

The Management Board of KentBank at the meeting held on 25 October 2022 adopted the following

DECISION
on fees in the operations with consumers

GENERAL PROVISIONS

KentBank d.d. Zagreb calculates and charges for services provided to clients consumers pursuant to this Decision.

The fee in EUR has been converted at a fixed conversion rate of 1 EUR = 7,53450 HRK

FEES FOR PRODUCTS AND SERVICES TO NATURAL PERSONS				
Tariff item no.	Type of service	Basis, calculation method	Fee amount in EUR (fixed exchange rate 7,53450)	Fee amount in HRK
1	OPENING OF THE ACCOUNT			
1.1.	Opening of the current account	One - time	0,00	0,00
1.2.	Opening of the giro account	One - time	0,00	0,00
2	ACCOUNT MAINTENANCE			
2.1.	Maintenance of the current account without the agreed overdraft and / or with an agreed tacit overdraft	Monthly	1,59	12,00
2.2.	Maintenance of the current account with an agreed overdraft	Monthly	1,19	9,00
2.3.	Maintenance of the giro account	Monthly	1,59	12,00
2.4.	Use of the current account by an authorized representative	Monthly	0,66	5,00
2.5.	Use of the giro account by an authorized representative	Monthly	0,66	5,00
3	CLOSING OF THE ACCOUNT			
3.1.	Closing of the current account (for the account that has been open for 6 months or less)	One - time	6,64	50,00
4	MAINTENANCE OF PACKAGES			
4.1.	Change in a package initiated by the Client	One - time	0,00	0,00
4.2.	Kent Express Senior Package	Monthly	2,65	20,00
4.3.	Kent Express Basic	Monthly	4,65	35,00
4.4.	Kent Express Medium	Monthly	6,64	50,00
4.5.	Kent Express Plus	Monthly	11,95	90,00
4.6.	Kent Express Premium	Monthly	15,93	120,00
4.7.	Kent Club Green	Monthly	39,82	300,00
4.8.	Kent Club Gold	Monthly	79,63	600,00
4.9.	Kent Club Black	Monthly	119,45	900,00

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Tariff item no.	Type of service	Basis, calculation method	Fee amount in EUR (fixed exchange rate 7,53450)	Fee amount in HRK
5	STANDING ORDER			
5.1.	Contracting a standing order - internal payment	One - time	0,00	0,00
5.2.	Contracting a standing order - external payment	One - time	1,33	10,00
5.3.	Payment in favour of the business entities' account with the Bank	Upon a transaction	0,30%, min 0,27; max.6,64	0,30%, min 2,00; max. 50,00
5.4.	Payment in favor of the consumer's account with the Bank	Upon a transaction	0,00	0,00
5.5.	Payment in favor of the account with another Bank	Upon a transaction	0,50%, min 0,40; max.6,64	0,50%, min 3,00; max. 50,00
6	DIRECT DEBITING			
6.1.	Execution of SEPA direct debits	Upon a transaction	1,00%, min 0,27; max.6,64	1,00%, min 2,00; max. 50,00
6.2.	Assignment, modification and cancellation of special conditions of the execution	One - time	1,33	10,00
6.3.	Obtaining of a copy of the Consent	One - time	2,65	20,00
7	REPORTING – TRANSACTION ACCOUNTS			
7.1.	Printout of the current account transactions once a month at the client's request	Upon request	0,00	0,00
7.2.	Printout of the giro account transactions once a month at the client's request	Upon request	0,00	0,00
7.3.	Printout of the current and giro account transactions more than once a month at the Client's request	Upon request	1,33	10,00
7.4.	Issuance of the current account balance statement at the client's request	Upon request	3,98 in a Branch 6,64 delivery to the house address	30,00 in a Branch 50,00 delivery to the house address
7.5.	Warning notice and warning before the lawsuit for unallowed overdraft	Upon debt	0,00	0,00
8	CARDS AND CASH			
8.1.	ISSUANCE AND USE OF A DEBIT CARD			
8.1.1.	Issuance of the card to the account owner	Upon request	0,00	0,00
8.1.2.	Issuance of the card to the authorized person	Upon request	3,98	30,00
8.1.3.	Reissuance of the card at the validity expiration	One - time	0,00	0,00
8.1.4.	Urgent card issuance	Upon request	13,27	100,00
8.1.5.	Replacement of the card	Upon request	6,64	50,00
8.1.6.	Reprinting of the existing PIN	Upon request	3,32	25,00
8.1.7.	Card blocking due to default	Upon debt	2,65	20,00
8.1.8.	Contracting the service of payment in installments	At a request	0,00	0,00

