

At the meeting held on 09.12.2025, the Management Board of KentBank adopted the following

**DECISION**  
on fees in the operations with consumers

**GENERAL PROVISIONS**

Pursuant to this Decision, KentBank d.d. Zagreb calculates and charges fees for the services provided to clients, consumers.

<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>OPENING OF THE ACCOUNT</b>		
1.1.	Maintenance of the current account without the agreed overdraft facility	Monthly	1,80
1.2.	Maintenance of the current account with an agreed overdraft facility	Monthly	1,60
1.3.	Maintenance of the giro account	Monthly	1,80
1.4.	Use of the current account by an authorized representative	Monthly	1,00
1.5.	Use of the giro account by an authorized representative	Monthly	1,00
<b>2</b>	<b>CLOSING OF THE ACCOUNT</b>		
2.1.	Closing of the current account (for the account that has been open for 6 months or less)	One - time	10,00
2.2.	Closing of the giro account (for the account that has been open for 6 months or less)	One - time	10,00
<b>3</b>	<b>MAINTENANCE OF PACKAGES</b>		
3.1.	Kent Express Senior Package	Monthly	2,65
3.2.	Kent Express Basic	Monthly	5,65
3.3.	Kent Express Medium	Monthly	7,00
3.4.	Kent Express Plus	Monthly	12,00
3.5.	Kent Express Premium	Monthly	16,00
3.6.	Kent Club Green	Monthly	40,00
3.7.	Kent Club Gold	Monthly	80,00
3.8.	Kent Club Black	Monthly	120,00
3.9	KentPro	Monthly	5.00 EUR for clients who have fewer than 5 payment transactions* per month.
<b>4</b>	<b>STANDING ORDER</b>		
4.1.	Contracting a standing order - external payment	One - time	4,00
4.2.	Payment in favour of the business entity account open with the Bank	Upon a transaction	1,00
4.3.	Payment in favor of the account open with another Bank	Upon a transaction	0,65
<b>5</b>	<b>DIRECT DEBIT</b>		
5.1.	Execution of SEPA national or cross-border direct debit	Upon a transaction	0,65
5.2.	Contracting, change and cancellation of special conditions of the execution	One - time	1,33
5.3.	Obtaining of a copy of Consent	One - time	2,65
<b>6</b>	<b>REPORTING - TRANSACTION ACCOUNTS</b>		
6.1.	Issuing a current account balance certificate at the client's request	At the client's request	3,98 in a branch 6,64 delivery to the home address
6.2.	Proceedings pursuant to the decision on inheritance	One - time	9,95

