation is furnished for the customer's convenience only. The original Croatian text will be binding and shall prevail in case of any variance between the Croatian text and the English translation.

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1 Introductory Provisions

This General Terms and Conditions for the Use of Internet Services for Business Entities (hereinafter: General Terms and Conditions) shall regulate the rights, obligations and terms of use of Internet services by business entities and the rights and obligations of KentBank d.d. (hereinafter referred to as "the Bank") in providing Internet services.

For the purpose of these General Terms and Conditions, the business entity is a legal person, a body of state authority, state administration body, local government unit, association and company (sport, cultural, charitable, etc.), foundation, religious community, a natural person acting within the scope of its economic activity or a free profession (public notary, doctor, lawyer, farmer, etc.) and other non-consumers.

By signing the Application Form, the business entity declares that it has read the General Terms and Conditions and agrees to their application and that it accepts all the rights and obligations arising therefrom.

The General Terms and Conditions shall apply together with the General Terms and Conditions of KentBank d.d. by the transaction accounts and performance of payment and other services for the business entities, General Terms and Conditions in the credit and deposit operations with Business Entities, Decision on fees in the operations with Business Entities, Decision on Interest Rates for the Business Entities, Time of Receipt and Execution of the Payment Orders, Guidelines for the Use of Internet Services (Internet Banking Guidelines for e-Kent and the Instructions for the Use of Mobile Banking m-Kent), Recommendation for Internet Services Safety.

In relation to the above stated General Terms and Conditions, these General Terms and Conditions are considered to be specific general terms and conditions and in the case of mutual disagreement, they have an advantage in its application.

2 Definition of Terms

For the purpose of these General Terms and Conditions, the terms have the following meaning:

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

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

Tel: +385 1 4981 900

Fax: +385 1 4981 910

E-mail: kentbank@kentbank.hr

Internet page: www.kentbank.hr

SWIFT: KENBHR22

IBAN: HR57 4124 0031 0111 1111 6

The list of the branches of the Bank together with the addresses for communication can be found on the Internet page of the Bank. The Bank operates on the basis of a work licence issued by the Croatian National Bank (hereinafter: the CNB), which is the supervisory body for the supervision of the operations of the Bank.

Internet services - internet banking e-Kent and mobile banking m-Kent.

Customer / User - Business Entity with an open transaction account with the Bank and having contracted the use of Internet services with the Bank

End User - a natural person authorized by the User to use the Internet Services in the name and on behalf of the User's account, that may have the authority for reviewing, entering, signing or co-signing.

Application Form for the use of Internet services - an application for the use of Internet services for business entities and / or other forms of the Bank contracting the use of Internet services (hereinafter: Application Form).

Applicant - A customer who requests the possibility for the use of Internet services by submitting the signed Application to the Bank.

Agreement - the Agreement on the Use of Internet Services consists of: the Application Form, General Terms and Conditions for the Use of Internet Services for Business Entities and Instructions.

User Identification - mechanisms and user identification data required for an access to the Internet service (mobile device, OIB, permanent PIN, one-time PIN, one-time transaction verification PINs, activation keys).

Electronic transactions - payment orders instructed by an Internet service.

Time of the receipt and execution of the payment order - the document of the Bank that defines the time of the receipt and execution of the payment order.

Instructions for the use of Internet Services - This manual includes the description and the method of using Internet banking e-Kent and Mobile Banking m-Kent, available on the Bank's website and at the branches of the Bank (hereinafter: the "Instructions").

Data change module for the Use of Internet Services - Request for changing data of the users and / or end users of Internet Services for the Business Entities and the Request for Closing / Canceling Internet Services

Telephone authorization - the process of an individual authorization of an order within the framework of Internet services that takes place in such a way that the Bank of an End User calls on a telephone number that the End User of the service has previously submitted to the Bank and then the verification of the request is conducted. After the confirmation of an order by the End User, the transaction is considered authorized.

Daily Limit - the maximum amount of the funds that the Customer of the service can dispose with in one day using the Internet services.

Respondent Individual whose identity can be identified; a person who can be identified directly or indirectly, particularly with the help of identifiers such as the name, identification number, location data, network identifier or with the help of one or more factors that are inherent in physical, physiological, genetic, mental, economic, cultural or social identity of that individual; for the purpose of this document, the Respondent is a Customer of the Bank.