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Tariff item no.	Type of service	Basis, calculation method	Fee amount in EUR (fixed exchange rate 7,53450)	Fee amount in HRK
8.2.	CASH WITHDRAWAL WITH A DEBIT CARD AT THE ATM			
8.2.1.	Payment at ATMs of the Bank	Upon a transaction	0,00	0,00
8.2.2.	Payment at MBNet ATMs - the first 3 transactions in a month	Upon a transaction	0,00	0,00
8.2.3.	Payment at MBNet ATMs - after the first 3 free of charge transactions in a month	Upon a transaction	2,00%, min 1,33	2,00%, min 10,00
8.2.4.	Payment at MBNet ATMs in the Republic of Croatia	Upon a transaction	2,00%, min 1,99	2,00%, min 15,00
8.2.5.	Payment at ATMs in countries within the European Economic Area that have the EURO as national currency	Upon a transaction	2,00%, min 1,99	2,00%, min 15,00
8.2.6.	Payment at ATMs in countries within the European Economic Area with the currency different than EURO as national currency	Upon a transaction	2,00%, min 1,99	2,00%, min 15,00
8.2.7.	Payment at ATMs in countries out of the European Economic Area	Upon a transaction	4,00%, min 4,65	4,00%, min 35,00
8.2.8.	Payment at ATMs with the transaction being divided into installments	Upon a transaction	3 installments: 1,50% of the amount	3 installments: 1,50% of the amount
			6 installments: 2,70% of the amount	6 installments: 2,70% of the amount
			9 installments: 3,80% of the amount	9 installments: 3,80% of the amount
			12 installments: 5,00% of the amount	12 installments: 5,00% of the amount
8.3.	CASH WITHDRAWAL BY DEBIT CARD AND PAYMENT AT EFT POS			
8.3.1.	Withdrawal at EFT POS of the MBNet network	Upon a transaction	2,00%, min 1,33	2,00%, min 10,00
8.3.2.	Withdrawal at EFT POS out of the MBNet network in the Republic of Croatia	Upon a transaction	2,00%, min 1,99	2,00%, min 15,00
8.3.3.	Withdrawal at EFT POS within the countries of the European Economic Area with the national currency in EUR	Upon a transaction	2,00%, min 1,99	2,00%, min 15,00
8.3.4.	Withdrawal at EFT POS within the countries of the European Economic Area with the national currency different than EUR	Upon a transaction	2,00%, min 1,99	2,00%, min 15,00
8.3.5.	Withdrawal at EFT POS out of the countries of the European Economic Area	Upon a transaction	4,00%, min 4,65	4,00%, min 35,00
8.3.6.	Payment in installments (up to 12 installments)	Upon a transaction	0,00	0,00
8.3.7.	Payment at the POS devices	Upon a transaction	0,00	0,00
8.4.	CASH WITHDRAWAL IN BRANCHES OF THE BANK			
8.4.1.	For a withdrawal of up to 66.300,00 EUR/ 499.537.35 HRK*	Upon a transaction	0,40	3,00

*According to the decision of the Management Board, the fee for cash withdrawals in bank branches is not charged until June 30, 2023.

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Tariff item no.	Type of service	Basis, calculation method	Fee amount in EUR (fixed exchange rate 7,53450)	Fee amount in HRK
8.4.2.	For a withdrawal of over 66.300,00 EUR/ 499.537,35 HRK*	Upon a transaction	26,54	200,00
8.5.	CREDIT CARD ISSUANCE			
8.5.1.	Registration fee Mastercard/Visa charge - main user	One - time	13,27	100,00
8.5.2.	Registration fee Mastercard/Visa revolving - main user	One - time	0,00	0,00
8.5.3.	Registration fee Mastercard/Visa charge – additional user	One - time	6,64	50,00
8.5.4.	Registration fee Mastercard/Visa revolving - additional user	One - time	6,64	50,00
8.5.5.	Membership Mastercard/Visa charge - main user	Monthly	1,19	9,00
8.5.6.	Membership Mastercard/Visa revolving - main user	Monthly	1,19	9,00
8.5.7.	Membership Mastercard/Visa charge - additional user	Monthly	1,19	9,00
8.5.8.	Membership Mastercard/Visa revolving - additional user	Monthly	1,19	9,00
8.5.9.	Urgent card making - Mastercard/Visa charge	Upon request	13,27	100,00
8.5.10.	Urgent card making - Mastercard/Visa revolving	Upon request	13,27	100,00
8.5.11.	Card replacement - Mastercard/Visa charge	Upon request	6,64	50,00
8.5.12.	Card replacement - Mastercard/Visa revolving	Upon request	6,64	50,00
8.5.13.	Reprinting of the existing PIN – Mastercard/Visa charge	Upon request	3,32	25,00
8.5.14.	Reprinting of the existing PIN – Mastercard/Visa revolving	Upon request	3,32	25,00
8.5.15.	Re-issuance after expiry - Mastercard/Visa charge	One - time	0,00	0,00
8.5.16.	Re-issuance after expiry - Mastercard/Visa revolving	One - time	0,00	0,00
8.5.17.	Card blocking due to default - Mastercard/Visa charge	Upon debt	3,98	30,00
8.5.18.	Card blocking due to default - Mastercard/Visa revolving	Upon debt	3,98	30,00
8.5.19.	Issuance of metal cards to owners of business entities - users of Kent Gold or Black package	Monthly	0,00	0,00
8.5.20.	Issuance of metal cards to clients whose metal card is not included in the package	Monthly	10,00	75,35
8.6.	CASH WITHDRAWAL WITH A CREDIT CARD AT AN ATM			
8.6.1.	Withdrawal at the Bank's ATMs – Mastercard/Visa revolving and charge	Upon a transaction	2,50%, min 3,32	2,50%, min 25,00
8.6.2.	Withdrawal at the ATMs of other banks in the Republic of Croatia - Mastercard/Visa revolving and charge	Upon a transaction	3,00%, min 3,98	3,00%, min 30,00

