

Management Board of KentBank on Management Board meeting held on 05 October 2021 adopted the following

DECISION

on fees for consumers

GENERAL TERMS

KentBank d.d. Zagreb under this Decision will calculate and charge services performed for consumers.

Number	Name of fee	Base for calculation	Fee amount
1 OPENING ACCOUNT			
1.1	Opening current account	one-time	0,00 kn
1.2	Opening giro account	one-time	0,00 kn
2 MAINTENANCE FEE			
2.1	Maintenance fee for current account without overdraft and/or with silent overdraft ¹	monthly	12,00 kn
2.2	Maintenance fee for current account with overdraft	monthly	9,00 kn
2.3	Maintenance fee for giro account ²	monthly	12,00 kn
2.4	Using current account by authorized person	monthly	5,00 kn
2.5	Using giro account by authorized person	monthly	5,00 kn
3 CLOSING ACCOUNT			
3.1	Closing current account	one-time	50,00 kn for closure of account within 6 m. of account opening
4 PACKAGES			
4.1	Maintenance fee for package Baš TO, Baš SVE, Sve i JOŠ	monthly	0,00 kn
4.2	Closing of package Baš TO, Baš SVE, Sve i JOŠ	one-time	0,00 kn
4.3	Maintenance fee for Student package	monthly	0,00 kn
4.4	Change of package initiated by the client request	one-time	0,00 kn
4.5	Maintenance fee for package Kent Express Senior	monthly	10,00 kn
4.6	Maintenance fee for package Kent Express Basic	monthly	25,00 kn
4.7	Maintenance fee for package Kent Express Medium	monthly	36,00 kn
4.8	Maintenance fee for package Kent Express Plus	monthly	70,00 kn
4.9	Maintenance fee for package Kent Express Premium	monthly	100,00 kn
5 STANDING ORDER			
5.1	Contracting standing order - internal payment	one-time	0,00 kn

¹ User of package have discount on monthly maintenance fee for account: Package Baš TO – 5%, package Baš SVE – 15%, Package Sve i JOŠ – 20%

² User of package have discount on monthly maintenance fee for account: Package Baš TO – 5%, package Baš SVE – 15%, Package Sve i JOŠ – 20%

5.2	Contracting standing order - external payment	one-time	10,00 kn
5.3	Single payment in favor of corporate account in the Bank	per transaction	0,30%, min 2,00 kn, max 50,00 kn
5.4	Single payment in favor of consumer account in the Bank	per transaction	0,00 kn
5.5	Single payment in favor of account in other bank	per transaction	0,50%, min 3,00 kn, max 50,00 kn

Number	Name of fee	Base for calculation	Fee amount
6 DIRECT DEBIT			
6.1	Execution of SEPA direct debit	per transaction	1%, min 2,00 kn, max 50,00 kn
6.2	Definition, modification and cancelation of special conditions of execution	one-time	10,00 kn
6.3	Obtaining a copy of the consent	one-time	20,00 kn
7 REPORTING – TRANSACTION ACCOUNT			
7.1	Statement for multicurrency current account once a month at the request of the client	per request	0,00 kn
7.2	Statement for multicurrency giro account once a month at the request of the client	per request	0,00 kn
7.3	Statement for multicurrency current and giro account more than once a month at the request of the client	per request	7,00 kn
7.4	Current account balance confirmation on clients request	per request	30,00 kn in branch 50,00 kn on house address
7.5	Warning and warning facing a lawsuit for unauthorized overdraft	per debt	0,00 kn
8 CARDS AND CASH			
8.1 ISSUING AND USING MAESTRO DEBIT CARD			
8.1.1	Card issuing – main user	per request	0,00 kn
8.1.2	Card issuing – additional user	per request	30,00 kn
8.1.3	Re-issuing on the expiry date	one-time	0,00 kn
8.1.4	Urgent card issuing	per request	100,00 kn
8.1.5	Card replacement	per request	30,00 kn
8.1.6	PIN reprint	per request	25,00 kn
8.1.7	Card blockage – not regular card using	per debt	20,00 kn
8.1.8	Contracting service of payment in installments	per request	0,00 kn

8.2 WITHDRAWAL CASH ON ATM WITH DEBIT CARD			
8.2.1	Withdrawal on KentBank's ATM	per transaction	0,00 kn
8.2.2	Withdrawal on MBNet network ATM's – first 3 transaction in the month	per transaction	0,00 kn
8.2.3	Withdrawal on MBNet network ATM's – after 3 free of charge transaction in the month ³	per transaction	2% min 10,00 kn

