

Kent Bank	Excerpt from the Decision on fees for business entities and residential buildings	
------------------	--	--

I. FEE AMOUNT IN THE OPERATIONS WITH THE BUSINESS ENTITIES AND RESIDENTIAL BUILDINGS

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

FEES FOR BUSINESS ENTITIES AND RESIDENTIAL BUILDINGS			
ITEM	DESCRIPTION OF SERVICE	BASE	FEE AMOUNT
1	ACCOUNT REGISTER		
1.1	Opening an account	invoice	50,00 kn
1.2	Account maintenance	invoice	35,00 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 at FINA and amounts paid through DNT at FINA	amount	0,30% + 5,00 kn per order
2.1.3	Coins exchange/deposit	amount	2,5% min 5,00 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	13,50 kn
3.1.2	Electronic media order in HRK	order	2,30 kn
3.2	External orders		
3.2.1	Paper media orders in HRK	order	13,50 kn
3.2.2	Electronic media order in HRK	order	3,00 kn
3.2.3	Transfer via HSVP	order	70,00 kn
3.3	Inflow		
3.3.1	Inflow from other banks	order	0,90 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
3.4.2	A change of special conditions of the execution	per change	10,00 kn

Kent Bank	Excerpt from the Decision on fees for business entities and residential buildings	
------------------	--	--

3.4.3	Request for a copy of the Mandate	per copy	50,00 kn
3.5	Standing order		
3.5.1	Standing order - internal	order	0,00 kn
3.5.2	Standing order -external	order	3,50 kn
3.6	Other cashless payment national transactions		
3.6.1	Fee for payment order - forced execution	order	11,50 kn
4	NATIONAL AND CROSS-BORDER TRANSACTIONS IN EUR		
4.1	Payment order/Credit transfer		
4.1.1	Paper media orders - external	order	13,50 kn
4.1.2	Electronic media order - external	order	3,00 kn
4.1.3	Urgent execution of transaction*	order	70,00 kn
4.1.4	Paper media orders - internal	order	13,50 kn
4.1.5	Electronic media order - internal	order	2,30 kn
	*Orders marked as urgent are not considered SEPA payments and are executed though TARGET 2 system		
4.2	Inflow		
4.2.1	Processing of inflow	order	0,90 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	0,30% min 80,00 kn max. 5.000,00 kn
5.1.2	Electronic media order	order	0,25% min 80,00 kn max. 5.000,00 kn
5.2	International transactions		
5.2.1	Paper media orders	order	0,30% min 80,00 kn max. 5.000,00 kn
5.2.2	Electronic media order	order	0,25% min 80,00 kn max. 5.000,00 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	0,25% min 80,00 kn max. 5.000,00 kn
6	CASH TRANSACTIONS IN FOREIGN CURRENCY		
6.1	Paid-in amounts in foreign currency	order	0,60% min 50,00 kn

Kent Bank	Excerpt from the Decision on fees for business entities and residential buildings	
------------------	--	--

6.2	Paid-out amounts in foreign currency	order	1,00% min 100,00 kn
7	COMPLAINTS REGARDING TRANSACTIONS IN FOREIGN CURRENCY		
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	250,00 kn
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
8.3.3	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

Kent Bank	Excerpt from the Decision on fees for business entities and residential buildings	
------------------	--	--

10.4	Confirmation of payment recapitalization	per confirmation	100,00 kn + PDV
10.5	Confirmation of payment (mail, post)	per confirmation	5,00 kn
10.6	Confirmation of payment (Internet banking)	per confirmation	No fee
10.7	Control and recording of B/E	order	30,00 kn per B/E
10.8	Storing and concern about maturity	order	20,00 kn per B/E
10.9	Return of the B/E at the request of the creditor	order	20,00 kn per B/E
10.10	B/E recall	order	50,00 kn per B/E
11	INTERNET SERVICES		
11.1	Internet Banking e-Kent		
11.1.1	Application form e-Kent (per End User)	one time	30,00 kn
11.1.2	Use and maintenance e-Kent per End User	monthly	30,00 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 m-Kent (per End User)	one time	No fee
11.2.2	Use and maintenance per m-Kent End User	monthly	30,00 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

Kent Bank	Excerpt from the Decision on fees for business entities and residential buildings	
------------------	--	--