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8.6.3.	Withdrawal at the ATMs of the banks in the countries within the European Economic Area with the national currency in EUR - Mastercard/Visa revolving and charge	Upon a transaction	3,00%, min 3,98	3,00%, min 30,00
8.6.4.	Withdrawal at the ATMs of the banks in the countries within the European Economic Area with the national currency different than EUR - Mastercard/Visa revolving and charge	Upon a transaction	3,00%, min 3,98	3,00%, min 30,00
8.6.5.	Withdrawal at the ATMs of the banks in the countries out of the European Economic Area - Mastercard/Visa revolving and charge	Upon a transaction	3,00%, min 5,31	3,00%, min 40,00
8.7.	CASH WITHDRAWAL BY CREDIT CARD AND PAYMENT AT EFT POS			
8.7.1.	Withdrawal at the EFTPOS devices of other banks - Mastercard/Visa revolving and charge	Upon a transaction	3,00%, min 3,98	3,00%, min 30,00
8.7.2.	Withdrawal at the EFTPOS devices in the countries within the European Economic Area with the national currency in EUR - Mastercard/Visa revolving and charge	Upon a transaction	3,00%, min 3,98	3,00%, min 30,00
8.7.3.	Withdrawal at the EFTPOS devices in the countries within the European Economic Area with the national currency different than EUR - Mastercard/Visa revolving and charge	Upon a transaction	3,00%, min 3,98	3,00%, min 30,00
8.7.4.	Withdrawal at the EFTPOS devices in the countries out of the European Economic Area - Mastercard/Visa revolving and charge	Upon a transaction	3,00%, min 5,31	3,00%, min 40,00
8.7.5.	Payment at the points of sale - Mastercard/Visa revolving and charge	Upon a transaction	0,00	0,00
9	ON-LINE BANKING			
9.1.	Registration fee for Internet banking e-Kent	By a User	0,00	0,00
9.2.	Use of e-Kent Internet banking	Monthly/by a User	1,33	10,00
9.3.	Change of data on the application form for e-Kent service	Upon a change	0,00	0,00
9.4.	Re-generating of a permanent PIN for e-Kent service	Upon a change	3,32	25,00
9.5.	Registration fee for mobile banking m-Kent	By a User	0,00	0,00
9.6.	Use of m-Kent mobile banking*	Monthly/by a User	1,06	8,00
9.7.	Re-generating of initial keys for m-Kent service	Upon a change	0,00	0,00
9.8.	Debit/credit card blocking through the m-Kent service	Upon a change	0,00	0,00
9.9.	Issuance of a confirmation for the completed transaction via m-Kent	Upon confirmation	0,00	0,00
9.10.	Issuance of a physical token	By a User	13,27	100,00

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9.11.	Compensation for a lost, damaged or unreturned token at the Bank's request	By a User	19,91	150,00
9.12.	Issuance of a mobile token (m-token)	By a User	0,00	0,00
9.13.	Issuance of the m-token device for the use of a 3-D Secure internet shopping program 14	By a User	6,64	50,00