Tariff item no.	Type of service	Basis, calculation method	Fee amount in EUR
<b>7</b>	<b>CARDS AND CASH</b>		
<b>7.1.</b>	<b>ISSUANCE AND USE OF A DEBIT CARD</b>		
7.1.1.	Issuance of the card to the account owner	Upon request	5,00
7.1.2.	Issuance of the card to the authorized person	Upon request	8,00
7.1.3.	Reissuance at the validity expiration	One - time	5,00 Promotional fee 0,00 EUR until 31.12.2026.
7.1.4.	Urgent card issuance	Upon request	20,00
7.1.5.	Card replacement due to damage, change of data (name and/or surname) or other client request	Upon request	7,00
7.1.6.	Reprinting of the existing PIN	Upon request	4,00
7.1.7.	Card blocking due to inappropriate use of the card	By debt	3,00
7.1.8.	Card and PIN replacement due to theft and/or loss of the card at the client's request	Upon request	4,00
<b>7.2.</b>	<b>CASH WITHDRAWAL WITH A DEBIT CARD AT THE ATM</b>		
7.2.1.	Withdrawal at the MBNet ATMs - after the 3 free of charge transactions in a month	Upon a transaction	1,00%, min 1,40
7.2.2.	Withdrawal at the ATMs out of the MBNet network in the Republic of Croatia	Upon a transaction	1,00%, min 2,00
7.2.3.	Withdrawal at ATMs in the countries within the European Economic Area that have the EURO as national currency	Upon a transaction	1,00%, min 2,00
7.2.4.	Withdrawal at the ATMs in the countries within the European Economic Area with the national currency other than EUR	Upon a transaction	1,00%, min 2,00
7.2.5.	Withdrawal at the ATMs in the countries out of the European Economic Area	Upon a transaction	1,00%, min 2,00
7.2.6.	Withdrawal at the ATMs with the transaction divided into installments	Upon a transaction/of the paid amount	3 installments - 1,10% 6 installments - 1,90% 9 installments - 2,80% 12 installments - 3,60%
<b>7.3.</b>	<b>CASH WITHDRAWAL BY DEBIT CARD AND PAYMENT AT EFT POS</b>		
7.3.1.	Withdrawal at the EFT POS terminals of the MBNet network	Upon a transaction	2,00%, min 3,00
7.3.2.	Withdrawal at the EFT POS terminals out of the MBNet network in the Republic of Croatia	Upon a transaction	2,00%, min 3,00
7.3.3.	Withdrawal at the EFT POS terminals within the countries of the European Economic Area with the national currency in EUR	Upon a transaction	2,00%, min 3,00
7.3.4.	Withdrawal at the EFT POS terminals within the countries of the European Economic Area with the national currency other than EUR	Upon a transaction	2,00%, min 3,00
7.3.5.	Withdrawal at the EFT POS terminals out of the countries of the European Economic Area	Upon a transaction	2,00%, min 3,00
<b>7.4.</b>	<b>CASH WITHDRAWAL IN BRANCHES OF THE BANK</b>		
7.4.1.	For the withdrawal of the amount up to 66.300,0eur**	Upon a transaction	0,40
7.4.2.	For the withdrawal of the amount over 66.300,00 eur	Upon a transaction	4,00
<b>7.5.</b>	<b>CREDIT CARD ISSUANCE</b>		
7.5.1.	Registration fee Visa charge - main user	One - time	14,00
7.5.2.	Registration fee Visa charge - additional user	One - time	7,00
7.5.3.	Registration fee Visa revolving - additional user	One - time	7,00
7.5.4.	Membership Visa charge - main user	Monthly	1,60
7.5.5.	Membership Visa revolving - main user	Monthly	1,19

<b>Tariff item no.</b>	<b>Type of service</b>	<b>Basis, calculation method</b>	<b>Fee amount in EUR</b>
7.5.6.	Membership Visa charge - additional user	Monthly	1,19
7.5.7.	Membership Visa revolving - additional user	Monthly	1,19
7.5.8.	Urgent card issuance - Visa charge	Upon request	20,00
7.5.9.	Urgent card issuance - Visa revolving	Upon request	20,00
7.5.10.	Card replacement due to damage, change of data (name and/or surname) or other client request - charge	Upon request	7,00
7.5.11.	Card replacement due to damage, change of data (name and/or surname) or other client request - revolving	Upon request	7,00
7.5.12.	Reprinting of the existing PIN - Visa charge	Upon request	4,00
7.5.13.	Reprinting of the existing PIN - Visa revolving	Upon request	4,00
7.5.14.	Re-issuance after the validity expiration - Visa charge	One - time	5,00 – Promotional fee 0,00 EUR until 31.12.2026.
7.5.15.	Re-issuance after the validity expiration - Visa revolving	One - time	5,00 – Promotional fee 0,00 EUR until 31.12.2026.
7.5.16.	Card blocking due to inappropriate use of the card - Visa charge	By debt	3,00
7.5.17.	Card blocking due to inappropriate use of the card - Visa revolving	By debt	3,00
7.5.18.	Replacement of the card and PIN due to theft and/or loss of the card at the client's request – Visa charge	Upon request	8,00
7.5.19.	Replacement of the card and PIN due to theft and/or loss of the card at the client's request – Visa revolving	Upon request	8,00
7.5.20.	Urgent card issuance - Metal Visa	One - time	30,00
7.5.21.	Issuance of metal cards to clients whose metal card is not included in the package	Monthly	15,00
7.5.22.	Card replacement due to damage, change of data (name and/or surname) or other client request - Metal Visa	One - time	70,00
7.5.23.	Re-print of the existing PIN - Metal Visa	One - time	4,00
7.5.24.	Replacement of the card and PIN due to theft and/or loss of the card at the client's request - Metal Visa	One - time	70,00
<b>7.6.</b>	<b>CASH WITHDRAWAL WITH A CREDIT CARD AT THE ATM</b>		
7.6.1.	Withdrawal at the Bank's ATMs - Visa revolving and charge	Upon a transaction	2,50%, min 4,00
7.6.2.	Withdrawal at the ATMs of other banks in the Republic of Croatia - Visa revolving and charge	Upon a transaction	3,00%, min 4,00
7.6.3.	Withdrawal at the ATMs of the banks in the countries of the European Economic Area with the national currency in EUR - Visa revolving and charge	Upon a transaction	3,00%, min 4,00
7.6.4.	Withdrawal at the ATMs of the banks in the countries of the European Economic Area with the national currency other than EUR - Visa revolving and charge	Upon a transaction	3,00%, min 4,00
7.6.5.	Withdrawal at the ATMs of the banks in the countries out of the European Economic Area - Visa revolving and charge	Upon a transaction	3,00%, min 4,00
<b>7.7.</b>	<b>CASH WITHDRAWAL BY CREDIT CARD AND PAYMENT AT EFT POS</b>		
7.7.1.	Withdrawal at the EFTPOS devices of other banks - Visa revolving and charge	Upon a transaction	3,00%, min 4,00