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	Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR	transaction	1,00% min 10,00 kn
12.2.5	Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR	transaction	1,00% min 10,00 kn
12.2.6	Withdrawal at ATMs from countries outside the European Economic Area	transaction	1,50% min 25,00 kn
12.2.7	Cash deposits at the Bank ATMs	transaction	0,19%
12.2.8	Cash withdrawal on EFT POS on MBNet network	transaction	2,00% min 15,00 kn
12.2.9	Cash withdrawal on EFT POS outside MBNet network	transaction	2,00% min 15,00 kn
12.2.10	Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency EUR	transaction	2,00% min 15,00 kn
12.2.11	Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency different than EUR	transaction	2,00% min 15,00 kn
12.2.12	Cash withdrawal on EFT POS outside the European Economic Area	transaction	2,00% min 30,00 kn
12.2.13	Purchase on POS devices		No fee
12.2.14	Unfounded 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

Kent Bank	Excerpt from the Decision on fees for business entities and residential buildings	
------------------	--	--

12.3.10	Warning notice before court sue for unpaid fee or receivable	warning note	100,00 kn
12.3.11	Unfounded 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	Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR	transaction	3,00 % min 30,00 kn
12.4.5	Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR	transaction	3,00 % min 30,00 kn
12.4.6	Withdrawal at ATMs from countries outside the European Economic Area	transaction	3,00 % min 40,00 kn
12.4.7	Cash withdrawal on EFT POS devices in HR	transaction	3,50% min 30,00 kn
12.4.8	Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency EUR	transaction	3,50% min 30,00 kn
12.4.9	Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency different than EUR	transaction	3,50% min 30,00 kn
12.4.10	Cash withdrawal on EFT POS outside the European Economic Area	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	1,00% - 3,00% min 1.500,00 kn/200,00 EUR
13.1.2	The fee for early closing of loans except for revolving loan and overdraft	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 / on the approved amount of the principal	one-time	2,00%
13.1.4	Commitment fee	monthly/quarterly	0,25% - 1,00% on unused amount

Kent Bank	Excerpt from the Decision on fees for business entities and residential buildings	
------------------	--	--

13.1.5	Fee for processing loan applications for residential buildings	one-time	0,00 kn
13.2	Other fees for loan issues		
13.2.1	Confirmation of the loan balance	confirmation	50,00 kn + PDV
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
13.3	Special purpose lending (agricultural sowing)		
13.3.1	Fee for approval and usage of the loan	one-time	1,00% - 3,00% min 1.500,00 kn/200,00 EUR
13.3.2	The fee for early closing of loans	one-time	No fee
13.3.3	Fee for non-compliance of the contractual regulations of payment transactions through a business account at the Bank / on the approved amount of the principal	one-time	2,00%

Kent Bank	Excerpt from the Decision on fees for business entities and residential buildings	
------------------	--	--

13.3.4	Commitment fee	monthly/quarterly	No fee
13.4	Framework		
13.4.1	Fee for approval and usage of the framework	one-time	0,50% min 1.000,00 kn/135,00 EUR
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	1.250,00 kn + PDV / 165,00 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 - DOMESTIC		
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. 600,00 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	Commission for the issuing of customs guarantees	quarterly	0,75% min 600,00 kn
16.3	Performance guarantees *		
16.3.1	Fee for the approval of performance guarantees	one-time	0,50%, min 600,00 kn
16.3.2	Commission for the issuing	quarterly	0,50%, min 600,00 kn
16.4	Bid guarantees up to 100 days		
16.4.1	Fee for the approval	one-time	0,50% min 600,00 kn
16.5	Changing conditions of all types of guarantees	one-time	0,50% min 600,00 kn
16.6	Checking of documents in case of demand	one-time	0,50% min. 600,00 kn
16.7	Fee for abandonment of approved guarantee/ already concluded contract	one-time	0,30% of the amount of guarantee, min. 600,00 kn
16.8	Letter of intent-binding	one-time	0,30% min. 600,00 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%

Kent Bank	Excerpt from the Decision on fees for business entities and residential buildings	
------------------	--	--

