

The Management Board of KentBank at the meeting held on 22.12.2023. adopted the following

**DECISION**  
on fees in business with consumers

**GENERAL PROVISIONS**

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

<b>FEES FOR PRODUCTS AND SERVICES TO NATURAL PERSONS</b>			
<b>Tariff item no</b>	<b>Type of service</b>	<b>Basis, calculation method</b>	<b>Fee amount in EUR</b>
<b>1</b>	<b>ACCOUNT OPENING</b>		
1.1.	Current account opening	One - time	0,00
1.2.	Giro account opening	One - time	0,00
<b>2</b>	<b>ACCOUNT MAINTENANCE</b>		
2.1.	Maintenance of the current account without overdraft	Monthly	1,59
2.2.	Maintenance of the current account with overdraft	Monthly	1,19
2.3.	Giro account maintenance	Monthly	1,59
2.4.	Use of the current account by an authorized representative	Monthly	0,66
2.5.	Use of the giro account by an authorized representative	Monthly	0,66
<b>3</b>	<b>ACCOUNT CLOSING</b>		
3.1.	Current account closing (for the account that has been open for 6 months or less)	One - time	7,30
3.2.	Giro account closing (for the account that has been open for 6 months or less)	One - time	7,30
<b>4</b>	<b>MAINTENANCE OF PACKAGES</b>		
4.1.	Change in a package initiated by the Client	One - time	0,00
4.2.	Kent Express Senior Package	Monthly	2,65
4.3.	Kent Express Basic	Monthly	5,65
4.4.	Kent Express Medium	Monthly	7,00
4.5.	Kent Express Plus	Monthly	12,00
4.6.	Kent Express Premium	Monthly	16,00
4.7.	Kent Club Green	Monthly	40,00
4.8.	Kent Club Gold	Monthly	80,00
4.9.	Kent Club Black	Monthly	120,00
<b>5</b>	<b>STANDING ORDER</b>		
5.1.	Contracting a standing order - internal payment	One - time	0,00
5.2.	Contracting a standing order - external payment	One - time	1,33
5.3.	Payment in favor of the business entities' account with the Bank	Upon a transaction	0,30%, min 0,27; maks. 6,64
5.4.	Payment in favor of the consumer's account with the Bank	Upon a transaction	0,00
5.5.	Payment in favor of the account with another Bank	Upon a transaction	0,50%, min 0,40; maks. 6,64

Tariff item no	Type of service	Basis, calculation method	Fee amount i EUR
<b>6</b>	<b>DIRECT DEBITING</b>		
6.1.	Execution of SEPA direct debits	Upon a transaction	1,00%, min 0,27; maks. 6,64
6.2.	Assignment, modification and cancellation of special conditions of the execution	One - time	1,33
6.3.	Obtaining of a copy of the Consent	One - time	2,65
<b>7</b>	<b>REPORTING – TRANSACTION ACCOUNTS</b>		
7.1.	Printout of the current account transactions once a month at the client's request	Upon request	0,00
7.2.	Printout of the giro account transactions once a month at the client's request	Upon request	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
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
7.5.	Warning notice and warning before the lawsuit for unallowed overdraft	Upon debt	0,00
7.6.	Proceedings according to the decision on inheritance	One - time	9,95
<b>8</b>	<b>CARDS AND CASH</b>		
<b>8.1.</b>	<b>ISSUANCE AND USE OF A DEBIT CARD</b>		
8.1.1.	Card issuance to the account owner	Upon request	0,00
8.1.2.	Card issuance to the authorized person	Upon request	3,98
8.1.3.	Card reissuance at the validity expiration	One - time	0,00
8.1.4.	Urgent card issuance	Upon request	13,27
8.1.5.	Emergency debit card replacement at the client's request	Upon request	6,64
8.1.6.	Reprinting of the existing PIN	Upon request	3,32
8.1.7.	Card blocking due to default	Upon debt	2,65
8.1.8.	Contracting the service of payment in installments	At a request	0,00
8.1.9.	Emergency replacement of a debit card due to loss/theft	At a request	8,00
8.1.10.	Regular reissuance of debit card		Free of charge
<b>8.2.</b>	<b>CASH WITHDRAWAL WITH A DEBIT CARD AT THE ATM</b>		
8.2.1.	Payment at ATMs of the Bank	Upon a transaction	0,00
8.2.2.	Payment at MBNet ATMs - the first 3 transactions in a month	Upon a transaction	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
8.2.4.	Payment at MBNet ATMs in the Republic of Croatia	Upon a transaction	2,00%, min 1,99
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
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
8.2.7.	Payment at ATMs in countries out of the European Economic Area	Upon a transaction	4,00%, min 4,65