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Tariff item no.	Type of service	Channel	Basis, calculation method	Fee amount in EUR (fixed exchange rate 7,53450)	Fee amount in HRK
10	PAYMENT IN CASH - NATIONAL TRANSACTION IN EUR				
10.1.	Payment to the accounts of business entities in the Bank or to any account outside the Bank (cost option SHA)	In a Branch	Upon a transaction	1,25 %, min 1,33; max. 13,27	1,25 %, min 10,00; max. 100,00
10.2.	Payment to the consumer's account with the Bank	In a Branch	Upon a transaction	0,00	0,00
10.3.	Payment of money order with 2D BAR CODE	In a Branch	Upon a transaction	0,66	4,99
10.4.	Payment of money order with 2D BAR CODE on a self-service device	In a Branch	Upon a transaction	0,42	3,20
10.5.	Payment to the giro account of a residential building opened with the Bank - under management*	In a Branch	Upon a transaction	0,00	0,00
10.6.	Payment to the giro account of a residential building opened with the Bank - under management**	In a Branch	Upon a transaction	0,13	1,00
10.7.	Payment to the giro account of a residential building opened with the Bank - under management***	In a Branch	Upon a transaction	0,20	1,50
10.8.	Payment to individual business entities to the account with the Bank and outside the Bank****	In a Branch	Upon a transaction	0,13	1,00
10.9.	Payment of the insurance premium to the account of the savings bank Wustenrot stambena štedionica, insurance companies Triglav osiguranja d.d., Agram životnog osiguranja d.d., Wustenrot životnog osiguranja d.d., Euroherc osiguranja opened with the Bank	In a Branch	Upon a transaction	0,00	0,00
10.10.	Payment to the giro account Kružni tok d.o.o. opened with the Bank	In a Branch	Upon a transaction	1,00 %, min 0,93; maks. 3,98	1,00 %, min 7,00; maks. 30,00
10.11.	Payment in favor of humanitarian organizations and associations with the Bank and outside the Bank	In a Branch	Upon a transaction	0,00	0,00
11	PAYMENT IN CASH - NATIONAL TRANSACTION IN A FOREIGN CURRENCY OTHER THAN EUR				
11.1.	Payment outside the Bank (cost option SHA)	In a Branch	Upon a transaction	0,50%, min 10,62; max. 92,91	0,50%, min 80,00; max. 700,00
11.2.	Payment to the consumer's account opened with the Bank	In a Branch	Upon a transaction	0,00	0,00
11.3.	Payment to the business entity's account opened with the Bank	In a Branch	Upon a transaction	0,30%, min 10,62; max. 92,91	0,30%, min 80,00; max. 700,00

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12	PAYMENT IN CASH - ABROAD IN EUR				
12.1.	Payment outside the Bank (cost option SHA) - cross-border	In a Branch	Upon a transaction	1,25%, min 1,33; max. 13,27	1,25 %, min 10,00; max. 100,00
12.2.	Payment outside the Bank (cost option SHA) - international	In a Branch	Upon a transaction	0,50%, min 10,62; max. 92,91	0,50%, min 80,00; max. 700,00
13	PAYMENT IN CASH - ABROAD IN THE CURRENCY OTHER THAN EUR				
13.1.	Payment outside the Bank (cost option SHA) - cross-border	In a Branch	Upon a transaction	0,50%, min 10,62; max. 66,36	0,50%, min 80,00; max. 500,00
13.2.	Payment outside the Bank (cost option SHA/BEN/OUR) international	In a Branch	Upon a transaction	0,50%, min 10,62; max.92,91	0,50%, min 80,00; max.700,00
14	OTHER CASH BUSINESSES				
14.1.	Cancellation of the announced payment (expressed in EUR equivalent for all currencies)	In a Branch	Upon announcement	0,25%, for the amounts greater than 9.954,21	0,25%, for the amounts greater than 75.000,00
14.2.	Exchange of EUR coins into EUR banknotes	In a Branch	Upon a transaction	2,50%, min 2,65; max. 132,72	2,50%, min 20,00; max. 1.000,00
15	CREDIT TRANSFER				
15.1.	CREDIT TRANSFER - NATIONAL IN EUR				
15.1.1.	Payment to the accounts outside the Bank	In a Branch	Upon a transaction	1,00%, min 0,66; max. 13,27	1,00%, min 5,00; max. 100,00
15.1.2.	Payment to the accounts outside the Bank	On-line banking	Upon a transaction	0,27	2,00
15.1.3.	Payment to the consumer accounts with the Bank	In a Branch	Upon a transaction	0,00	0,00
15.1.4.	Payment to the consumer accounts with the Bank	On-line banking	Upon a transaction	0,00	0,00
15.1.5.	Payment to the business entities account with the Bank	In a Branch	Upon a transaction	0,70%, min 0,27; max. 6,64	0,70%, min 2,00; max. 50,00
15.1.6.	Payment to the business entities account with the Bank	On-line banking	Upon a transaction	0,00	0,00
15.1.7.	Payment in favor of humanitarian organizations and associations	In a Branch	Upon a transaction	0,00	0,00
15.1.8.	Payment in favor of humanitarian organizations and associations	On-line banking	Upon a transaction	Service not available	Service not available
15.1.9.	Payment of the insurance premium in favor of the account of the savings bank Wustenrot stambene štedionice, insurance companies Triglav osiguranja d.d., Agram life osiguranja d.d., Wustenrot životnog osiguranja d.d., Euroherc osiguranja opened with the Bank	In a Branch	Upon a transaction	0,00	0,00

