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| <b>Kent Bank</b> | <b>Excerpt from the Decision on fees for business entities and residential buildings</b> |  |
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# **I. FEE AMOUNT IN THE OPERATIONS WITH THE BUSINESS ENTITIES AND RESIDENTIAL BUILDINGS**

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

| <b>FEES FOR BUSINESS ENTITIES AND RESIDENTIAL BUILDINGS</b> |   |             |                             |
|---|---|-------------|-----------------------------|
| <b>ITEM</b>   | <b>DESCRIPTION OF SERVICE</b>                             | <b>BASE</b> | <b>FEE AMOUNT</b>           |
| <b>1</b>  | <b>ACCOUNT REGISTER</b>                                   |             |                             |
| 1.1   | Opening an account  | invoice     | 7,00 EUR                    |
| 1.2   | Account maintenance                                       | invoice     | 6,50 EUR                    |
| 1.3   | Closing an account  | invoice     | 20,00 EUR                   |
| 1.4   | Changing data in the Registry                             | invoice     | 6,00 EUR                    |
| 1.5   | Change of signatory of transaction account                | invoice     | 4,00 EUR                    |
| 1.6   | Opening of Transaction account for non-residents          | invoice     | 200,00 EUR                  |
| 1.7   | Maintenance of transaction account for non-residents      | invoice     | 10,00 EUR                   |
| 1.8   | Closing an account for non-residents                      | invoice     | 20,00 EUR                   |
| 1.9   | Escrow account - opening                                  | agreement   | as defined in the agreement |
| <b>2</b>  | <b>CASH TRANSACTIONS IN EUR</b>                           |             |                             |
| <b>2.1</b>  | <b>Cash payments</b>                                      |             |                             |
| 2.1.1   | Amounts paid in at the cashier in the Bank                | amount      | 0,30% + 0,80 EUR per order  |
| 2.1.2   | Amounts paid at FINA and amounts paid through DNT at FINA | amount      | 0,35% + 0,80 EUR per order  |
| 2.1.3   | Coins exchange/deposit                                    | amount      | 2,5% min 0,66 EUR           |
| <b>2.2</b>  | <b>Cash withdrawals</b>                                   |             |                             |
| 2.2.1   | Amounts paid out at the cashier in the Bank               | amount      | 0,30% + 0,80 EUR per order  |
| <b>3</b>  | <b>NATIONAL TRANSACTIONS IN EUR</b>                       |             |                             |
| <b>3.1</b>  | <b>Internal orders</b>                                    |             |                             |
| 3.1.1   | Paper media orders in EUR                                 | order       | 2,00 EUR                    |
| 3.1.2   | Electronic media order in EUR                             | order       | 0,35 EUR                    |
| <b>3.2</b>  | <b>External orders</b>                                    |             |                             |
| 3.2.1   | Paper media orders in EUR                                 | order       | 2,20 EUR                    |
| 3.2.2   | Electronic media order in EUR                             | order       | 0,48 EUR                    |
| 3.2.3   | Urgent execution of transaction - TARGET 2                | order       | 16,50 EUR                   |
| <b>3.3</b>  | <b>Inflow</b>   |             |                             |
| 3.3.1   | Inflow from other banks                                   | order       | 0,18 EUR                    |
| <b>3.4</b>  | <b>SEPA direct debits in EUR - fees paid by the payer</b> |             |                             |
| 3.4.1   | Execution of SEPA direct debit                            | order       | 0,35 EUR                    |
| 3.4.2   | A change of special conditions of the execution           | per change  | 1,33 EUR                    |
| 3.4.3   | Request for a copy of the Mandate                         | per copy    | 6,64 EUR                    |