Tariff item no	Type of service	Basis, calculation method	Fee amount in EUR
8.2.8.	Payment at ATMs with the transaction being divided into installments	Upon a transaction	3 installments: 1,50% of the amount
			6 installments: 2,70% of the amount
			9 installments: 3,80% 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
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
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
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
8.3.5.	Withdrawal at EFT POS out of the countries of the European Economic Area	Upon a transaction	4,00%, min 4,65
8.3.6.	Payment in installments (up to 12 installments)	Upon a transaction	0,00
8.3.7.	Payment at the POS devices	Upon a transaction	0,00
8.4.	CASH WITHDRAWAL IN BRANCHES OF THE BANK		
8.4.1.	For a withdrawal of up to 66.300,00 EUR	Upon a transaction	0,40
8.4.2.	For a withdrawal of over 66.300,00 EUR	Upon a transaction	26,54
8.5.	CREDIT CARD ISSUANCE		
8.5.1.	Registration fee Visa charge - main user	One - time	13,27
8.5.2.	Registration fee Visa revolving - main user	One - time	0,00
8.5.3.	Registration fee Visa charge – additional user	One - time	6,64
8.5.4.	Registration fee Visa revolving - additional user	One - time	6,64
8.5.5.	Membership Visa charge - main user	Monthly	1,60
8.5.6.	Membership Visa revolving - main user	Monthly	1,19
8.5.7.	Membership Visa charge - additional user	Monthly	1,19
8.5.8.	Membership Visa revolving - additional user	Monthly	1,19
8.5.9.	Urgent card creation - Visa charge	Upon request	20,00
8.5.10.	Urgent card creation – Visa revolving	Upon request	20,00
8.5.11.	Emergency replacement of the Visa charge card	Upon request	6,64
8.5.12.	Emergency replacement of the Visa revolving card at the client's request	Upon request	6,64
8.5.13.	Reprinting of the existing PIN –Visa charge	Upon request	3,32
8.5.14.	Reprinting of the existing PIN – Visa revolving	Upon request	3,32
8.5.15.	Reissuing after expiry – Visa charge	One - time	0,00
8.5.16.	Reissuing after expiry – Visa revolving	One - time	0,00
8.5.17.	Card blocking due to improper use - Visa charge	Upon debt	3,98