Personal data - all data relating to an individual whose identity has been identified or can be identified (Respondent).

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 her / his appointment may be provided for by the Union law or the law of a Member State. For the purpose of this document, a Processing Controller is the Bank.

3 Procedure for contracting internet services

The prerequisite for contracting Internet services is an open transaction account with the Bank.

The User is obliged to provide the Bank with properly completed and signed Application for the use of Internet Services in a paper form. The Applicant agrees to use the Internet services by signing the Application Form in a branch of the Bank.

The Applicant shall confirm with her / his signature the accuracy of the data specified in the Application. The Applicant allows the Bank to verify all the information contained in the Application as well as to collect additional information.

When contracting Internet Services, a person authorized to represent the User approves or restricts certain rights, such as: transaction account authorizations, the manner of signing payment orders for each End User to use an individual Internet service on behalf of and in the name of the User's account. Thereby it determines whether the End User has the authority to review, enter an order, sign or co-sign an order.

The User may request from the employees of the Bank to assign, revoke or change the authorizations to other End Users on behalf of or in the name of the User through the signed and certified Change Form.

The User is responsible for the information she / he has entered in the Change Form on the basis of which the employee of the Bank enters the data in the system at the request of the User.

The Bank reserves the right to refuse to sign the Application Form for any reason, thereby concluding an Internet Services Agreement for the business entities and is not required to specifically explain the reasons for the rejection.

At the time of the conclusion of the Agreement, the moment of approval of the Request by the Bank shall be considered. These General Terms and Conditions, as well as the signed Application Form approved by the Bank, constitute the content of the Agreement.

The moment of the conclusion of the Agreement shall be considered the moment of approval of the Application Form by the Bank. These General Terms and Conditions as well as the signed Application Form approved by the Bank constitute the content of the Agreement.

After the conclusion of the Agreement, the Bank shall assign a "permanent PIN" on a mobile phone to the End User who has requested the use of internet banking e-Kent and a new "daily PIN" the enrollment of which in the provided field shall start the use of the service.

After the conclusion of the Agreement, the Bank will send to the contracted mobile phone number of the End User who requested the activation of the mobile banking m-Kent an SMS message with the other part of the activation code with which the End User can install the mobile banking application on the mobile phone.

In addition, the Bank will provide the End User with the first part of the activation code when contracting mobile banking.

The Bank shall deliver the activation code for m-Kent to the End User in two parts:

- The first part of the activation code is delivered to the End User after the activation of the service
- The second part of the activation code is sent by SMS

The user confirms that he is aware that the mobile banking application is installed on a mobile phone (App Store and Google Play) that do not belong to the Bank and agrees that the Bank is not responsible for the capabilities and terms of use of the concerned mobile platforms nor for the terms and conditions under which the mobile banking applications can be installed.

The end user is required to choose and confirm the PIN that will be further identified when using mobile banking immediately after the installation of mobile banking and before the first application to mobile banking.

The Bank is authorized, by its decision and without prior notice and explanation, to determine, revoke or alter the amount of allowed limits for the disposal of cash in relation to all and / or individual transaction accounts and / or in relation to all and / or individual end users. Apart from transaction limits, the Bank reserves the right to determine, revoke or change the daily limit and the limit on the number of transactions.

Instructions on the use of Internet services include a description and the manner of using the service, they are of educational character only and they are available on the Bank's website at www.kentbank.hr and the branches of the Bank.

To use the Internet Service, the User must provide the appropriate computer and communication equipment specified in the Instruction. The Bank has the right to unilaterally modify the Instructions upon which it shall inform the User through the Internet Services and by posting on the website of the Bank. The User agrees with the above mentioned manner of changing the Instructions and Informing.