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| 3.5        | <b>Standing order</b>   |       |            |
| 3.5.1      | Standing order - external   | order | 0,50 EUR   |
| 3.6        | <b>Other cashless payment national transactions</b>   |       |            |
| 3.6.1      | Fee for payment order - forced execution  | order | 1,53 EUR   |
| <b>4</b>   | <b>CROSS-BORDER TRANSACTIONS IN EUR</b>   |       |            |
| 4.1        | <b>Payment order/Credit transfer</b>  |       |            |
| 4.1.1      | Paper media orders - external   | order | 2,20 EUR   |
| 4.1.2      | Electronic media order - external   | order | 0,48 EUR   |
| 4.1.3      | Urgent execution of transaction - TARGET 2  | order | 16,50 EUR  |
| 4.2        | <b>Inflow</b>   |       |            |
| 4.2.1.     | Processing of inflow  | order | 0,18 EUR   |
| <b>5</b>   | <b>NATIONAL AND CROSS-BORDER TRANSACTIONS IN FOREIGN CURRENCY (DIFFERENT FROM EUR) AND INTERNATIONAL TRANSACTIONS</b> |       |            |
| <b>5.1</b> | <b>Cross-border and national transaction</b>  |       |            |
| 5.1.1      | Paper media orders  | order | fee amount |
| 5.1.1.1    | Paper media order to 15.000,00 EUR  |       | 30,00 EUR  |
| 5.1.1.2    | Paper media order from 15.000,01 EUR to 50.000,00 EUR   |       | 50,00 EUR  |
| 5.1.1.3    | Paper media order from 50.000,01 to 100.000,00 EUR  |       | 70,00 EUR  |
| 5.1.1.4    | Paper media order from 100.000,01 EUR to 1.000.000,00 EUR   |       | 90,00 EUR  |
| 5.1.1.5    | Paper media order over 1.000.000,01 EUR   |       | 450,00 EUR |
| 5.1.2      | Electronic media orders   | order | fee amount |
| 5.1.2.1    | Electronic media order to 15.000,00 EUR   |       | 20,00 EUR  |
| 5.1.2.2    | Electronic media order from 15.000,01 EUR to 50.000,00 EUR  |       | 40,00 EUR  |
| 5.1.2.3    | Electronic media order from 50.000,01 to 100.000,00 EUR   |       | 60,00 EUR  |
| 5.1.2.4    | Electronic media order from 100.000,01 EUR to 1.000.000,00 EUR  |       | 80,00 EUR  |
| 5.1.2.5    | Electronic media order over 1.000.000,01 EUR  |       | 400,00 EUR |
| <b>5.2</b> | <b>International transactions</b>   |       |            |
| 5.2.1      | Paper media orders  | order | fee amount |
| 5.2.1.1    | Paper media order to 15.000,00 EUR  |       | 30,00 EUR  |
| 5.2.1.2    | Paper media order from 15.000,01 EUR to 50.000,00 EUR   |       | 50,00 EUR  |
| 5.2.1.3    | Paper media order from 50.000,01 to 100.000,00 EUR  |       | 70,00 EUR  |

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| 5.2.1.4    | Paper media order from 100.000,01 EUR to 1.000.000,00 EUR                        |                 | 90,00 EUR   |
| 5.2.1.5    | Paper media order over 1.000.000,01 EUR  |                 | 450,00 EUR  |
| 5.2.2      | Electronic media orders  | order           | fee amount  |
| 5.2.2.1    | Electronic media order to 15.000,00 EUR  |                 | 20,00 EUR   |
| 5.2.2.2    | Electronic media order from 15.000,01 EUR to 50.000,00 EUR                       |                 | 40,00 EUR   |
| 5.2.2.3    | Electronic media order from 50.000,01 to 100.000,00 EUR                          |                 | 60,00 EUR   |
| 5.2.2.4    | Electronic media order from 100.000,01 EUR to 1.000.000,00 EUR                   |                 | 80,00 EUR   |
| 5.2.2.5    | Electronic media order over 1.000.000,01 EUR                                     |                 | 400,00 EUR  |
| <b>5.3</b> | <b>Other</b>   |                 |   |
| 5.3.1      | Fee for SWIFT  | order           | 3,00 EUR  |
| 5.3.2      | Urgent performance of transactions   | request         | 16,50 EUR   |
| 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   |
| <b>5.4</b> | <b>Processing of inflow</b>  |                 |   |
| 5.4.1      | Processing of inflow in foreign currency   | order           | fee amount  |
| 5.4.1.1    | Processing of inflow in foreign currency to 15.000,00 EUR                        |                 | 20,00 EUR   |
| 5.4.1.2    | Processing of inflow in foreign currency from 15.000,01 EUR to 50.000,00 EUR     |                 | 40,00 EUR   |
| 5.4.1.3    | Processing of inflow in foreign currency from 50.000,01 EUR to 100.000,00 EUR    |                 | 60,00 EUR   |
| 5.4.1.4    | Processing of inflow in foreign currency from 100.000,01 EUR to 1.000.000,00 EUR |                 | 80,00 EUR   |
| 5.4.1.5    | Processing of inflow in foreign currency over 1.000.000,01 EUR                   |                 | 400,00 EUR  |
| <b>6</b>   | <b>RECALL OF PAYMENT ORDER</b>   |                 |   |
| 6.1        | Recall of the payment order before the execution of the transaction              | per transaction | In the amount of the transaction fee (payment), depending on the type of transaction from item 3.1.1, 3.1.2, 3.2.1, 3.2.2, 4.1.1, 4.1.2, 4.1.3, 5.1.1.1, 5.1.1.2, 5.1.1.3, 5.1.1.4, 5.1.1.5, 5.1.2.1, 5.1.2.2, 5.1.2.3, |