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15.1.10.	Urgent execution (TARGET)	In a Branch	Upon a transaction	13,27	100,00
15.1.11.	Urgent execution (TARGET)	On-line banking e- Kent	Upon a transaction	13,27	100,00

15.2.	CREDIT TRANSFER – NATIONAL IN THE CURRENCY DIFFERENT THAN EUR				
15.2.1.	Payment to the accounts outside the Bank (cost option SHARE))	In a Branch	Upon a transaction	0,40%, min 10,62; max. 92,91	0,40%, min 80,00; max. 700,00
15.2.2.	Payment to the accounts outside the Bank (cost option SHARE)	On-line banking e-Kent	Upon a transaction	0,40%, min 10,62; max. 66,36	0,40%, min 80,00; max. 500,00
15.2.3.	Payment to the accounts outside the Bank	On-line banking m-Kent	Upon a transaction	Service not available	Service not available
15.2.4.	Payment to the consumer accounts with the Bank	In a Branch	Upon a transaction	0,00	0,00
15.2.5.	Payment to the consumer accounts with the Bank	On-line banking e -Kent	Upon a transaction	0,00	0,00
15.2.6.	Payment to the consumer accounts with the Bank	On-line banking m - Kent	Upon a transaction	Service not available	Service not available
15.2.7.	Payment to the business entities account with the Bank	In a Branch	Upon a transaction	0,30%, min 10,62; max. 92,91	0,30%, min 80,00; max. 700,00
15.2.8.	Payment to the business entities account with the Bank	On-line banking e- Kent	Upon a transaction	0,30%, min 10,62; max. 66,36	0,30%, min 80,00; max. 500,00
15.2.9.	Payment to the business entities account with the Bank	On-line banking m - Kent	Upon a transaction	Service not available	Service not available
15.2.10.	Urgent execution	In a Branch	Upon a transaction	13,27	100,00
15.2.11.	Urgent execution	On-line banking	Upon a transaction	13,27	100,00
15.3.	CREDIT TRANSFER - ABROAD IN EUROS				
15.3.1.	Payment to the accounts outside the Bank (cost option SHARE) - cross-border	In a Branch	Upon a transaction	1,00%, min 0,66; max. 13,27	1,00%, min 5,00; max. 100,00
15.3.2.	Payment to accounts outside the Bank (cost option SHARE) - cross-border	On-line banking	Upon a transaction	0,27	2,00
15.3.3.	Payment to accounts outside the Bank (cost option SHARE/BEN/OUR) - international	In a Branch	Upon a transaction	0,40%, min 10,62; max. 92,91	0,40%, min 80,00; max. 700,00
15.3.4.	Payment to accounts outside the Bank (cost option SHARE/BEN/OUR) - international	On-line banking e - Kent	Upon a transaction	0,40%, min 10,62; max. 66,36	0,40%, min 80,00; max. 500,00