<b>Tariff item no</b>	<b>Type of service</b>	<b>Basis, calculation method</b>	<b>Fee amount in EUR</b>
8.5.18.	Card blocking due to irregular use – Visa revolving	Upon debt	3,98
8.5.19.	Issuance of metal cards to owners of business entities - users of Kent Gold or Black package	Monthly	0,00
8.5.20.	Issuance of a metal card to clients whose metal card is not included in the package	Monthly	15,00
8.5.21.	Urgent issuance of a credit card - metal Visa	One - time	30,00
8.5.22.	Emergency replacement of credit card (e.g. in case of change of personal data) - metal Visa	One - time	70,00
8.5.23.	Reprinting of the existing PIN credit card - metal Visa	One - time	3,65
8.5.24.	Emergency credit card replacement due to loss/theft - metal Visa	One - time	60,00
8.5.25.	Regular credit card reissuance	One - time	Free of charge
<b>8.6.</b>	<b>CASH WITHDRAWAL WITH A CREDIT CARD AT AN ATM</b>		
8.6.1.	Payment at the Bank's ATMs - Visa revolving and charge	Upon a transaction	2,50%, min 3,32
8.6.2.	Payment at ATMs of other banks in the Republic of Croatia - Visa revolving and charge	Upon a transaction	3,00%, min 3,98
8.6.3.	Payment at bank ATMs in countries within the European Economic Area that have the national currency EUR - Visa revolving and charge	Upon a transaction	3,00%, min 3,98
8.6.4.	Payment at bank ATMs in countries within the European Economic Area that have a national currency other than EUR - Visa revolving and charge	Upon a transaction	3,00%, min 3,98
8.6.5.	Payment at bank ATMs in countries outside the European Economic Area – Visa revolving and charge	Upon a transaction	3,00%, min 5,31
<b>8.7.</b>	<b>CASH WITHDRAWAL BY CREDIT CARD AND PAYMENT AT EFT POS</b>		
8.7.1.	Payment on EFT POS devices of other banks - Visa revolving and charge	Upon a transaction	3,00%, min 3,98
8.7.2.	Payment on EFT POS devices in countries within the European Economic Area that have the national currency EUR - Visa revolving and charge	Upon a transaction	3,00%, min 3,98
8.7.3.	Payment on EFT POS devices in countries within the European Economic Area that have a national currency other than EUR - Visa revolving and charge	Upon a transaction	3,00%, min 3,98
8.7.4.	Payment on EFT POS devices in countries outside the European Economic Area - Visa revolving and charge	Upon a transaction	3,00%, min 5,31
8.7.5.	Payment at points of sale - Visa revolving and charge	Upon a transaction	0,00
<b>9</b>	<b>ON-LINE BANKING</b>		
9.1.	Registration fee for Internet banking e-Kent	By a User	0,00
9.2.	Use of e-Kent Internet banking	Monthly/by a User	1,33
9.3.	Change of data on the application form for e-Kent service	Upon a change	0,00
9.4.	Re-generating of a permanent PIN for e-Kent service	Upon a change	3,32
9.5.	Registration fee for mobile banking m-Kent	By a User	0,00
9.6.	Use of m-Kent mobile banking	Monthly/by a User	1,06
9.7.	Re-generating of initial keys for m-Kent service	Upon a change	0,00
9.8.	Debit/credit card blocking through the m-Kent service	Upon a change	0,00

<b>Tariff item no</b>	<b>Type of service</b>	<b>Basis, calculation method</b>	<b>Fee amount in EUR</b>
9.9.	Issuance of a confirmation for the completed transaction via m-Kent	Upon confirmation	0,00
9.10.	Issuance of a physical token	By a User	13,27
9.11.	Compensation for a lost, damaged or unreturned token at the Bank's request	By a User	19,91
9.12.	Issuance of a mobile token (m-token)	By a User	0,00
9.13.	Issuance of the m-token device for the use of a 3-D Secure E-commerce	By a User	6,64

Tariff item no.	Type of service	Channel	Basis, calculation method	Fee amount in EUR
<b>10</b>	<b>PAYMENT IN CASH - NATIONAL TRANSACTION IN EUR</b>			
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 10,00; maks. 13,27
10.2.	Payment to the consumer's account with the Bank	In a Branch	Upon a transaction	0,00
10.3.	Payment orders, 2D BAR CODE	In a Branch	Upon a transaction	0,66
10.4.	Payment orders, 2D BAR CODE on a self-service device	In a Branch	Upon a transaction	0,42
10.5.	Payment in cash - payment of the insurance premium in favor of the Sava account opened in Kent Bank	In a Branch	Upon a transaction	Free of charge
10.6.	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
10.7.	Payment in favor of humanitarian organizations and associations with the Bank and outside the Bank	In a Branch	Upon a transaction	0,00
<b>11</b>	<b>PAYMENT IN CASH - NATIONAL TRANSACTION IN A FOREIGN CURRENCY OTHER THAN EUR</b>			
11.1.	Payment outside the Bank (cost option SHA)	In a Branch	Upon a transaction	0,50%, min 10,62; maks. 92,91
11.2.	Payment to the consumer's account opened with the Bank	In a Branch	Upon a transaction	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 maks. 92,91
<b>12</b>	<b>PAYMENT IN CASH - ABROAD IN EUR</b>			
12.1.	Payment outside the Bank (cost option SHA) - cross-border	In a Branch	Upon a transaction	1,25%, min 1,33; maks. 13,27
12.2.	Payment outside the Bank (cost option SHA) - international	In a Branch	Upon a transaction	0,50%, min 10,62; maks. 92,91
<b>13</b>	<b>PAYMENT IN CASH - ABROAD IN THE CURRENCY OTHER THAN EUR</b>			
13.1.	Payment outside the Bank (cost option SHA) - cross-border	In a Branch	Upon a transaction	0,50%, min 10,62; maks. 66,36
13.2.	Payment outside the Bank (cost option SHA/BEN/OUR) international	In a Branch	Upon a transaction	0,50%, min 10,62; maks.92,91
<b>14</b>	<b>OTHER CASH BUSINESSES</b>			
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
14.2.	Exchange of EUR coins into EUR banknotes	In a Branch	Upon a transaction	2,50%, min 2,65; maks. 132,72
14.3.	Coin sorting cost	In a Branch	Upon a transaction	0,20% of the amount