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|            |  |           | 5.1.2.4, 5.1.2.5, 5.2.1.1, 5.2.1.2, 5.2.1.3, 5.2.1.4, 5.2.1.5, 5.2.2.1, 5.2.2.2, 5.2.2.3, 5.2.2.4, 5.2.2.5, 5.3.1 and 5.3.2 |
| <b>7</b>   | <b>CASH TRANSACTIONS IN FOREIGN CURRENCY</b>   |           |   |
| 7.1        | Paid-in amounts in foreign currency  | order     | 0,60% min 6,64 EUR  |
| 7.2        | Paid-out amounts in foreign currency   | order     | 1,00% min 13,27 EUR   |
| <b>8</b>   | <b>COMPLAINTS REGARDING TRANSACTIONS IN FOREIGN CURRENCY</b>                             |           |   |
| 8.1        | Complaints of orders before execution  | request   | 20,00 EUR   |
| 8.2        | Complaints of orders after execution   | request   | 26,54 EUR + the actual cost   |
| <b>9</b>   | <b>REPORTING AND SOLVENCY INFORMATION</b>  |           |   |
| <b>9.1</b> | <b>Account change notice</b>   |           |   |
| 9.1.1      | Statement on the paper media- at the counter   | item      | 0,10 EUR  |
| 9.1.2      | Statement on the paper media- post delivery  | item      | 0,13 EUR + 0,66 EUR postage costs   |
| 9.1.3      | Automatic distribution of statements by e-mail   | statement | 0,13 EUR  |
| 9.1.4      | Statement of the open items (per day)  | statement | 15,00 EUR   |
| 9.1.5      | Statement provided by e-mail at the call by the client                                   | statement | 2,00 EUR  |
| <b>9.2</b> | <b>Print of transactions per account</b>   |           |   |
| 9.2.1      | Print of transactions per account - current year   | print     | 5,00 EUR + tax  |
| 9.2.2      | Print of transactions per account - previous year  | print     | 5,00 EUR + tax  |
| <b>9.3</b> | <b>Giro Account Form (SOL-2)</b>   |           |   |
| 9.3.1      | Giro Account Form (SOL-2)  | document  | 12,00 EUR + tax   |
| 9.3.2      | Giro Account Form (SOL-2) – second copy  | document  | 5,00 EUR + tax  |
| 9.3.3      | Giro Account Form (SOL-2) - in English   | document  | 15,00 EUR + tax   |
| <b>10</b>  | <b>ARCHIVE / COMPLAINTS / RECALL / RETURN</b>  |           |   |
| 10.1       | Copies of documents from the archive   | page      | 1,99 EUR + tax  |
| 10.2       | Solution of complaints upon request  | request   | 6,64 EUR  |
| 10.3       | Recall of payment order after execution for national and cross-border transaction in EUR | request   | 1,80 EUR  |
| 10.4       | Return of funds with the wrong IBAN or account number                                    | request   | 9,00 EUR  |