Number	Name of fee	Base for calculation	Fee amount
8.2.4	Withdrawal on ATM's out of MBNet network in Croatia	per transaction	2% min 15,00 kn
8.2.5	Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR	per transaction	2% min 15,00 kn
8.2.6	Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR	per transaction	2% min 15,00 kn
8.2.7	Withdrawal at ATMs from countries outside the European Economic Area	per transaction	4% min 35,00 kn
8.2.8	Withdrawal on ATM's in installments	per transaction	3 installments: 1,50% 6 installments: 2,70% 9 installments: 3,80% 12 installments: 5,00%
8.3 WITHDRAWAL CASH AND PAYMENTS ON EFT POS WITH DEBIT CARD			
8.3.1	Withdrawal on EFT POS in MBNet network	per transaction	2% min 10,00 kn
8.3.2	Withdrawal on EFT POS out of MBNet network	per transaction	2% min 15,00 kn
8.3.3	Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR	per transaction	2% min 15,00 kn
8.3.4	Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR	per transaction	2% min 15,00 kn
8.3.5	Withdrawal at ATMs from countries outside the European Economic Area	per transaction	4% min 35,00 kn
8.3.6	Payment on installments (till 12 installments)	per transaction	0,00 kn
8.3.7	Payment on POS devices	per transaction	0,00 kn
8.4 ISSUING CREDIT CARD			

³ Paragraph Withdrawal on MBNet network ATM's – after 3 free of charge transaction in the month is not applicable for Users of Package Baš TO, Baš SVE, Sve i JOŠ, users of those Packages have additional free of charge transactions (more than it is defined in paragraph 5.7.), User of Package Baš TO i Baš SVE – additional 3 withdrawal transaction on MBNET ATM's, and User of Package Sve IJOŠ – additional 4 withdrawal transaction on MBNET ATM's

8.4.1	Card issuing charge – main user ⁴	one-time	100,00 kn
8.4.2	Card issuing revolving – main user ⁵	one-time	0,00 kn
8.4.3	Card issuing charge – additional user ⁶	one-time	50,00 kn
8.4.4	Card issuing revolving – additional user ⁷	one-time	50,00 kn
8.4.5	Monthly membership fee charge – main user ⁸	monthly	9,00 kn
8.4.6	Monthly membership fee revolving – main user ⁹	monthly	9,00 kn
8.4.7	Monthly membership fee charge – additional user ¹⁰	monthly	9,00 kn
8.4.8	Monthly membership fee revolving – additional user ¹¹	monthly	9,00 kn

Number	Name of fee	Base for calculation	Fee amount
8.4.9	Urgent card issuing - Mastercard charge	per request	100,00 kn
8.4.10	Urgent card issuing - Mastercard revolving	per request	100,00 kn
8.4.11	Card replacement Mastercard charge	per request	50,00 kn
8.4.12	Card replacement Mastercard revolving	per request	50,00 kn
8.4.13	PIN reprint - Mastercard charge	per request	25,00 kn
8.4.14	PIN reprint - Mastercard revolving	per request	25,00 kn
8.4.15	Card re-issuing on expiry date - Mastercard charge	one-time	0,00 kn
8.4.16	Card re-issuing on expiry date - Mastercard revolving	one-time	0,00 kn
8.4.17	Card blockage – not regular card using - Mastercard charge	per debt	30,00 kn
8.4.18	Card blockage – not regular card using - Mastercard revolving	per debt	30,00 kn
8.5 WITHDRAWAL CASH ON ATM WITH CREDIT CARD			
8.5.1	Withdrawal on KentBank's ATM - Mastercard revolving and charge	per transaction	2,50% min 25,00 kn
8.5.2	Withdrawal on ATM's of other banks in RH	per transaction	3,00% min 30,00 kn
8.5.3	Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR – Mastercard revolving and charge	per transaction	3,00% min 30,00 kn

⁴ User of Package achieve discount for fee for card issuing, main user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

⁵ User of Package achieve discount for fee for card issuing, main user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

⁶ User of Package achieve discount for fee for card issuing, additional user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

⁷ User of Package achieve discount for fee for card issuing, additional user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

⁸ User of Package achieve discount for fee for monthly membership, main user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

⁹ User of Package achieve discount for fee for monthly membership, main user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

¹⁰ User of Package achieve discount for fee for monthly membership, main user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

¹¹ User of Package achieve discount for fee for monthly membership, main user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