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15.3.5.	Payment to accounts outside the Bank (cost option SHARE/BEN/OUR) - international	On-line banking m-Kent	Upon a transaction	Service not available	Service not available
15.3.6.	Urgent execution of the order - international	In a Branch	Upon a transaction	13,27	100,00
15.3.7.	Urgent execution of the order - international	On-line banking e- Kent	Upon a transaction	13,27	100,00
15.3.8.	Urgent execution of the order - international	On-line banking m- Kent	Upon a transaction	Service not available	Service not available
15.3.9	Urgent execution of the order - (TARGET) - cross-border	In a Branch	Upon a transaction	13,27	100,00
15.3.10.	Urgent execution of the order - (TARGET) - cross-border	On-line banking e-Kent	Upon a transaction	13,27	100,00
15.4.	CREDIT TRANSFER - ABROAD IN THE CURRENCY DIFFERENT THAN EUR				
15.4.1.	Payment to the accounts outside the Bank (cost option SHA/BEN/OUR) - cross-border	In a Branch	Upon a transaction	0,40%, min 10,62; max. 92,91	0,40%, min 80,00; max. 700,00
15.4.2.	Payment to the accounts outside the Bank (cost option SHA/BEN/OUR) - cross-border	On-line banking e-Kent	Upon a transaction	0,40% min 10,62; max. 66,36	0,40% min 80,00; max. 500,00
15.4.3.	Payment to the accounts outside the Bank (cost option SHA/BEN/OUR) - cross-border	On-line banking m-Kent	Upon a transaction	Service not available	Service not available
15.4.4.	Payment to the accounts outside the Bank (cost option SHA/BEN/OUR) - international	In a Branch	Upon a transaction	0,40%, min 10,62; max. 92,91	0,40%, min 80,00; max. 700,00
15.4.5.	Payment to the accounts outside the Bank (cost option SHA/BEN/OUR) - international	On-line banking e- Kent	Upon a transaction	0,40%, min 10,62; max. 66,36	0,40%, min 80,00; max. 500,00
15.4.6.	Payment to accounts outside the Bank (cost option SHA/BEN/OUR) - international	On-line banking m- Kent	Upon a transaction	Service not available	Service not available
15.4.7.	Urgent execution of the order	In a Branch	Upon a transaction	13,27	100,00
15.4.8.	Urgent execution of the order	On-line banking e- Kent	Upon a transaction	13,27	100,00
15.4.9.	Urgent execution of the order	On-line banking m- Kent	Upon a transaction	Service not available	Service not available
15.5	REVOCATION OF ORDERS PRIOR TO EXECUTION OF TRANSACTION	In a Branch or by On-line banking	Upon a transaction	In the amount of the fee for the execution of the transaction (payment) depending on the type of the transaction under Items 15.1. to 15.4. of this Decision	In the amount of the fee for the execution of the transaction (payment) depending on the type of the transaction under Items 15.1. to 15.4. of this Decision

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16	COMPLAINTS				
16.1.	Payment order complaints prior to the execution (for international transactions)	In a Branch	Upon a transaction	13,27	100,00
16.2.	Payment order complaints after the execution (for international transactions)	In a Branch	Upon a transaction	26,54 + actual cost	200,00 + actual cost
16.3.	Request for the return of funds based on the executed payment order	In a Branch	Upon a transaction	2,00%, min 1,33; max. 26,54	2,00%, min 10,00; max. 200,00
16.4.	Unjustified complaint (for a transaction made in a third country - international transaction) - Mastercard/Visa charge		Upon a transaction	5,00% min 6,64	5,00% min 50,00
16.5.	Unjustified complaint (for a transaction made in a third country - international transaction) - Mastercard/Visa revolving		Upon a transaction	5,00% min 6,64	5,00% min 50,00
16.6.	Unjustified complaint (for a transaction made in a third country - international transaction) - Maestro/Visa debit card		Upon a transaction	5,00% min 6,64	5,00% min 50,00
17	DEPOSITS IN EUR AND THE CURRENCY DIFFERENT THAN EUR				
17.1.	Fee for contracting deposit	In a Branch	By an agreement	0,00	0,00
17.2.	Deposit maintenance	In a Branch	By an agreement	0,00	0,00
17.3.	Fee for early termination of deposits (contracted from 1 June 2015)	In a Branch	By an agreement	6,64	50,00

Tariff item no.	Type of service	Basis, calculation method	Fee amount in EUR (fixed exchange rate 7,53450)	Fee amount in HRK
18	LOANS			
18.1.	Fee for application processing and loan use	loan amount, one time		
18.1.1.	Housing loan			
	Housing loan - combined interest rate		0,00	0,00
	Housing loan GIP PIONIR, PARON, TEHNIKA GRADNJA, VMD, MAYER PROPERTY BETA d.o.o. and other partners with whom the bank has contracted cooperation - combined interest rate		0,00	0,00
	Housing loan MAYER PROPERTY BETA D.O.O. - combined interest rate		0,00	0,00
	Housing loan ORANICE D.O.O. and other credited housing construction - combined interest rate			
18.1.2.	Non-purpose loan			
	Non-purpose loan - combined interest rate		0,30%	