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| <b>11</b>   | <b>OTHER SERVICES</b>   |                  |                    |
| 11.1        | Confirmations and reviews issued upon the request of the client   | confirmation     | 10,00 EUR          |
| 11.2        | Warning   | warning          | 13,27 EUR          |
| 11.3        | Confirmation of paid founding deposit   | per confirmation | 14,00 EUR + tax    |
| 11.4        | Confirmation of payment recapitalization  | per confirmation | 14,00 EUR + tax    |
| 11.5        | Confirmation of payment (mail, post)  | per confirmation | 2,00 EUR           |
| 11.6        | Control and recording of B/E  | order            | 5,00 EUR           |
| 11.7        | Storing and concern about maturity  | order            | 3,00 EUR           |
| 11.8        | Return of the B/E at the request of the creditor  | order            | 3,00 EUR           |
| 11.9        | B/E recall  | order            | 5,00 EUR           |
| <b>12</b>   | <b>INTERNET SERVICES</b>  |                  |                    |
| <b>12.1</b> | <b>Internet Banking e-Kent</b>  |                  |                    |
| 12.1.1      | Application form e-Kent (per End User)  | one time         | 4,30 EUR           |
| 12.1.2      | Use and maintenance e-Kent per End User   | monthly          | 4,30 EUR           |
| 12.1.3      | Updating data on the application form   | per change       | 1,33 EUR           |
| 12.1.4      | Regenerate the PIN  | per change       | 3,32 EUR           |
| <b>12.2</b> | <b>Mobile Banking m-Kent</b>  |                  |                    |
| 12.2.1      | Use and maintenance per m-Kent End User   | monthly          | 3,98 EUR           |
| 12.2.2      | Updating data on the application form   | per change       | 1,33 EUR           |
| <b>12.3</b> | <b>Token</b>  |                  |                    |
| 12.3.1      | Issuing of physical token   | per token        | 20,00 EUR          |
| 12.3.2      | Fee for lost, damaged or not returned token on Bank request   | per token        | 20,00 EUR          |
| <b>13</b>   | <b>CARD TRASAXCTIONS</b>  |                  |                    |
| <b>13.1</b> | <b>Usage of Visa Classic debit card</b>   |                  |                    |
| 13.1.1      | Issuing user  | one time         | 5,00 EUR           |
| 13.1.2      | PIN re-print  | per re-print     | 4,00 EUR           |
| 13.1.3      | Card blockade due to irregular use  | per blockade     | 3,00 EUR           |
| 13.1.4      | Re-issuing card after expiration  | per card         | 5,00 EUR           |
| 13.1.5      | Card replacement due to damage, change of details (first name and/or last name), or other client request. | per card         | 7,00 EUR           |
| 13.1.6      | Urgent card issuing   | per card         | 20,00 EUR          |
| <b>13.2</b> | <b>Fees per transaction Visa Classic debit card</b>   |                  |                    |
| 13.2.1      | Cash withdrawal on MBNet ATMs   | transaction      | 1,00% min 1,40 EUR |
| 13.2.2      | Cash withdrawal outside MBNet ATMs  | transaction      | 1,00% min 2,00 EUR |

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| 13.2.3      | Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR - Mastercard / Visa                        | transaction  | 1,00% min 2,00 EUR         |
| 13.2.4      | Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR - Mastercard / Visa         | transaction  | 1,00% min 2,00 EUR         |
| 13.2.5      | Withdrawal at ATMs from countries outside the European Economic Area - Mastercard / Visa   | transaction  | 1,00% min 2,00 EUR         |
| 13.2.6      | Cash deposits at the Bank ATMs   | transaction  | 0,19%                      |
| 13.2.7      | Cash withdrawal on EFT POS on MBNet network  | transaction  | 2,00% min 3,00 EUR         |
| 13.2.8      | Cash withdrawal on EFT POS outside MBNet network   | transaction  | 2,00% min 3,00 EUR         |
| 13.2.9      | Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency EUR - Mastercard / Visa                | transaction  | 2,00% min 3,00 EUR         |
| 13.2.10     | Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency different than EUR - Mastercard / Visa | transaction  | 2,00% min 3,00 EUR         |
| 13.2.11     | Cash withdrawal on EFT POS outside the European Economic Area - Mastercard / Visa  | transaction  | 2,00% min 3,00 EUR         |
| 13.2.12     | Unfounded complaint  | reclamation  | 6,64 EUR + the actual cost |
| <b>13.3</b> | <b>Usage of Visa Classic business credit card</b>  |              |                            |
| 13.3.1      | Issuing user   | one time     | 27,00 EUR                  |
| 13.3.2      | Monthly membership fee user  | user         | 1,99 EUR                   |
| 13.3.3      | Re-issuing card after expiration   | card         | 5,00 EUR                   |
| 13.3.4      | Card replacement due to damage, change of details (first name and/or last name), or other client request.  | card         | 7,00 EUR                   |
| 13.3.5      | PIN reprint  | transaction  | 4,00 EUR                   |
| 13.3.6      | Urgent card issuing  | card         | 20,00 EUR                  |
| 13.3.7      | Card blockage due to irregular use   | transaction  | 3,00 EUR                   |
| 13.3.8      | Warning notice   | transaction  | 6,64 EUR                   |
| 13.3.9      | Warning notice before court sue for unpaid fee or receivable   | warning note | 13,27 EUR                  |
| 13.3.10     | Unfounded complaint  | reclamation  | 6,64 EUR + the actual cost |
| <b>13.4</b> | <b>Fees per transaction Visa Classic business credit card</b>  |              |                            |
| 13.4.1      | Cash withdrawal on KentBank ATMs   | transaction  | 2,50% min 4,00 EUR         |
| 13.4.2      | Cash withdrawal on MBNet ATMs  | transaction  | 3,00% min 4,00 EUR         |