8.5.4.	Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR – Mastercard revolving and charge	per transaction	3,00% min 30,00 kn
8.5.5.	Withdrawal at ATMs from countries outside the European Economic Area – Mastercard revolving and charge	per transaction	3,00% min 40,00 kn
8.6 WITHDRAWAL CASH AND PAYMENTS ON EFT POS WITH CREDIT CARD			
8.6.1	Withdrawal on EFT POS of other banks - Mastercard revolving and charge	per transaction	3,00% min 30,00 kn
8.6.2	Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR – Mastercard revolving and charge	per transaction	3,00% min 30,00 kn
8.6.3	Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR – Mastercard revolving and charge	per transaction	3,00% min 30,00 kn
8.6.4	Withdrawal at ATMs from countries outside the European Economic Area – Mastercard revolving and charge	per transaction	3,00% min 40,00 kn
8.6.5	Payment on EFT POS - Mastercard revolving and charge	per transaction	0,00 kn
9 ON-LINE BANKING			
9.1	Registration fee for Internet banking e-kent	per user	0,00 kn
9.2	Maintenance fee for Internet banking e-Kent ¹²	monthly/per user	10,00 kn
9.3	Changing data on application form - e-kent	per changing	0,00 kn
9.4	Re-generating permanent PIN - e-Kent	per changing	25,00 kn

¹² User of package achieve discount on monthly maintenance fee for Internet banking: Package Baš TO – 5%, package Baš SVE – 15%, Package Sve i JOŠ – 20%

Number	Name of fee	Base for calculation	Fee amount	
9.5	Registration fee for mobile banking m-k5nt ¹³	per user	0,00 kn	
9.6	Maintenance fee for mobile banking m-Kent	monthly/per user	8,00 kn	
9.7	Re-generating initial keys - m-Kent	monthly	0,00 kn	
9.8	Blockage of debit or credit card via m-Kent	per changing	0,00 kn	
9.9	Issuing of writing confirmation about performed transaction	per confirmation	0,00 kn	
9.10	Issuing of physical token	per user	100,00 kn	
9.11	Fee for lost, damaged or not returned token on Bank request	per user	150,00 kn	
9.12	Issuing of mobile token (m-token)	per user	0,00 kn	
9.13	Issuing a m-token device for use the 3-D Secure Internet Purchase Program	per user	50,00 kn ¹⁴	
Number	Name of fee	Channel	Base for calculation	Fee amount
10	DEPOSIT AND WITHDRAWAL CASH IN ALL CURRENCY			
10.1	Deposit on current account	In branch	per transaction	0,00 kn
10.2	Deposit on giro account	In branch	per transaction	0,00 kn
10.3	Withdrawal from current account	In branch	per transaction	0,00 kn
10.4	Withdrawal from giro account	In branch	per transaction	0,00 kn
11	CASH TRANSACTIONS - NATIONAL TRANSACTIONS IN HRK			
11.1	Payment to accounts of business entities in the Bank or any account outside the Bank ¹⁵	In branch	per transaction	1,25%, min 10,00 kn, max 100,00 kn
11.2	Payment on the consumer account in KentBank d.d.	In branch	per transaction	0,00 kn
11.3	Payment order with 2D bar code	In branch	per transaction	4,99 kn
11.4	Payment order with 2D bar code - self-service device	In branch	per transaction	3,20 kn
11.5	Payments in favor of bank accounts Residential buildings open in KentBank - Under management*	In branch	per transaction	0,00 kn
11.6	Payments in favor of bank accounts Residential buildings open in KentBank - Under management **	In branch	per transaction	1,00 kn
11.7	Payments in favor of bank accounts Residential buildings open in KentBank - Under management ***	In branch	per transaction	1,50 kn

¹³ User of package achieve discount on monthly maintenance fee for mobile banking: Package Baš TO – 5%, package Baš SVE – 13%, Package Sve i JOŠ – 20% ¹⁴
The fee will not be charged if the user uses online banking e-Kent or m-Kent