Tariff item no.	Type of service	Channel	Basis, calculation method	Fee amount in EUR
<b>15</b>	<b>CREDIT TRANSFER</b>			
<b>15.1.</b>	<b>CREDIT TRANSFER - NATIONAL IN EUR</b>			
15.1.1.	Payment to the accounts outside the Bank	In a Branch	Upon a transaction	1,25%, min 1,59; maks. 16,59
15.1.2.	Payment to the accounts outside the Bank	On-line banking	Upon a transaction	0,30
15.1.3.	Payment to the consumer accounts with the Bank	In a Branch	Upon a transaction	0,00
15.1.4.	Payment to the consumer accounts with the Bank	On-line banking	Upon a transaction	0,00
15.1.5.	Payment to the business entities account with the Bank	In a Branch	Upon a transaction	1,25%, min 1,59; maks. 16,59
15.1.6.	Payment to the business entities account with the Bank	On-line banking	Upon a transaction	0,00
15.1.7.	Payment in favor of humanitarian organizations and associations	In a Branch	Upon a transaction	0,00
15.1.8.	Payment in favor of humanitarian organizations and associations	On-line banking	Upon a transaction	Service not available
15.1.9.	Credit transfer - payment of the insurance premium in favor of Sava's account opened at the Bank	In a Branch	Upon a transaction	free of charge
15.1.10.	Urgent execution (TARGET)	In a Branch	Upon a transaction	13,27
15.1.11.	Urgent execution (TARGET)	On- line banking e-Kent	Upon a transaction	13,27
<b>15.2.</b>	<b>CREDIT TRANSFER – NATIONAL IN THE CURRENCY DIFFERENT THAN EUR</b>			
15.2.1.	Payment to the accounts outside the Bank (cost option SHARE))	In a Branch	Upon a transaction	0,40%, min 10,62; maks. 92,91
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; maks. 66,36
15.2.3.	Payment to the accounts outside the Bank	On-line banking m-Kent	Upon a transaction	Service not available
15.2.4.	Payment to the consumer accounts with the Bank	In a Branch	Upon a transaction	0,00
15.2.5.	Payment to the consumer accounts with the Bank	On-line banking-e -Kent	Upon a transaction	0,00
15.2.6.	Payment to the consumer accounts with the Bank	On-line banking m - Kent	Upon a transaction	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; maks. 92,91
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; maks. 66,36
15.2.9.	Payment to the business entities account with the Bank	On-line banking m - Kent	Upon a transaction	Service not available
15.2.10.	Urgent execution	In a Branch	Upon a transaction	13,27
15.2.11.	Urgent execution	On-line banking	Upon a transaction	13,27