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	Non-purpose loan (direct booker - special offer) - combined interest rate		0,50%	
	Non-purpose loan with the real estate pledge - combined interest rate		0,00	0,00
18.1.3.	Loan for retirees - fixed interest rate		0,30%	
18.1.4.	Lombard loan – fixed interest rate		0,50% min 13,27; max. 132,72	0,50% min 100,00; max. 1.000,00
18.1.5.	Tourist loan			
	Tourist loan up to 30.000,00 EUR		0,50% when the funds are spent as intended, without paying out cash 1,00% when paid in full or partially in cash	
	Tourist loan up to 300.000,00 EUR		0,00	0,00
18.2.	Fee for early closing of loans (for the loans disbursed until 31.12.2009)	The remaining amount of undue principal, one time	3,00%	
18.3.	Full or partial repayment of the loan that has been repaid in the period during which the fixed interest rate was applied, if the amount of early repayment does not exceed the amount of EUR 10,000.00 (equivalent value of another currency) within 12 months	One - time	No fee	
18.4.	Full or partial repayment of the loans with a fixed interest rate applied at the time of early repayment, if the amount of early repayment exceeds the amount of EUR 10,000.00 (the equivalent of another currency) within 12 months (from the day of the first early repayment of the loan, once or more times) and if there is more than 12 months between the day of early repayment and the due date. The fee amount can not exceed the amount of the interest rate that the client would have paid between the day of early repayment and the day of termination of the loan agreement.	One - time	1,00% of the amount of the principal that is not due, repaid earlier	
18.5.	Full or partial repayment of the loans with fixed interest rate applied at the time of early repayment, if the amount of early repayment exceeds the amount of EUR 10,000.00 (the equivalent of another currency) within 12 months (from the day of the first early repayment of the loan, once or more times) and if there is less than 12 months between the day of early repayment and the due date. The fee amount can not exceed the amount of the interest rate that the client would have paid between the day of early repayment and the day of termination of the loan agreement.	One - time	0,50% of the amount of the principal that is not due, repaid earlier	
18.6.	Fee for early closing of the housing loan (partially or in full)	Remaining amount of undue principal	0,00	0,00
18.7.	Cancellation of the contracted loan after the legal deadline (14 days) with return of documentation	One - time	13,27	100,00
18.8.	Fee for cancellation of the early loan repayment	One - time	0,00	0,00

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18.9.	Change of the loan repayment term (extension or shortening of the loan repayment period)	One - time	1,00%, min 26,54; maks. 199,08	1,00%, min 200,00; maks. 1.500,00
18.10.	Change of debtor, co-debtor, guarantor(s).	One - time	1,00%, min 26,54; max. 199,08	1,00%, min 200,00; max. 1.500,00
18.11.	Change of real estate / movable property pledged in favor of the Bank or transferred to the fiduciary ownership of the Bank	One - time	1,00%, min 66,36; max. 265,45	1,00%, min 500,00; max. 2.000,00
18.12.	Change in the type of the loan product (eg. conversion) – except for housing loan contracts concluded after 20.10.2017. (under the influence of the Housing Consumer Lending Act, when the conversion to the national currency can be made once during the repayment of the loan, without charging a fee	One - time	66,36	500,00
18.13.	Changes to the agreed terms of the loan (release of collaterals, inclusion of an additional participant in the loan at the client's request, change of the term of use of the loan (when disbursing the loan in installments), change from fiduciary to mortgage, change of fiduciary/pledge debtor)	Remaining amount of undue principal	1,00% min 66,36; max. 265,45	1,00% min 500,00; max. 2.000,00
18.14.	Change or a premature deletion of collateral	Remaining amount of undue principal	0,80%, min 13,27; max. 66,36	0,80%, min 100,00; max. 500,00
18.15.	Moratorium*	One - time	Term of up to 6 months 26,54 Term over 6 months 53,09	Term of up to 6 months 200,00 Term over 6 months 400,00
18.16.	Issuance of a letter of intent for the issuance of a cancelling clause and/or a statement on the return of the ownership rights	One - time	26,54	200,00
18.17.	Issuance of a cancelling clause	One - time	10,62 + actual cost (notarized)	80,00 + actual cost (notarized)
18.18.	Issuance of Statement of return of ownership/ Statement of deletion of additional note/Repayment certificate/Withdrawal of proposal for registration of fiduciary/Mortgage	One - time	13,27	100,00
18.19.	Refund of the overpayment amount per loan to the account outside the Bank	One - time	1,33	10,00
18.20.	Registration of encumbrances on movable property in the Registration Service of FINA	One - time	actual cost	actual cost
18.21.	Deletion of encumbrances on movable property in the FINA Registration Service	One - time	actual cost	actual cost
18.22.	Specially requested statement on turnover and loan balance	One - time	13,27 paid when submitting the application	100,00 paid when submitting the application
18.23.	Fee for the issuance of a Debt status certificate	One - time	6,64 + VAT	50,00 + VAT

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18.24.	Credit processing fee for refinancing the existing obligations under the loans and limit products (allowed overdraft, credit card, installment payment limit) at the Bank (restructuring in case of inability to meet the existing obligations)	One - time	13,27	100,00
18.25.	Credit processing fee for refinancing the existing obligations only for limited products (allowed overdraft, credit card, installment payment limit) - restructuring in case of inability to meet the existing obligations	One - time	0,00	0,00

*If the client uses a combination of moratorium and/or refinancing (restructuring) and/or extension of the repayment term - the client will be charged a single fee equal to the highest fee for these three services.