Number	Name of fee	Channel	Base for calculation	Fee amount
11.8	Payments in favor of business accounts in KentBank and in the other banks ****	In branch	per transaction	1,00 kn
11.9	Payment insurance premiums in favor of account Wüstenrot stambena štedionica, Triglav osiguranje d.d. , Agram životno osiguranje d.d., Wustenrot životno osiguranje d.d., Euroherc opened in KentBank	In branch	per transaction	0,00 kn
11.10	Payments in favor of bank accounts Kružni Tok d.o.o. opened in KentBank	In branch	per transaction	1,00%, min 7,00 kn, max 30,00 kn
11.11	All payment in favor of humanitarian organizations and associations	In branch	per transaction	0,00 kn
11.12	Urgent orders(CLVPS)	In branch	per transaction	Service not available
12	CASH TRANSACTIONS - NATIONAL TRANSACTIONS IN EUR			
12.1	Payment out of the KentBank d.d. (cost option SHA) ¹⁴	In branch	per transaction	1,25%, min 10,00 kn, max 100,00 kn
12.2	Payment on the consumer account in KentBank d.d.	In branch	per transaction	0,00 kn
12.3	Payment to the account of the business entity open in KentBank	In branch	per transaction	1,00%, min 10,00 kn, max 100,00 kn
13	CASH TRANSACTIONS - NATIONAL TRANSACTIONS IN FOREIGN CURENCIES (DIFFERENT THAN EUR)			
13.1	Payment out of the KentBank d.d. (cost option SHA)	In branch	per transaction	0,50%, min 80,00 kn, max 700,00 kn
13.2	Payment on the consumer account in KentBank d.d.	In branch	per transaction	0,00 kn
13.3	Payment to the account of the business entity open in KentBank	In branch	per transaction	0,30%, min 80,00 kn, max 700,00 kn
14	CASH TRANSACTIONS - ABROAD IN EUR			
14.1	Payment out of the KentBank d.d. (cost option SHA) - cross-border	In branch	per transaction	1,25%, min 10,00 kn, max 100,00 kn
14.2	Payment out of the KentBank d.d. (cost option SHA) - international	In branch	per transaction	0,50%, min 80,00 kn, max 700,00 kn

¹³ Fee will not be charged in the case of transfer of term deposit funds and disbursed loan to the account out of the Bank

¹⁴ Fee will not be charged in the case of transfer of term deposit funds and disbursed loan to the account out of the Bank

15 CASH TRANSACTIONS - ABROAD IN FOREIGN CURENCIES (DIFFERENT THAN EUR)				
Number	Name of fee	Channel	Base for calculation	Fee amount
15.1	Payment out of the KentBank d.d. (cost option SHA) - cross-border	In branch	per transaction	0,50%, min 80,00 kn, max 500,00 kn
15.2	Payment out of the KentBank d.d. (cost option SHA/BEN/OUR) - international	In branch	per transaction	0,50%, min 80,00 kn, max 700,00 kn
16 OTHER CASH TRANSACTIONS				
16.1	Announced cash cancellation (expressed in HRK equivalent for all currencies)	In branch	per announcement	0,25%, for amount higher than 75.000,00 kn
16.2	Cash withdrawal in amount higher than EUR 50.000 (equivalent in any currency)	In branch	per withdrawal	0,20% on amount of withdrawal
16.3	Replacement of domestic coins in domestic banknote	In branch	per transaction	2,50%, min 20,00 kn, max 1.000,00 kn
17 CREDIT TRANSFER				
17.1 CREDIT TRANSFER - NATIONAL IN HRK				
17.1.1	Payment out of the KentBank d.d. ¹⁵	In branch	per transaction	1,00%, min 5,00 kn, max 100,00 kn
17.1.2	Payment out of the KentBank d.d. ¹⁶	On-line banking	per transaction	2,00 kn
17.1.3	Payment on the consumer account in KentBank d.d.	In branch	per transaction	0,00 kn
17.1.4	Payment on the consumer account in KentBank d.d.	On-line banking	per transaction	0,00 kn
17.1.5	Payment to the account of the business entity open in KentBank	In branch	per transaction	0,70%, min 2,00 kn, max 50,00 kn
17.1.6	Payment to the account of the business entity open in KentBank	On-line banking	per transaction	0,00 kn
17.1.7	Payment in favor of humanitarian organizations and associations	In branch	per transaction	0,00 kn
17.1.8	Payment in favor of humanitarian organizations and associations	On-line banking	per transaction	Service not available

¹⁵ Fee will not be charged in the case of transfer of term deposit funds and disbursed loan to the account out of the Bank

¹⁶ User of package can achieve particular number of monthly payment, by e-order in HRK: User of Package Baš TO – 3 free of charge payment, User od Package Baš SVE, Sve i JOŠ – 4 free of charge payment