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| 13.4.3        | Cash withdrawal outside MBNet ATMs   | transaction | 3,00% min 4,00 EUR          |
| 13.4.4        | Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR - Mastercard / Visa                        | transaction | 3,00% min 4,00 EUR          |
| 13.4.5        | Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR - Mastercard / Visa         | transaction | 3,00% min 4,00 EUR          |
| 13.4.6        | Withdrawal at ATMs from countries outside the European Economic Area - Mastercard / Visa   | transaction | 3,00% min 4,00 EUR          |
| 13.4.7        | Cash withdrawal on EFT POS devices in HR - Mastercard / Visa   | transaction | 3,50% min 4,00 EUR          |
| 13.4.8        | Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency EUR - Mastercard / Visa                | transaction | 3,50% min 4,00 EUR          |
| 13.4.9        | Cash withdrawal on EFT POS in countries within the European Economic Area that have the national currency different than EUR - Mastercard / Visa | transaction | 3,50% min 4,00 EUR          |
| 13.4.10       | Cash withdrawal on EFT POS outside the European Economic Area - Mastercard / Visa  | transaction | 3,50% min 4,00 EUR          |
| <b>14</b>     | <b>FEE FOR LOAN ISSUES</b>   |             |                             |
| <b>14.1</b>   | <b>Fee for approval of the loan</b>  |             |                             |
| <b>14.1.1</b> | <b>Fee for approval of short-term loans</b>  |             |                             |
| 14.1.1.1      | up to 30,000 EUR   | one time    | 100,00 EUR                  |
| 14.1.1.2      | from 30,000.01 EUR to 50,000 EUR   | one time    | 200,00 EUR                  |
| 14.1.1.3      | from 50,000.01 EUR to 100,000 EUR  | one time    | 500,00 EUR                  |
| 14.1.1.4      | from 100,000.01 EUR to 500,000 EUR   | one time    | 1.000,00 EUR                |
| 14.1.1.5      | over 500,000.01 EUR  | one time    | as defined in the agreement |
|               | * Note: The fee for approval of residential building loans is 0.00 EUR - promotional period until 31.12.2025.                                    |             |                             |
| <b>14.1.2</b> | <b>Fee for approval of long-term loans (except those contracted with CPI)</b>  |             |                             |
| 14.1.2.1      | up to 50,000 EUR   | one time    | 500,00 EUR                  |
| 14.1.2.2      | from 50,000.01 EUR to 100,000 EUR  | one time    | 1.500,00 EUR                |
| 14.1.2.3      | from 100,000.01 EUR to 500,000 EUR   | one time    | 5.000,00 EUR                |

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| 14.1.2.4      | from 500,000.01 EUR to 1,000,000 EUR  | one time     | 7.500,00 EUR                    |
| 14.1.2.5      | over 1,000,000.01 EUR   | one time     | as agreed                       |
|               | * Note: The fee for approval of residential building loans is 0.00 EUR - promotional period until 31.12.2025.   |              |                                 |
| <b>14.1.3</b> | <b>Fee for approval of long-term loans (contracted with CPI)</b>  |              |                                 |
| 14.1.3.1      | up to 50,000 EUR  | one time     | 250,00 EUR                      |
| 14.1.3.2      | from 50,000.01 EUR to 100,000 EUR   | one time     | 500,00 EUR                      |
| 14.1.3.3      | from 100,000.01 EUR to 250,000 EUR  | one time     | 1.000,00 EUR                    |
| <b>14.1.4</b> | <b>Fee for approval of construction and syndicated loans</b>  |              |                                 |
| 14.1.4.1      | up to 50,000 EUR  | one time     | 500,00 EUR                      |
| 14.1.4.2      | from 50,000.01 EUR to 100,000 EUR   | one time     | 1.500,00 EUR                    |
| 14.1.4.3      | from 100,000.01 EUR to 500,000 EUR  | one time     | 5.000,00 EUR                    |
| 14.1.4.4      | from 500,000.01 EUR to 1,000,000 EUR  | one time     | 7.500,00 EUR                    |
| 14.1.4.5      | over 1,000,000.01 EUR   | one time     | as agreed                       |
| <b>14.1.5</b> | <b>Fee for approval of loans covered by 105% deposit</b>  |              |                                 |
| 14.1.5.1      | up to 50,000 EUR  | one time     | 250,00 EUR                      |
| 14.1.5.2      | from 50,000.01 EUR to 100,000 EUR   | one time     | 500,00 EUR                      |
| 14.1.5.3      | from 100,000.01 EUR to 500,000 EUR  | one time     | 750,00 EUR                      |
| 14.1.5.4      | from 500,000.01 EUR to 1,000,000 EUR  | one time     | 1.000,00 EUR                    |
| 14.1.5.5      | over 1,000,000.01 EUR   | one time     | as agreed                       |
| <b>14.2</b>   | <b>Other fees for loan issues</b>   |              |                                 |
| 14.2.1        | Confirmation of the loan balance  | confirmation | 5,50 EUR per confirmation + tax |
| 14.2.2        | Confirmation for absence of outstanding liabilities   | confirmation | 5,50 EUR + tax                  |
| 14.2.3        | Calculation of interest on special request  | order        | 5,50 EUR                        |
| 14.2.4        | Activation and supplementing of payment instruments (B/E, debentures)   | order        | 6,00 EUR                        |
| 14.2.5        | Withdrawal of payment instruments before final repayment (debenture, bill of exchange)                          | order        | 9,00 EUR                        |
| 14.2.6        | Giving-up of required and approved financing / already signed contract or accepted and signed indicative offers | order        | 500,00 EUR                      |
| 14.2.7        | Fee for making Annex of contract and amendments to the loan agreement   | order        | 200,00 EUR                      |