16.11	Issuing a guarantee with coverage (with term deposit) except Bid guarantees up to 100 days	every three months /quarterly	0,30% min. 600,00 kn
16.12	Verification of signatures correctness	one-time	300,00 kn
16.13	Fulfillment of payments from banking funds	one-time	3,00%
	<i>*Note: includes a bid guarantees over 100 days</i>		
17	FEE FOR ACTIVATING GUARANTEE		
17.1	Activating guarantee	one-time	0,50% min. 600,00 kn
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. 600,00 kn
18.1.2	Issuing a guarantee with coverage(with term deposit)	every three months /quarterly	0,30% min. 600,00 kn
18.1.3	Issuing payment guarantee	every three months /quarterly	0,75% min. 600,00 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. 600,00 kn
18.1.5	Performance guarantees - others	every three months /quarterly	0,50% min. 600,00 kn
18.1.6	Fee for changing the terms of guarantees on the request of a client, premature closing/request for release before validity date	one-time	600,00 kn
18.1.7	Request for payment/ activation of guarantee	one-time	0,50% min. 600,00 kn
18.1.8	Issuing guarantee on the basis of counterquarantee	every three months /quarterly	0,30% min. 600,00 kn
18.1.9	Payment under foreign guarantees	per payment	according to commission for incoming payments
18.1.10	Fulfillment of payments from banking funds	one-time	3,00%
18.1.11	Urgent issuing guarantees	one-time	1,00%
18.2	Loro guarantees		
18.2.1	Notification of guarantee without obligation	one-time	0,15% min. 600,00 kn max. 1.000,00 kn
18.2.2	Changes of guarantee terms	one-time	600,00 kn
18.2.3	Request for payment/activation of guarantee	one-time	0,30% min. 600,00 kn max. 3.000,00 kn

Kent Bank	Excerpt from the Decision on fees for business entities and residential buildings	
------------------	--	--

18.2.4	Premature closing/request for release before validity date	one-time	300,00 kn
18.2.5	Incoming payment under foreign guarantees	per payment	according to commission for incoming payments
18.2.6	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. 600,00 kn
19.1.2	Issuing of letters of credit with deposit coverage	every three months /quarterly	0,30% min 600,00 kn
19.1.3	Issuing of letters of credit with deferred coverage	every three months /quarterly	0,50% min 600,00 kn
19.1.4	Obtaining confirmation of letters of credit (if we have real charges)	one-time	0,50% min 600,00 kn
19.1.5	Amendment/cancellation of L/C	one-time	600,00 kn
19.1.6	Checking documents	one-time	0,50% min 600,00 kn
19.1.7	Payment abroad without presentation of the document	one-time	0,30% min. 600,00 kn max. 3.000,00 kn
19.1.8	Fulfillment of payments from banking funds	one-time	3,00%
19.1.9	Payment under L/C	per payment	according to commission for incoming payments
19.1.10	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. 600,00 kn max. 1.000,00 kn
19.2.2	Changing of letter of credit conditions, cancellation	one-time	600,00 kn
19.2.3	Transfer letters of credit	one-time	0,20% min. 600,00 kn
19.2.4	Document review	one-time	0,30% min. 600,00 kn max. 3.000,00 kn
19.2.5	Confirmation	every three months /quarterly	according to agreement
19.2.6	Incoming payment under L/C	per payment	according to commission for incoming payments
20	DOCUMENTARY COLLECTIONS		
20.1	Nostro and loro collections		
20.1.1	Issuing of loro and nostro collections D/P or D/A	one-time	0,20% min. 600,00 kn
20.1.2	Providing of accepted bill	one-time	600,00 kn
20.1.3	Protest of bill of exchange and return of documents	one-time	0,25% min. 600,00 kn + charges

Kent Bank	Excerpt from the Decision on fees for business entities and residential buildings	
------------------	--	--

20.1.4	Deliver documents without payment/return of documents	one-time	600,00 kn
20.1.5	Amendment	one-time	600,00 kn
20.1.6	Payment/incoming payment	per payment	according to commission for incoming payments
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	Contracting of entrepreneurial packages	one-time	100,00 kn
22.2	Maintenance of package GREEN	monthly	100,00 kn
22.3	Maintenance of package GOLD	monthly	300,00 kn
22.4	Maintenance of package BLACK	monthly	750,00 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 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 23 June 2022.

Kent Bank	Excerpt from the Decision on fees for business entities and residential buildings	
------------------	--	--

Decision on Fees for Business Entities and residential buildings as of 05 June 2022 shall cease to apply upon entering into force of this Decision.

In Zagreb, 07 June 2022