4 Obligations of the User

The User agrees:

- to obtain, use and maintain adequate computer and communication equipment that includes the protection against malicious code for the use of the Internet services;
- to protect the computer equipment and software support for the use of Internet services and to use it solely in the manner provided for particular Internet and Mobile banking service;
- to carefully guard the mobile devices and PINs, as well as other identifiers, to protect them from theft, loss, damage or misuse and not to write them down or communicate to other persons;

- to conduct all activities performed via the Internet services in accordance with the Agreement and legal and other regulations;
- to enter accurate data when instructing transactions through Internet services and bear the risk of incorrect data entry and misuse of Internet services in its own environment;
- to regularly review the information sent by the Bank

The User is obliged:

- to immediately notify the Bank of any loss, theft, misuse or unauthorized use of the payment instruments and / or mobile devices and / or suspicion to unauthorized use of internet services and to immediately refer to the Bank the request for disabling the (blockage) of its use;
- to immediately inform the Bank of any determined irregularities or unusual behavior in the work with the Internet services;
- to notify the Bank on the changes of personal information necessary for undisturbed and safe use of Internet services, such as phone numbers, mobile phones, telefax or electronic mail by which the individual Internet services are used.

If the User does not do so, the Bank will consider as relevant the latest information provided by the User to the Bank and can not be held liable for any inconvenience due to untimely data;

- to notify the Bank of any changes to the User's data in the Court Registry and / or any personal data of the End User (name, surname, OIB, business entity, etc.);
- to notify the Bank of changes to other personal data (eg. residence and residence address, e-mail address)

Any damage incurred by the failure to adhere to the provisions of the General Terms and Conditions by the End User shall be borne by the User.

5 Responsibility of the Bank

The Bank provides the User with all necessary elements for the access and the use of Internet services. Access is provided within the time frame of a particular service, except in cases of force majeure, technical difficulties or other unexpected events.

The Bank is not liable for any damage caused by force majeure, war, riots, terrorist acts, natural and ecological disasters, epidemics, strikes, cessation of electricity supply, disturbances in telecommunication and other turnover, errors caused in the data transmission in the telecommunications networks, decisions and the influence of the authorities as well as all other similar causes which can not be attributed to the Bank and which prevent an access to the Internet services.

The Bank shall not be liable for damages caused by unjustified activities of the User or third parties that have caused a disfunction of the Internet services.

The Bank is responsible to the User for any direct damage incurred by the Bank intentionally or negligently.

The Bank shall not be liable for the loss or destruction of the data on the equipment used by the User for an access to the Internet Services.

6 Execution of the payment transactions

Execution of the payment transactions, submission of the payment orders, providing approvals for the payment and implementing payment transactions via Internet services in general are regulated by the Instruction on the Bank's Internet web site www.kentbank.hr.

The Bank will execute the payment orders that are correctly set by Internet services in accordance with the time indicated in the applicable document "Time of the Receipt and Execution of the Payment Order" which is an integral part of the Agreement.

The receipt of the Payment Order instructed / submitted to be executed via Internet Services to the End User is communicated by the system with the message on a successful receipt of the payment order. The receipt of the payment order does not necessarily mean that the order will be executed, but only that it has been received for the execution. The execution of the payment orders is governed by the General Terms and Conditions of the operations of KentBank d.d. under the transaction accounts and performing payment and other services for business entities.

The payment order submitted / instructed via the Internet services that allow the payment order to be issued is considered to be electronically signed, authorized and issued in the name and on behalf of the User's account.

If the User decides to revoke the payment order, she / he may conduct this via the Internet services only for the announced orders and orders in the future, if the User wishes so. The revocation is possible only to cancel the orders that have not been executed. The revocation of the order is described in the Instruction through which the order can be instructed and revoked, that is disclosed on the Bank's website (www.kentbank.hr).

If the future execution date is specified on the payment order, the Bank will refuse to execute the order if there is no payment coverage in the account on the date specified for the execution of the order for the payment of the entire order amount, including the fee for the execution of the order. The Bank may also refuse to execute an order or request the additional verification of an order if the default limit is exceeded or if the total amount under the order exceeds the approved daily limit. The Bank will notify the User of the additional order check by phone with a message that the User receives via Internet Services.

The Bank shall not be liable for non-execution or irregular conduct of payment transactions or the execution of unauthorized payment transactions in the following cases:

- If the execution of unauthorized transaction, non-execution and / or improper execution of the payment transaction is the consequence of the User's fraud, fraud by its authorized persons / end users, the result of the incorrect entry of data by an authorized person / end user or if a user or her / his authorized person / end user do not meet the obligations under this General Terms and Conditions of the operations under the transaction accounts nor perform the payment and other services for the business entities regulating dealing with the transactions;
- If it is determined that the User's payment order is forged;
- If the execution of an unauthorized payment transaction is the consequence of the use of a stolen mobile device or PIN, the stealing of which the Customer has not immediately reported to the Bank in accordance with Item 4 of these General Terms and Conditions.