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| 14.2.8      | Issuance of a letter of intent for statement for erasing mortgage   | one-time  | 40,00 EUR                           |
| 14.2.9      | Contracting of loan restructuring   | one-time  | 500,00 EUR                          |
| 14.2.10     | Amendments to the loan agreement at the client's request  | one-time  | 200,00 EUR                          |
| 14.2.11     | Changes of types of insurance   | one-time  | 200,00 EUR                          |
| 14.2.12     | Cost of issuing the statement for erasing mortgage  | order     | 26,54 EUR + tax                     |
| 14.2.13     | Fees for loans granted in cooperation with HBOR, and are not included in the Bank's tariff  |           | as per agreement and tariff of HBOR |
| 14.2.14     | Fee for early loan closure, except for revolving credit, overdraft on transaction accounts, and loans for specific purposes (agricultural cultivation). | one-time  | 150,00 EUR                          |
| 14.2.15     | Fee for non-compliance of the contractual regulations of payment transactions through a business account at the Bank                                    | one-time  | 100,00 EUR                          |
| <b>15</b>   | <b>FEES FOR B/E DISCOUNT</b>  |           |                                     |
| 15.1        | Fees for B/E discount   | one-time  | 0,10% - 2,00%                       |
| 15.2        | Cost of processing the request for bill of exchange discount  | one-time  | 75,00 EUR                           |
| <b>16</b>   | <b>FACTORING / FORFAITING</b>   |           |                                     |
| 16.1        | Fees for A/R repurchase (factoring)   | one-time  | 0,10% - 2,00% + tax                 |
| 16.2        | Cost of processing the request for repurchase of receivables  | one-time  | 100,00 EUR + tax                    |
| 16.3        | Fee for forfaiting  | one-time  | as agreed                           |
| 16.4        | Cost of processing the request for forfaiting   | one-time  | as agreed                           |
| <b>17</b>   | <b>FEES FOR ISSUING GUARANTEES - DOMESTIC</b>   |           |                                     |
| <b>17.1</b> | <b>Payment and credit guarantees</b>  |           |                                     |
| 17.1.1      | Fee for the approval of payment and credit guarantees   | one-time  | 0,50% min 140,00 EUR                |
| 17.1.2      | Commission for the issuing of payment and credit guarantees   | quarterly | 0,75% min. 80,00 EUR                |
| <b>17.2</b> | <b>Customs guarantees</b>   |           |                                     |
| 17.2.1      | Fee for the approval of customs guarantee   | one-time  | 0,50% min 140,00 EUR                |
| 17.2.2      | Commission for the issuing of customs guarantees  | quarterly | 0,75% min. 80,00 EUR                |
| <b>17.3</b> | <b>Performance guarantees *</b>   |           |                                     |
| 17.3.1      | Fee for the approval of performance guarantees  | one-time  | 0,50% min. 80,00 EUR                |
| 17.3.2      | Commission for the issuing  | quarterly | 0,75% min. 80,00 EUR                |