19 NAKNADE ZA IZNAJMLJIVANJE SEFOVA							
	Zapremina sefa	Najam 3 mjeseca EUR (fiksni tečaj 7,53450)	Najam 3 mjeseca u KN	Najam 6 mjeseci EUR (fiksni tečaj 7,53450)	Najam 6 mjeseci u KN	Najam 12 mjeseci EUR (fiksni tečaj 7,53450)	Najam 12 mjeseci u KN
19.1.	Sef A/6x30x48 cm/	17,92 + PDV	135,00 + PDV	24,55 + PDV	185,00 + PDV	31,19 + PDV	235,00 + PDV
19.2.	Sef B/9x30x48 cm/	19,24 + PDV	145,00 + PDV	31,19 + PDV	235,00 + PDV	44,46 + PDV	335,00 + PDV
19.3.	Sef C/15x30x48 cm/	21,90 + PDV	165,00 + PDV	37,83 + PDV	285,00 + PDV	57,73 + PDV	435,00 + PDV
19.4.	Sef D/21x30x48 cm/	24,55 + PDV	185,00 + PDV	47,12 + PDV	355,00 + PDV	71,01 + PDV	535,00 + PDV
19.5.	Sef E/30x30x48 cm/	27,21 + PDV	205,00 + PDV	57,73 + PDV	435,00 + PDV	90,92 + PDV	685,00 + PDV
19.6.	Kaucija	39,82	300,00	39,82	300,00	39,82	300,00

Note: Withdrawals at the Bank's cash desk in the amount higher than €5,000 or in the corresponding equivalent value of another currency must be announced to the Bank 3 (three) working days prior to payment.

Tariff item no.	Type of service	Basis, calculation method	Fee amount in EUR (fixed exchange rate 7,53450)	Fee amount in HRK
20	OTHER			
20.1.	Transfer fee from intermediary bank	By a transaction	Actual fee cost of intermediary bank	Actual fee cost of intermediary bank
20.2.	Payment statements at the request of the client	Upon request	0,66 per page	5,00 per page
20.3.	Issuance of various certificates and statements	Upon request	6,64 + VAT	50,00 + VAT
20.4.	Issuance of copies of original documentation	Upon request	3,32	25,00

*Attachment 1. to the Decision on fees in business with consumers, tariff items 10.5; 10.6; 10.7; 10.8. - the list of giro accounts of residential buildings under management opened with KentBank d.d.

Decision on fees in the operations with consumers

FINAL PROVISIONS

In addition to the fees from the Decision on fees in business with consumers, the Bank may also calculate and collect from clients the fees of FINA, the CNB, the Money Market as well as other entities, depending on a specific service and its realization.

In addition to the fees and individual services, the Bank may also calculate the actual costs, such as:

- postage and telecommunications costs
- costs charged by other banks in the country and abroad
- fees, taxes and similar paid by the Bank
- other costs that are not specified, but are determined by the Agreement between the Bank and the user of the service.

Fees are variable and they are calculated and charged according to the valid Decision on Fees in Business with Consumers.

During the contractual relationship, the Bank will not charge the client a fee that was not contained in the Decision on fees in business with consumers at the time the Agreement was concluded.

The fees listed under Item 18.7. to 18.21. will be calculated and charged only for the loans contracted after 1 June 2015.

The fees listed under item 18.03. to 18.5. will be calculated and charged only for the loans contracted after 15 December 2019.

A non-consumer is a natural person with the activity within the scope of his or her economic activity or a freelance profession.

The decision on fees is an integral part of the framework agreement.

Depending on its business interest, business significance, market conditions, the Bank's Management Board may determine a different amount of the fee than the fee specified in this Decision.

This Decision enters into force and applies from 1 January 2023.

In Zagreb, 20 October 2022

Decision on fees in the operations with consumers

Appendix 1 - the list of the residential buildings giro accounts opened with KentBank d.d.

PAYMENT IN CASH – TRANSACTION IN THE OFFICIAL CURRENCY OF THE REPUBLIC OF CROATIA

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.
* 10.5	
38614296273	KV-STAN d. o. o.
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.
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 RDEKA 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.
79322038016	ZADAR-STAN D.O.O.
**10.6	
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.
*** 10.7	
85303786339	DOMAR OBRT ZA USLUGE ODRŽAVANJA ZGRADA
21680920931	DOMAR 1 upravljanje
60026754629	LIVE IN SB j.d.o.o.
****10.8	
81972063656	ĐURO ĐAKOVIĆ STAN d.o.o.