

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

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	BASE	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 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
2	CASH TRANSACTIONS IN HRK		
2.1	Cash payments		
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	Cash withdrawals		
2.2.1	Amounts paid out at the cashier in the Bank	amount	0,25% + 4,00 kn per order
3	CASHLESS PAYMENT NATIONAL TRANSACTIONS		
3.1	Internal orders		
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	External orders		
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	Inflow		
3.3.1	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	per change	10,00 kn
3.4.3	Request for a copy of the Mandate	per 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 execution of 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 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
5	NATIONAL AND CROSS-BORDER TRANSACTIONS IN FOREIGN CURRENCY (DIFFERENT FROM EUR) AND INTERNATIONAL TRANSACTIONS		
5.1	Cross-border and national transaction		
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
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 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
5.4	Processing of inflow		
5.4.1	Processing of inflow in foreign currency	order	0,20% min 70,00 max 3.000,00 kn
6	CASH TRANSACTIONS IN FOREIGN CURRENCY		
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
7	COMPLAINTS REGARDING TRANSACTIONS IN FOREIGN CURRENCY		

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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
8	REPORTING AND SOLVENCY INFORMATION		
8.1	Account change notice		
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
8.2	Print of transactions per account		
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
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 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 execution for national and cross-border transaction in HRK and EUR	request	100,00 kn
9.4	Return of funds with the wrong IBAN or account number	request	100,00 kn
10	OTHER SERVICES		
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

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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
11	INTERNET SERVICES		
11.1	Internet Banking e-Kent		
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
11.2	Mobile Banking m-Kent		
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
11.3	Token		
11.3.1	Issuing of physical token	per token	120,00 kn
11.3.2	Fee for lost, damaged or not returned token on Bank request	per token	200,00 kn
11.3.3	Issuing of mobile token (m-token)	per token	No fee
12	CARD TRASACTIONS		
12.1	Usage of Maestro Business Debit Card		
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
12.2.	Fees per transaction Maestro Business Debit Card		
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
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	0,19%
12.2.7.	Cash withdrawal on EFT POS on MBNet network	transaction	2,00% min 15,00 kn

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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
12.3.	Usage of MasterCard Business Card		
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
12.4	Fees per transaction MasterCard Business Card		
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
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	The fee for early closing of loans	one-time	3,00% on non due principal
13.1.3	Fee for non-compliance of the contractual regulations of payment transactions through a business account at the Bank	one-time	1,00%
13.1.4	Commitment fee	monthly/quarterly	0,25% - 1,00% on unused amount
13.2.	Other fees for loan issues		
13.2.1	Confirmation of the loan balance	confirmation	50,00 kn + PDV

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13.2.2	Confirmation for absence of outstanding liabilities	confirmation	60,00 kn + PDV
13.2.3	Calculation of interest on special request	order	100,00 kn + PDV
13.2.4	Activation and supplementing of payment instruments (B/E, debentures)	order	40,00 kn
13.2.5	Withdrawal of payment instruments before final repayment (debenture, bill of exchange)	order	80,00 kn
13.2.6	Giving-up of required and approved financing / already signed contract or accepted and signed indicative offers	order	0,50%
13.2.7	Fee for making Annex of contract (apart from prolongation)	order	1.000,00 kn / 135,00 EUR
13.2.8	Risk evaluation on order for a third party	order	350 kn / hour
13.2.9	Issuance of a letter of intent for statement for erasing mortgage	one-time	300,00 kn
13.2.10	Contracting of loan restructuring	one-time	2,00%
13.2.11	Changes of contract terms at the client's request	one-time	1,00%- 3,00%
13.2.12	Changes of types of insurance	one-time	0,50%-2,00%
13.2.13	Cost of issuing the statement for erasing mortgage	order	200,00kn + PDV
13.2.14	Fees for loans granted in cooperation with HBOR, and are not included in the Bank's tariff		as per agreement and tariff of HBOR
14	FEES FOR B/E DISCOUNT		
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
15	FACTORING / FORFAITING		
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
	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		
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

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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	Commission for the issuing of 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	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	Advance payment guarantees		
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%
17	FEE FOR ACTIVATING GUARANTEE		
17.1	Activating guarantee	one-time	3,00%
18	FOREIGN GUARANTEE		
18.1	Nostro guarantee		
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

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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%
18.2	Loro guarantees		
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
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 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
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...)

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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 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...)
20	DOKUMENTARNE NAPLATE		
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...)
21	MANDATORY BUSINESS		
21.1	Placements in the name and for the account of others	one-time	1,00%
22	Packages for entrepreneurs		
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 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 Bank may, depending on its business interest, significance of the arrangement, market conditions, determine other amounts of fees than the ones specified in this Decision.

This Decision shall enter into force on the date of its adoption and shall apply from 20 September 2019. 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 15 August 2019 shall cease to apply.

In Zagreb, 03 September 2019