17.1.9	Urgent orders (CLVPS)	In branch	per transaction	100,00 kn
17.1.10	Payment insurance premiums in favor of account Wüstenrot stambena štedionica, Triglav osiguranje d.d. , Agram životno osiguranje d.d., Wustenrot životno osiguranje d.d. , Eurhorec d.d. opened in KentBank	In branch	per transaction	0,00 kn
17.1.11	Urgent orders (CLVPS)	On-line banking- e-Kent	per transaction	100,00 kn
17.1.12	Urgent orders (CLVPS)	On-line banking – m-Kent	per transaction	service not available

Number	Name of fee	Channel	Base for calculation	Fee amount
17.2	CREDIT TRANSFER - NATIONAL IN EUR			
17.2.1	Payment out of the Bank	In branch	per transaction	1,00%, min 5,00 kn, max 100,00 kn
17.2.2	Payment out of the Bank	On-line banking	per transaction	2,00 kn
17.2.3	Payment on the consumer account in Bank	In branch	per transaction	0,00 kn
17.2.4	Payment on the consumer account in Bank	On-line banking	per transaction	0,00 kn
17.2.5	Payment to the account of the business entity open in Bank	In branch	per transaction	0,70%, min 2,00 kn, max 50,00 kn
17.2.6	Payment to the account of the business entity open in Bank	On-line banking	per transaction	0,00 kn
17.2.7	Urgent orders (TARGET)	In branch	per transaction	100,00 kn
17.2.8	Urgent orders (TARGET)	On-line banking	per transaction	service not available
17.3	CREDIT TRANSFER - NATIONAL IN FOREIGN CURENCIES (DIFFERENT THAN EUR)			
17.3.1	Payment out of the Bank (cost option SHARE)	In branch	per transaction	0,40%, min 80,00 kn, max 700,00 kn
17.3.2	Payment out of the Bank.	On-line banking – e-Kent	per transaction	0,40%, min 80,00 kn, max 500,00 kn
17.3.3	Payment out of the Bank	On-line banking – m-Kent	per transaction	service not available

17.3.4	Payment on the consumer account in Bank	In branch	per transaction	0,00 kn
17.3.5	Payment on the consumer account in Bank	On-line banking – e-Kent	per transaction	0,00 kn
17.3.6	Payment on the consumer account in Bank	On-line banking – m-Kent	per transaction	service not available
17.3.7	Payment to the account of the business entity open in Bank	In branch	per transaction	0,30%, min 80,00 kn, max 700,00 kn
17.3.8	Payment to the account of the business entity open in Bank	On-line banking – e-Kent	per transaction	0,30%, min 80,00 kn, max 500,00 kn
17.3.9	Payment to the account of the business entity open in Bank	On-line banking – m-Kent	per transaction	service not available

Number	Name of fee	Channel	Base for calculation	Fee amount
17.3.10	Urgent orders	In branch	per transaction	100,00 kn
17.3.11	Urgent orders	On-line banking	per transaction	service not available
17.4	CREDIT TRANSFER - ABROAD IN EUR			
17.4.1	Payment out of the Bank (cost option SHARE) - cross-border	In branch	per transaction	1,00%, min 5,00 kn, max 100,00 kn
17.4.2	Payment out of the Bank (cost option SHARE) - cross-border	On-line banking	per transaction	2,00 kn
17.4.3	Payment out of the Bank (cost option SHARE/BEN/OUR) - international	In branch	per transaction	0,40%, min 80,00 kn, max 700,00 kn
17.4.4	Payment out of the Bank (cost option SHARE/BEN/OUR) - international	On-line banking – e-Kent	per transaction	0,40%, min 80,00 kn, max 500,00 kn
17.4.5	Payment out of the Bank (cost option SHARE/BEN/OUR) - international	On-line banking – m-Kent	per transaction	service not available
17.4.6	Urgent orders - international	In branch	per transaction	100,00 kn
17.4.7	Urgent orders - international	On-line banking – e-Kent	per transaction	100,00 kn
17.4.8	Urgent orders – international	On-line banking – m-Kent	per transaction	service not available