The Bank is not responsible for the non-execution of the payment transaction or for the erroneous execution of the payment transaction instructed via the Internet services, which would result from inaccurate data entered in the respective order of the User or the End User.

The Bank is authorized, without the consent of the User or the End User, to disable the access to individual or all direct channels, in the following cases:

- a) in the event of any suspicion of unauthorized use or misuse of the funds for the identification and verification, mobile phone or personalized security features,
- b) in the event that Internet services are used for fraud or misuse.

The Bank may, at least 24 hours in advance, temporarily disable the use of contracted the Internet services in the event of changes and upgrades of the Bank's information system, including its information security system, or in the event of changes or upgrades of the Internet services. The Bank publishes the notice on temporary inability to use the Internet Services on the Bank's website www.kentbank.hr or in another appropriate manner.

7 Fees

The Bank charges a fee for contracting and using the Internet services in accordance with the Decision on fees in the operations with the business entities that is available in the branches of the Bank and on the Bank's website (www.kentbank.hr)

The fee under each transaction is calculated for the execution of the payment transactions through Internet Services in accordance with the General Terms and Conditions for Transaction Accounts and conducting Payment and Other Services for Business Entities and Decisions on Fees in the operations with the business entities.

The User is required to provide the funds in its Transaction Account with the Bank for the collection of fees.

The amount of the fee is subject to changes in accordance with the provisions of the General terms and Conditions of the operations of KentBank d.d. under the transaction accounts and performing payment and other services for business entities.

By signing the Application Form, the User authorizes the Bank to charge the Customer's transaction account of the User open with the Bank by the amount of the calculated fee and / or other charges on the day of the due date of the payment, without any further consent of the User. If there is no coverage in the domestic currency on the Transaction Account, but there is the coverage in the foreign currency, the Bank is authorized to charge from the conversion of foreign exchange funds using the middle exchange rate from the Bank's Exchange Rates applicable on the day of the collection of the fee.

This manner of the collection i.e. the conversion of foreign currency to HRK in case of an insufficient kuna amount in the account is applied when collecting monthly fees.

8 Termination of the Agreement

The Bank may cancel the Agreement without providing the reasons with the cancellation period of 15 (fifteen) days. The date of the delivery of the cancellation letter shall be the date of its sending to the User via Internet service that supports such functionality or by the registered postmail to the address of the seat of the User i.e. the other address that the User has reported to the Bank for the delivery of the written document.

The Bank is authorized to terminate the Agreement without giving the termination notice as described in the preceding paragraph of this Item of the General Terms and Conditions of business operations:

- if the User or the End User has provided the Bank with incorrect or untruthful information when concluding the Agreement,
- if the User does not meet the conditions for using Internet services,
- if the User or the End User does not comply with the Agreement, the General Terms and Conditions, the Instructions and / or other acts as referred to in the General Terms and Conditions or are an integral part thereof,

- if the User or the End User acts contrary to the enforced provisions applicable to the legal relationship between the Bank and the User, including the regulations that relate to the prevention of money laundering and terrorist financing, payment transactions and electronic operations,
- if there is a suspicion that the User or the End User misuse in any way the use of Internet Services.

The User may cancel the Agreement with the 15 (fifteen) day cancellation period in writing. The cancellation shall be submitted or delivered by postmail to the Business Relationship Manager. On the date of the termination of the Agreement, the Bank shall not allow the use of Internet services and shall calculate any outstanding obligations of the User in accordance with the Decision on fees in the operations with the Business Entities. The payment orders instructed via the Internet Services received by the Bank prior to the termination of the Agreement which, by the time of the termination of the Agreement have not been executed or revoked, shall be executed in accordance with the General Terms and Conditions.

The Agreement for Internet Services for the Business Entities shall terminate if the User ends its business and / or by the termination of economic activity or free profession by the User, a natural person and / or death of that natural person who independently conducted economic activity or a free profession and / or if the User terminates it by decision of the court or other competent authority, and by the law or other regulations and if the User closes the transaction account.