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| <b>Kent Bank</b> | <b>Excerpt from the Decision on fees for business entities and residential buildings</b> |  |
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| <b>17.4</b> | <b>Bid guarantees up to 100 days</b>  |                                       |  |
| 17.4.1      | Fee for the approval  | one-time                              | 0,50% min. 80,00 EUR                             |
| 150         | Changing conditions of all types of guarantees  | one-time                              | 150,00 EUR                                       |
| 17.6        | Checking of documents in case of demand   | one-time                              | 150,00 EUR                                       |
| 17.7        | Fee for abandonment of approved guarantee/ already concluded contract   | one-time                              | 0,30% of the amount of guarantee, min. 80,00 EUR |
| 17.8        | Letter of intent-binding  | one-time                              | 0,30% min. 80,00 EUR                             |
| 17.9        | Letter of intent-without obligation   | one-time                              | 50,00 EUR  |
| 17.10       | Fee for urgent issuing of guarantee   | one-time                              | 1,00%  |
| 17.11       | Issuing a guarantee with coverage (with term deposit) except Bid guarantees up to 100 days                                      | every three months /quarterly         | 0,30% min. 80,00 EUR                             |
| 17.12       | Verification of signatures correctness  | one-time                              | 35,00 EUR  |
| 17.13       | Fulfillment of payments from banking funds  | one-time                              | 3,00%  |
|             | <i>*Note: includes a bid guarantees over 100 days</i>   |                                       |  |
| <b>18</b>   | <b>FEE FOR ACTIVATING GUARANTEE</b>   |                                       |  |
| 18.1        | Activating guarantee  | one-time                              | 0,50% min. 80,00 EUR                             |
| <b>19</b>   | <b>FOREIGN GUARANTEE</b>  |                                       |  |
| <b>19.1</b> | <b>Nostro guarantee</b>   |                                       |  |
| 19.1.1      | Fee for receiving and processing the request for issuing guarantees   | one-time                              | 0,50% - 3,00% min. 80,00 EUR                     |
| 19.1.2      | Issuing a guarantee with coverage(with term deposit)  | every three months /quarterly         | 0,30% min. 80,00 EUR                             |
| 19.1.3      | Issuing payment guarantee   | every three months /quarterly         | 0,75% min. 80,00 EUR                             |
| 19.1.4      | 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. 80,00 EUR                             |
| 19.1.5      | Performance guarantees - others   | every three months /quarterly         | 0,75% min. 80,00 EUR                             |
| 19.1.6      | Fee for changing the terms of guarantees on the request of a client, premature closing/request for release before validity date | one-time                              | 150,00 EUR                                       |
| 19.1.7      | Request for payment/ activation of guarantee  | one-time                              | 0,50% min. 80,00 EUR                             |
| 19.1.8      | Payment under foreign guarantees  | per payment                           | according to commission for incoming payments    |
| 19.1.9      | Fulfillment of payments from banking funds  | one-time                              | 3,00%  |