17.4.9	Urgent orders (TARGET) – cross-border	In branch	per transaction	100,00 kn
17.4.10	Urgent orders (TARGET) – cross-border	On-line banking	per transaction	service not available
17.5	CREDIT TRANSFER -ABROAD IN FOREIGN CURENCIES (DIFFERENT THAN EUR)			
17.5.1	Payment out of the Bank (cost option SHARE/BEN/OUR) - cross-border	In branch	per transaction	0,40%, min 80,00 kn, max 700,00 kn
17.5.2	Payment out of the Bank (cost option SHARE/BEN/OUR) - cross-border	On-line banking – e-Kent	per transaction	0,40%, min 80,00 kn, max 500,00 kn
17.5.3	Payment out of the Bank (cost option SHARE/BEN/OUR) - cross-border	On-line banking – m-Kent	per transaction	service not available
17.5.4	Payment out of the Bank (cost option SHARE/BEN/OUR) - international	In branch	per transaction	0,40%, min 80,00 kn, max 700,00 kn
17.5.5	Payment out of the Bank (cost option SHARE/BEN/OUR) - international	On-line banking – e-Kent	per transaction	0,40%, min 80,00 kn, max 500,00 kn
17.5.6	Payment out of the Bank (cost option SHARE/BEN/OUR) - international	On-line banking – m-Kent	per transaction	service not available
17.5.7	Urgent orders	In branch	per transaction	100,00 kn

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Number	Name of fee	Channel	Base for calculation	Fee amount
17.5.8	Urgent orders	On-line banking – e-Kent	per transaction	100,00 kn
17.5.9	Urgent orders	On-line banking – m-Kent	per transaction	service not available
18	COMPLAINTS			
18.1	Complaints before order execution (for international transactions)	In branch	per transaction	100,00 kn
18.2	Complaints after order execution (for international transactions)	In branch	per transaction	200,00 kn + real cost
18.3	Request for refund of cash funds per executed order of payment	In branch	per transaction	2,00%, min 10,00 kn, max 200,00 kn
18.4	Unfounded complaint on transactions performed in third country (international transactions) - Mastercard charge		per transaction	5% min 50,00 kn
18.5	Unfounded complaint on transactions performed in third country (international transactions) - Mastercard revolving		per transaction	5% min 50,00 kn
18.6	Unfounded complaint on transactions performed in third country (international transactions) - Maestro debit card		per transaction	5% min 50,00 kn
19	CONSUMER SAVING – HRK AND OTHER CURRENCIES			
19.1	Deposit contracting fee		per contract	0,00 kn
19.2	Maintenance fee		per contract	0,00 kn
19.3	Fee for early termination of contract (for early termination of deposit contracted after 01.06.2015.)		per contract	50,00 kn
20	LOANS			
20.1	Fee for processing and use of the loan unless it was decided otherwise by the decision of the Management Board		loan amount, one-time	0,00% do 3,00%
20.2	Fee for early repayment of retail loans (for loans paid until 31.12.2009) unless it was decided otherwise by the decision of the Management Board		remaining amount of undue principal, one-time	3,00%
20.3	Full or partial repayment of loans where the agreed loan amount is less than HRK 1,000,000.00 (equivalent to EUR or other currency) for non-consumers or for agreed loan amounts greater than HRK 1,000,000.00 (equivalent to EUR or other currency) for consumers and nonconsumers		one-time	2% of the outstanding principal amount, minimum HRK 500.00

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20.4	Full or partial repayment of the loan repaid in the period during which the fixed interest rate was applied if the amount of early repayment does not exceed HRK 75,000 (equivalent of EUR or other currency) within 12 months	one-time	0,00 kn
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Number	Name of fee	Base for calculation	Fee amount
20.5	Full or partial repayment of a fixed-rate loan if the prepayment amount exceeds HRK 75,000.00 (equivalent to EUR or other currency) within 12 months (from the date of the first prepayment of the loan, from one or more times) and is longer than 12 months between the prepayment date and the maturity date. The amount of the fee must not exceed the amount of interest that the client would have paid between the day of prepayment and the date of termination of the loan agreement.	one-time	1% of the amount of unpaid principal that is repaid early
20.6	Full or partial repayment of a fixed rate loan if the prepayment amount exceeds HRK 75,000.00 (EUR or other currency equivalent) within 12 months (from the date of the first prepayment of the loan, from one or more times) and is less than 12 months between the prepayment date and the maturity date. The amount of the fee must not exceed the amount of interest that the client would have paid between the day of prepayment and the date of termination of the loan agreement.	one-time	0.5% of the outstanding principal that is repaid early
20.7	Fee for early repayment of housing loan (partially or completely)	remaining amount of undue principal	0,00 kn
20.8	Cancellation of loans contracted after legal deadline (14 days) with return of documents	one-time	100,00 kn
20.9	Fee for cancellation of early repayment of the loan	one-time	0,00 kn
20.10	Change of loan repayment period (prolongation or reduction of the loan repayment period)	one-time	1,00%, min 200,00 kn, max 1.500,00 kn
20.11	Change of debtor, co-borrower, guarantor	one-time	1,00%, min 200,00 kn, max 1.500,00 kn
20.12	Changing the property / movable property pledged to the Bank or transferred into fiduciary ownership of the Bank	one-time	1,00%, min 500,00 kn, max 2.000,00 kn
20.13	Changing type of credit product (e.g. conversion) except for housing loans contracted after 20.10.2017 (based on Law on housing loan) when conversion to HRK is free of charge, once in repayment period	one-time	500,00 kn
20.14	Changes of agreed loan terms (release of collateral, inclusion of additional participants in the loan at the request of the client, change of loan period (in loan payments in installments) changes in mortgage from fiduciary, changes of fiduciary / pledge debtor)	remaining amount of undue principal	1,00%, min 500,00 kn, max 2.000,00 kn
20.15	Change or premature delete of collaterals	remaining amount of undue principal one-time	0,80%, min 100,00 kn, max 500,00 kn
20.16	Moratorium ¹⁷		Till 6 months. - 200,00 kn Above 6 months - 400,00 kn