9 The right to the cancellation and terminaton of the Agreement

The User as well as the End User must immediately report to the Bank the loss, theft, suspicion to misuse or the misuse of the means for identification, mobile device or personalized security features, knowledge or suspicion that an unauthorized person has learned personalized security features and the knowledge or suspicion that an unauthorized person has an access to internet services, and also request the blockage of an access to internet services by calling the telephone numbers specified in the Instructions and confirm the application without undue delay in writing. The Bank will act either upon the User's account or at the End User's request.

The Bank is authorized to block or cancel the Internet service from the previous item for justified reasons, particularly for the following reasons:

- 1) safety,
- 2) suspicion of unauthorized use or the use of Internet services with the intention of fraud and / or misuse,
- 3) if there is any suspicion of any misuse or unauthorized use of Internet services by the User, End User or third party at reasonable estimate of the Bank.

The end user is obliged to change the chosen PIN independently and immediately if aware that the unauthorized person has found out or is suspected of having found out the PIN of the user.

The Bank shall not be liable for damage resulting from revealing the PIN or any other confidential information to a third party.

The Bank will also automatically disable an access to the Internet services by means for identification if the PIN for Internet banking is five times consecutively wrongly entered and three times for mobile banking.

If possible, the Bank shall inform the User of the intention to block the use of the Internet Services by telephone and / or in writing or in another appropriate manner.

If the Bank is unable to inform the User of the blocking intent before the blockade itself, the Bank shall do so upon the blockage by telephone and / or in writing or in another convenient manner. The Bank is not obliged to notify the User about blocking if it is contrary to the objectively justified security reasons or to the law.

The payment orders that are set and sent to the Bank prior to the blockade of Internet services will be executed.

For the reasons stated in Item 2 of this Paragraph, the Bank is also authorized to cancel the Agreement in writing, without a notice period. In such a case, the User is obliged to settle to the Bank all fees and expenses incurred through the use of the Internet service.

The Bank shall not be liable for any damage to the User that may be incurred due to the blockage of Internet Services that has been implemented for the reasons specified in this Item.

10 Personal Data Protection

The Bank, as the personal data processing controller, and for the purpose of meeting the legalities in terms of processing personal data and other conditions established and prescribed by the Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of individuals with regard to the processing of personal data and on free movement of such data and placing Directive 95/46/EC (hereinafter: the General Regulation) out of scope, collects and processes Personal Data of its Customers in accordance with the principles and legal basis of the General Regulation.

When collecting and processing personal data of the Customer, the Bank shall provide the information under the General Regulation, depending on whether the data was obtained from the respondent or from a third party.

The data that the Bank may collect and process may include, for example, the following information:

- Identification data (surname, name, date of birth, sex, citizenship, residence address, OIB)
- Identification documents data (number and type of the identification document, date of issuance, expiration date, document issuing / place of issuing document)
- Financial identification data (transaction and deposit account numbers, credit numbers, credit and debit cards, secret codes (PINs, PANs, etc.)
- Financial transactions (announced and implemented payments, account balances, assigned credit lines, deposits, guarantees)
- Membership in associations (membership in trade unions, political parties, etc.)

If the Bank collects and processes certain categories of the personal data that are not mentioned in these General Terms and Conditions, the Bank will inform the Customer on their collection and processing at the time of their collection and also by the document the "Privacy Statement" adapted to the collection and processing of personal data for different purposes the purposes of which are stated in the statements in question.

Privacy statements of the Customer can be found on the Bank's website at www.kentbank.hr, as well as in the branch of the Bank.

The Bank may also provide additional information to the Customers on the collection and processing their personal data in relation to the specificity of a particular credit product, whether verbally or otherwise.

The Bank collects and processes the personal data it needs in order to fulfil the purpose for which it is collected and the same are collected on the basis of one of the legal basis as set in the General Regulation, i.e. if processing is necessary for the performance of the agreement in which the respondent is a party, if the processing is necessary to undertake an action at the Customer's request prior to the conclusion of the agreement, if the processing is necessary for the legitimate interests of the Bank or for the Bank's legal obligations.