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| <b>Kent Bank</b> | <b>Excerpt from the Decision on fees for business entities and residential buildings</b> |  |
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| 19.1.10     | Urgent issuing guarantees   | one-time                      | 1,00%   |
| <b>19.2</b> | <b>Loro guarantees</b>  |                               |   |
| 19.2.1      | Notification of guarantee without obligation                          | one-time                      | 0,15% min 80,00 EUR max 140,00 EUR            |
| 19.2.2      | Changes of guarantee terms  | one-time                      | 150,00 EUR                                    |
| 19.2.3      | Request for payment/activation of guarantee                           | one-time                      | 0,50% min 80,00 EUR max 400,00 EUR            |
| 19.2.4      | Premature closing/request for release before validity date            | one-time                      | 40,00 EUR                                     |
| 19.2.5      | Incoming payment under foreign guarantees                             | per payment                   | according to commission for incoming payments |
| 19.2.6      | Verification of signatures correctness                                | one-time                      | 40,00 EUR                                     |
| <b>20</b>   | <b>LETTERS OF CREDIT</b>  |                               |   |
| <b>20.1</b> | <b>Import (nostro) letters of credit</b>                              |                               |   |
| 20.1.1      | Fee for receiving and processing a request for issuing L/C            | one-time                      | 0,50% - 3,00% min 80,00 EUR                   |
| 20.1.2      | Issuing of letters of credit with deposit coverage                    | every three months /quarterly | 0,30% min 80,00 EUR                           |
| 20.1.3      | Issuing of letters of credit with deferred coverage                   | every three months /quarterly | 0,50% min 80,00 EUR                           |
| 20.1.4      | Obtaining confirmation of letters of credit (if we have real charges) | one-time                      | 0,50% min 80,00 EUR                           |
| 20.1.5      | Amendment/cancellation of L/C   | one-time                      | 150,00 EUR                                    |
| 20.1.6      | Checking documents  | one-time                      | 0,50% min 80,00 EUR                           |
| 20.1.7      | Payment abroad without presentation of the document                   | one-time                      | 0,30% min 80,00 EUR max 400,00 EUR            |
| 20.1.8      | Fulfillment of payments from banking funds                            | one-time                      | 3,00%   |
| 20.1.9      | Payment under L/C   | per payment                   | according to commission for incoming payments |
| 20.1.10     | Urgent issuing L/C  | one-time                      | 1,00%   |
| <b>20.2</b> | <b>Export (loro) letters of credit</b>                                |                               |   |
| 20.2.1      | Notification without obligation                                       | one-time                      | 0,15% min 80,00 EUR max 140,00 EUR            |
| 20.2.2      | Changing of letter of credit conditions, cancellation                 | one-time                      | 150,00 EUR                                    |
| 20.2.3      | Transfer letters of credit  | one-time                      | 0,20% min 80,00 EUR                           |
| 20.2.4      | Document review   | one-time                      | 0,30% min 80,00 EUR max 400,00 EUR            |
| 20.2.5      | Confirmation  | every three months /quarterly | according to agreement                        |
| 20.2.6      | Incoming payment under L/C  | per payment                   | according to commission for incoming payments |
| <b>21</b>   | <b>DOCUMENTARY COLLECTIONS</b>  |                               |   |

| <b>Kent Bank</b> |  | <b>Excerpt from the Decision on fees for business entities and residential buildings</b> |   |
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| 21.1             | Nostro and loro collections  |  |   |
| 21.1.1           | Issuing of loro and nostro collections D/P or D/A                                    | one-time   | 0,20% min 80,00 EUR                           |
| 21.1.2           | Providing of accepted bill   | one-time   | 80,00 EUR                                     |
| 21.1.3           | Protest of bill of exchange and return of documents                                  | one-time   | 0,25% min 80,00 EUR + stvarni trošak          |
| 21.1.4           | Deliver documents without payment/return of documents                                | one-time   | 80,00 EUR                                     |
| 21.1.5           | Amendment  | one-time   | 150,00 EUR                                    |
| 21.1.6           | Payment/incoming payment   | per payment  | according to commission for incoming payments |
| <b>22</b>        | <b>MANDATORY BUSINESS</b>  |  |   |
| 22.1             | Placements in the name and for the account of others                                 | one-time   | 1,00%   |
| <b>23</b>        | <b>Packages for entrepreneurs</b>  |  |   |
| 23.1             | Contracting of entrepreneurial packages  | one-time   | 13,27 EUR                                     |
| 23.2             | Maintenance of package GREEN   | monthly  | 15,50 EUR                                     |
| 23.3             | Maintenance of package GOLD  | monthly  | 45,00 EUR                                     |
| 23.4             | Maintenance of package BLACK   | monthly  | 105,00 EUR                                    |
| <b>24</b>        | <b>EFT POS terminals</b>   |  |   |
| 24.1             | Fee for using EFT POS device in case of monthly turnover less than 1.500,00 EUR      | monthly  | 30,00 EUR                                     |
| 24.2             | Fee for using GPRS EFT POS device in case of monthly turnover less than 1.500,00 EUR | monthly  | 30,00 EUR                                     |
| 24.3             | Fee for EFT POS device deinstalation   | one-time   | 30,00 EUR + tax                               |
| 24.4             | Fee for lost (destroyed, stolen) EFT POS terminal                                    | one-time   | 500,00 EUR + tax                              |
| 24.5             | Fee for replacement of existing EFT POS terminal                                     | one-time   | 30,00 EUR                                     |

## II THE PROMOTIONAL FEES

The promotional fees specified in this Decision will apply from March 1, 2025, and will be valid until December 31, 2025. After the promotional period ends, the regular applicable fee defined for each specific tariff item will apply.

## III 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.

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| <b>Kent Bank</b> | <b>Excerpt from the Decision on fees for business entities and residential buildings</b> |  |
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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 that are not specified but are determined by the Agreement between the Bank and the client.

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 August 1, 2025. Decision on Fees for business entities and residential buildings as of March 1, 2025 shall cease to apply upon entering into force of this Decision.

In Zagreb, 07 July 2025