¹⁷ If the client uses a combination of the moratorium and / or refinancing (restructuring) and / or extension of the repayment period – will be charged with unique fee in the amount of the highest fee for these three jobs

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20.17	Issuance of letter of intent for issuing statements for erasing mortgage, and the statement on the return of property rights	one-time	200,00 kn
20.18	Issuing statements for erasing mortgage	one-time	80,00 kn + real cost (verification by a public notary)
20.19	Issuance of the Statements on the return of property / Statements of deleting additional recordation / Confirmation of repayment / withdrawal proposal for entry of fiduciary / mortgage	one-time	100,00 kn
Number	Name of fee	Base for calculation	Fee amount
20.20	Refund of overpayment on the loan to an account out of Bank	one-time	10,00 kn
20.21	Entry of mortgage on movables in the Service FINA registry	one-time	real cost
20.22	Cancelation of mortgage on movables in the Service FINA registry	one-time	real cost
20.23	Specially requested copy of turnover and balance of the loan	one-time	100,00 kn (payable upon application)
20.24	Fee for issuing confirmation on amount of the debt per loan	one-time	50,00 kn + VAT
20.25	Fee for processing loan to refinance existing loans and limit products (overdraft, credit card and limit for payment in installments) in KentBank (restructuring in case of inability to pay existing obligations)	one-time	100,00 kn
20.26	Fee for processing loan to refinance existing limit products (overdraft, credit card and limit for payment in installments) in KentBank (restructuring in case of inability to pay existing obligations)	one-time	0,00 kn
21	FEE FOR RENTING SAFE DEPOSIT BOXES		
	Capacity of safe	Rental period 3 months	Rental period 6 months
			Rental period 12 months
21.1	Sef A/6x30x48 cm/	135,00 kn + VAT	185,00 kn + VAT
21.2	Sef B/9x30x48 cm/	145,00 kn + VAT	200,00 kn + VAT
21.3	Sef C/15x30x48 cm/	165,00 kn + VAT	285,00 kn + VAT
21.4	Sef D/21x30x48 cm/	185,00 kn + VAT	355,00 kn + VAT
21.5	Sef E/30x30x48 cm/	205,00 kn + VAT	435,00 kn + VAT
21.6	Down payment	300,00 kn	300,00 kn
22	OTHER FEES		
22.1	HROK on the special request of the client	per request	20,00 kn + VAT + cost of HROK

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22.2	Transfer fee from intermediary bank	per transaction	Real cost from intermediary bank
22.3	Confirmation for processed transactions at the request of the client	per request	5,00 kn po stranici
22.4	Issuing of various confirmations and statements	per request	50,00 kn + VAT
22.5	Issuing copies of original documentation	per request	25,00 kn

Note: withdrawal in the amount higher than EUR 5.000 or equivalent value of another currency should be in advance notified to the Bank - minimum 3 (three) working days in advance.