This includes the right of the Bank to use, collect, save, organize, duplicate, record and have an insight into the personal data for the purpose of regular business operations of the Bank and members of the Group to which the Bank belongs in a third country.

The Bank may forward personal information to third parties, as follows:

- to processing controllers and mutual managers who are registered to perform the activities to fulfill the processing purpose and who meet an adequate level of protection of personal data
- to authorized bodies and employees of the Bank as well as the member of the Group to which the Bank belongs in a third country for the purpose of performing the regular business operations of the Bank, in accordance with the act and / or internal rules and procedures of the Bank.

Furthermore, the Bank may collect the personal information on the total amount, type and regularity of the performance of the obligations arising out of any legal basis, as well as deliver them to authorized attorneys' offices or other advisors, state institutions and other public bodies, all during the period of a particular contractual relationship, as well as for the needs of later procedures and actions related to non-fulfilment or improper fulfilment of contractual obligations arising from this contractual relationship.

The Bank will process personal data of the Customer only for the purposes for which they are collected, such as:

- u svrhu izravnog marketinga za vrijeme i po isteku poslovnog odnosa.
- the assessment of the existence of the risk to money laundering and terrorist financing,
- delivery of the data to the competent institutions, executives and / or processing managers for the purpose of meeting the Bank's legal and contractual obligations,
- submitting data to the authorized bodies of the Bank, employees and group members in a third country in the form of the reports at different time intervals the reports of which the

Bank must deliver in accordance with the law and / or internal rulebooks and procedures of the Bank,

- for the purpose of direct marketing during and after the expiration of the business relationship.

If the processing of personal data is based on the payee as the legal basis of the processing, the Customer may withdraw it at any time, but the withdrawal of the consent will not affect the legitimacy of the processing that was based on the consent before it was withdrawn.

The Bank shall keep the personal data of the Customer as long as it is permitted by the relevant legal regulation relating to particular processing of personal data, i.e. the extent to which the respondent is permitted to do so.

During the term of the contractual relationship, the Customer has the following rights:

- The right to be informed,
- The right of access,
- The right to correct any personal information that is inaccurate or incomplete,
- The right to delete personal data,
- The right to restrict processing of personal data,
- The right to transfer data to the respondent and / or other processing controller,
- The right to complain about personal data processing including the objection to making solely automated decisions as well as the objection to data processing for direct marketing purposes.

The Customer may at any time achieve the above stated rights on the Bank's form or in a free form and submit it to the Bank in one of the following ways:

- by post mail to the address of KentBank d.d. Gundulićeva 1, 10 000 Zagreb
- by e-mail to szop@kentbank.hr
- by fax at +385 75 802 604
- personally at the branch of the Bank

The Bank undertakes to keep all information that has been disclosed in connection with the Customer confidential in accordance with the legal regulations.

11 Final provisions

The General Terms and Conditions are available in the branches of the Bank and on the Bank's web site www.kentbank.hr. All changes to the General Terms and Conditions will be available in the same way.

The Bank shall provide to the User, at its explicit request, a copy of the General Terms and Conditions on paper or another permanent data carrier.

The Agreement is concluded and the communication kept in the Croatian language.

For all disputes arising out of the Agreement, the competent court in Zagreb shall have jurisdiction. The Agreement is governed by the material law of the Republic of Croatia.

The Bank and the User agree to comply with the Electronic Signature Act and thereby acknowledge the validity of the electronic messages provided within certain Internet and Mobile Banking services.

Amendments to the General Terms and Conditions shall be published by the Bank on the Bank's website www.kentbank.hr at least 15 (fifteen) days before their effective date. It is deemed that the User agrees with the amendments to the General Terms and Conditions unless, by the day of their entry into force, it notifies the Bank in writing that they will not accept them. By receiving written notice of non-acceptance of the amendment to the General Terms and Conditions, the User shall be deemed to have terminated the Agreement.

On the date of entry into force of these General Terms the applicable General Terms and Conditions for the Use of Internet Services for Business Entities as of 8 June 2017 shall cease to apply.

These General Terms and Conditions shall apply to all Agreements concluded up to the day of their entry into force, and it is considered that Users have consented to their application if they do not notify the Bank of their acceptance in writing by the specified date.

These General Terms and Conditions shall apply from 25 May 2018.