Tariff item no.	Type of service	Channel	Basis, calculation method	Fee amount in EUR
<b>15.3.</b>	<b>CREDIT TRANSFER - ABROAD IN EUROS</b>			
15.3.1.	Payment to the accounts outside the Bank (cost option SHARE) - crossborder	In a Branch	Upon a transaction	1,25%, min 1,59; maks. 16,59
15.3.2.	Payment to accounts outside the Bank (cost option SHARE) - crossborder	On-line banking	Upon a transaction	0,30
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; maks. 92,91
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; maks. 66,36
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
15.3.6.	Urgent execution of the order - international	In a Branch	Upon a transaction	13,27
15.3.7.	Urgent execution of the order - international	On-line banking e- Kent	Upon a transaction	13,27
15.3.8.	Urgent execution of the order - international	On-line banking m- Kent	Upon a transaction	Service not available
15.3.9	Urgent execution of the order - (TARGET) - cross-border	In a Branch	Upon a transaction	13,27
15.3.10.	Urgent execution of the order - (TARGET) - cross-border	On-line banking e-Kent	Upon a transaction	13,27
<b>15.4.</b>	<b>CREDIT TRANSFER - ABROAD IN THE CURRENCY DIFFERENT THAN EUR</b>			
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; maks. 92,91
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; maks. 66,36
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
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; maks. 92,91
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; maks. 66,36
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
15.4.7.	Urgent execution of the order	In a Branch	Upon a transaction	13,27
15.4.8.	Urgent execution of the order	On-line banking e - Kent	Upon a transaction	13,27
15.4.9.	Urgent execution of the order	On-line banking m- Kent	Upon a transaction	Service not available



Tariff item no.	Type of service	Channel	Basis, calculation method	Fee amount in EUR
15.5.	<b>REVOCATION OF ORDERS PRIOR TO EXECUTION OF TRANSACTION</b>	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
<b>16</b>	<b>COMPLAINTS</b>			
16.1.	Payment order complaints prior to the execution (for international transactions)	In a Branch	Upon a transaction	13,27
16.2.	Payment order complaints after the execution (for international transactions)	In a Branch	Upon a transaction	26,54 + 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; maks. 26,54
16.4.	Unjustified complaint (for a transaction made in a third country - international transaction) - Visa charge		Upon a transaction	5,00% min 6,64
16.5.	Unjustified complaint (for a transaction made in a third country - international transaction) - Visa revolving		Upon a transaction	5,00% min 6,64
16.6.	Unjustified complaint (for a transaction made in a third country - international transaction) - Visa debit card		Upon a transaction	5,00% min 6,64
<b>17</b>	<b>DEPOSITS IN EUR AND THE CURRENCY DIFFERENT THAN EUR</b>			
17.1.	Fee for contracting deposit	In a Branch	By an agreement	0,00
17.2.	Deposit maintenance	In a Branch	By an agreement	0,00
17.3.	Fee for early termination of deposits (contracted from 1 June 2015)	In a Branch	By an agreement	6,64

Tariff item no.	Type of service	Basis, calculation method	Fee amount in EUR
<b>18</b>	<b>LOANS</b>		
18.1.	Fee for application processing and loan use	loan amount, one time	
18.1.1.	<b>Housing loan</b>		
	Housing loan	0,00	
	Loan for investment financing	0,00	
18.1.2.	<b>Non-purpose loan</b>		
	Non-purpose loan	0,30%	
	Non-purpose loan with the real estate pledge	0,00	
18.1.3.	Loan for retirees	0,30%	
18.1.4.	Lombard loan	0,50% min 13,27; maks. 132,72	
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 with real estate collateral	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	Free of charge
18.3.	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 the amount of EUR 9,954.21 (equivalent in a currency other than EUR) within 12 months.	One - Time	Free of charge
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

Tariff item no.	Type of service	Basis, calculation method	Fee amount in EUR
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
18.7.	Cancellation of the contracted loan after the legal deadline (14 days) with return of documentation	One - Time	13,27
18.8.	Fee for cancellation of the early loan repayment	One - Time	0,00
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
18.10.	Change of debtor, co-debtor, guarantor(s)	One - Time	1,00%, min 26,54; maks. 199,08
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; maks. 265,45
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
18.13.	Changes in the agreed terms of the loan (reduction of the interest rate, change of the type of interest rate, release of the <b>security</b> instrument, inclusion of an additional participant in the loan at the request of the client, change of the term of use of the loan (when the loan is paid in installments), change from fiduciary to mortgage, change of fiduciary/pledge debtor)	Remaining amount of undue principal	1,00% min 66,36; maks. 265,45
18.14.	Change or a premature deletion of collateral	Remaining amount of undue principal	0,80%, min 13,27; maks. 66,36
18.15.	Moratorium*	One time	Term of up to 6 months 26,54 Term over 6 months 53,09
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
18.17.	Issuance of a cancelling clause	One time	10,62 + actual cost (notarized)