CASH TRANSACTIONS - NATIONAL TRANSACTIONS IN HRK

* 11.5

29018471609	3. MAJ STM d.o.o.
02636451071	BIRO STAN - UPRAVLJANJE, d.o.o.
79273112873	BMD d.o.o.
30412018193	BORONGAJ-INVEST d.o.o.
43236583314	DALMACIJA AGENT d.o.o.
54520279677	DIREKCIJA ZA STANOVANJE d.o.o.
23771116754	DOGMA UPRAVLJANJE d.o.o.
12935256369	DOMAR d.o.o.
17463546225	DOMOUPRAVA DUBROVNIK d.o.o.
98086944948	DOM-PLAN d.o.o.
46029483587	DOMUS UPRAVLJANJE d.o.o.
81391368092	DUB-INŽENJERING, d.o.o.
32136297557	DUX d.o.o.
94070773944	EURO STYLE d.o.o.
69247761910	EURO STYLE UPRAVLJANJE NEKRETNINAMA j.d.o.o.
16341838029	FILMAR d.o.o.
34902658865	FUGGER d.o.o.
28410884585	GP STANORAD d.o.o.
54503374450	GRADITELJ - STAN d. o. o.
15860024937	GRADSKO STAMBENO GOSPODARSTVO VELIKA GORICA d.o.o.
91351512667	GSG - Gradsko stambeno gospodarstvo d.o.o.
96515232323	K GRUPA d.o.o.
02550803927	KAMELIJA UPRAVLJANJE d.o.o. (primjena od 15.11.2018.)
47945293196	KOMUNALNO TOPUSKO d.o.o.
38614296273	KV-STAN d. o. o.
81530401884	LIND-GRAD d.o.o.
96666959412	M.B. OBJEKTI d.o.o.
91299229250	MAIOR DOMUS d.o.o.
15748798560	MAKSIMUS d.o.o.
34833168948	MAKSIMUS RIJEKA d.o.o.
63126032936	MONEL d.o.o.
61390726555	MONEL UPRAVLJANJE j.d.o.o.
98786292808	M-upravljanje d.o.o.
96710774889	NOVA SUHA d.o.o. (primjena od 01.02.2019.)
52920466124	OBRT FILMAR
64377561460	ORLIKON d.o.o.
24612272845	REGO-STAN d.o.o.
79513253561	RUMAT d.o.o.
37233196810	SAMOSTALNI ZIDARSKI OBRT „GRADITELJ“ (primjena od 15.11.2018.)
66161486166	SEMPER d.o.o.
64813555114	ST.S. CENTAROPREMA d.o.o.
68135834029	UPRAVITELJ d.o.o.
00505486048	ZAVOD ZA STANOVANJE d.o.o.

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79322038016 ZADAR-STAN D.O.O.

**11.6

50791298362 APIS obrt za usluge
59371153461 BA-KA DOM j.d.o.o.
10528660822 ČAČIĆ, obrt za stambeno gospodarstvo, upravljanje nekretninama
06488872439 DOMIUS d.o.o.
27469752480 EKI INŽINJERING d.o.o.
99740428762 KOMUNALAC POŽEGA d.o.o.
95938204604 P.A.K.-KONSTRUKTOR d. o. o.
54796990823 UNIK upravljanje
91924155580 ZARA NEKRETNINE d.o.o.

*** 11.7

85303786339 DOMAR OBRT ZA USLUGE ODRŽAVANJA ZGRADA
21680920931 DOMAR 1 upravljanje
60026754629 LIVE IN SB j.d.o.o.

****11.8

81972063656 ĐURO ĐAKOVIĆ STAN d.o.o.

FINAL PROVISIONS

Besides the fees in this Decision, the Bank can charge and collect to the client fees from FINA, CNB, Money Market, as well as other entities, depending on the particular job and its realization.

With fees and certain services, the Bank can charge the actual costs, as follows:

- postage and telecommunications
- costs charged by other banks in the country and abroad
- tax, taxes and similar that the Bank pays
- other expenses not specified but are determined by agreement between the Bank and the service user.

Fees under this Decision is contracted variable, so by conclusion of the work in which the fee is charged repeatedly, client assumes contractual obligation under the present Decision on fees, meaning that client accepts all additional amendments to the Decision. For duration of agreed operation the Bank will not charge the client a fee that was not in the Decision on fees in Retail banking at the time of contract conclusion.

Fees listed in items 20.8. to 20.22. will be calculated and charged only for loans contracted after 01.06.2015.

Fees listed in items 20.3. to 20.6. will be calculated and charged only for loans contracted after 15.12.2019 A

non-consumer is a physical person who operates within the field of his or her economic activity or profession.

The decision on fees is an integral part of any contract (frame agreement).

Management Board may, depending on its business interests, meaning of work, market conditions, determine different amount of the fee than the amount specified in this Decision.

This Decision is effective and valid since 06 October 2021.

Zagreb, 5 October 2021.