Tariff item no.	Type of service	Basis, calculation method	Fee amount in EUR
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
18.19.	Refund of the overpayment amount per loan to the account outside the Bank	One time	1,33
18.20.	Registration of pledge on movable property in the Registration Service of FINA	One time	Actual cost
18.21.	Deletion of pledge on movable property in the FINA Registration Service	One time	Actual cost
18.22.	Specially requested statement on turnover and loan balance	One time	13,27 paid when submitting the application
18.23.	Fee for the issuance of a Debt status certificate	One time	6,64 + PDV
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
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
<p>* 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.</p>			

19	<b>SAFE DEPOSIT BOX RENTAL FEES</b> The fee for using a safe deposit box depends on the rental duration, the category of the safe, and its location.	<b>Fee amount in EUR</b>
	<b>Safe Deposit Box Capacity</b>	<b>Rental for 12 months</b>
19.1.	Safe A/6x30x48 cm/	50,00 + PDV
19.2.	Safe B/9x30x48 cm/	60,00 + PDV
19.3.	Safe C/15x30x48 cm/	120,00 + PDV
19.4.	Safe D/21x30x48 cm/	130,00 + PDV
19.5.	Safe E/30x30x48 cm/	140,00 + PDV
19.6.	Deposit	65,00
19.7.	Safe F/15x33,5x43 cm/	120,00 + PDV
19.8.	Safe G/20x33,5x43 cm/	130,00 + PDV
19.9.	Safe H/25x33,5x43 cm/	140,00 + PDV
19.10.	Execution of the decision on inheritance in the handling of safes	Compensation Actual cost of forced and/or unauthorized opening of the safe
19.11.	Creation of a safe key in case of loss or damage	Compensation actual cost + 10 %
19.12.	Commission Safe Cracking	Actual cost

<b>Tariff item no.</b>	<b>Type of service</b>	<b>Basis, calculation method</b>	<b>Fee amount in EUR</b>
<b>20</b>	<b>OTHER</b>		
20.1.	Transfer fee from intermediary bank	Upon a transaction	Actual fee cost of intermediary bank
20.2.	Payment statements at the request of the client	Upon request	0,66 per page
20.3.	Issuance of various certificates and statements	Upon request	6,64 + PDV
20.4.	Issuance of copies of original documentation	Upon request	3,32
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. .			

## FINAL PROVISION

In addition to the fees specified in the Decision on Fees in Consumer Business, the Bank may also calculate and charge clients fees from FINA, HNB, Money Market, as well as other entities, depending on the specific transaction and its realization.

In addition to these fees, the Bank may calculate the actual costs, including:

- postage and telecommunication costs
- charges imposed by other banks domestically and internationally
- fees, taxes, and similar payments made by the Bank
- other unspecified costs established in the Agreement between the Bank and the service user.

The fees are subject to change and are calculated and collected according to the current Decision on Fees in Consumer Business.

During the contractual relationship, the Bank will not charge the client a fee that was not included in the Decision on Fees in Consumer Business at the time of contract conclusion.

Fees specified in points 18.7. to 18.21. will be calculated and charged only for loans agreed upon after 01.06.2015.

Fees specified in points 18.03. to 18.5. will be calculated and charged only for loans agreed upon after 15.12.2019.

A non-consumer is a natural person acting within the scope of their economic activity or freelance profession.

The Decision on Fees is an integral part of the framework agreement. Depending on its business interest, the nature of the transaction, market conditions, the Bank's management may determine a different fee amount than the one specified in this Decision.

This Decision enters into force and applies from 01.03.2024.

In Zagreb, 19.12.2023.