Tariff item no.	Type of service		Basis, calculation method	Fee amount in EUR
7.7.2.	Withdrawal at the EFTPOS devices in the countries within the European Economic Area with the national currency in EUR - Visa revolving and charge		Upon a transaction	3,00%, min 4,00
7.7.3.	Withdrawal at the EFTPOS devices in the countries within the European Economic Area with the national currency other than EUR - Visa revolving and charge		Upon a transaction	3,00%, min 4,00
7.7.4.	Withdrawal at the EFTPOS devices in the countries out of the European Economic Area - Visa revolving and charge		Upon a transaction	3,00%, min 4,00
8	ON-LINE BANKING			
8.1.	Use of e-Kent Internet banking		Monthly/by a User	1,33
8.2.	Re-generating of a permanent PIN for e-Kent service		Upon a change	3,00
8.3.	Use of m-Kent mobile banking		Monthly/per User	1,06
8.4.	Issuance of a physical token		per User	20,00
8.5.	Compensation for the lost, damaged or unreturned token		per User	20,00
8.6.	Issuance of the m-token device for the use of a 3-D Secure internet shopping program		One time/per User	3,00
Tariff item no.	Type of service	Channel	Basis, calculation method	Fee amount in EUR
9	PAYMENT IN CASH - NATIONAL TRANSACTION IN EUR			
9.1.	Payment to the accounts of business entities in the Bank or to any account outside the Bank (cost option SHA)	Branch	Upon a transaction	2,70
9.2.	Payment order with 2D BAR CODE	Branch	Upon a transaction	2,00
9.3.	Payment of the insurance premium in favour of the account of Sava osiguranje d.d. opened with the Bank	Branch	Upon a transaction	2,70 Promotional fee 0,00 EUR until 31.12.2026.
9.4.	Payment of the insurance premium in favour of the account of Croatia osiguranje d.d. opened with the Bank	Branch	Upon a transaction	2,70 Promotional fee 0,00 EUR until 31.12.2026.
10	PAYMENT IN CASH - NATIONAL TRANSACTION IN A FOREIGN CURRENCY OTHER THAN EUR			
10.1.	Payment outside the Bank (cost option SHA)	In a Branch	Upon a transaction	22,00
10.2.	Payment to the business entity's account opened with the Bank	In a Branch	Upon a transaction	2,00

Tariff item no.	Type of service	Channel	Basis, calculation method	Fee amount in EUR
<b>11</b>	<b>PAYMENT IN CASH – ABROAD IN EUR</b>			
11.1.	Payment outside the Bank (cost option SHA) - cross-border	In a Branch	Upon a transaction	2,70
11.2.	Payment outside the Bank (cost option SHA) - international	In a Branch	Upon a transaction	22,00
<b>12</b>	<b>PAYMENT IN CASH – ABROAD IN EUR IN THE CURRENCY OTHER THAN EUR</b>			
12.1.	Payment outside the Bank (cost option SHA) - cross-border	In a Branch	Upon a transaction	22,00
12.2.	Payment outside the Bank (cost option SHA/BEN/OUR) international	In a Branch	Upon a transaction	22,00
<b>13</b>	<b>OTHER CASH BUSINESSES</b>			
13.1.	Cancellation of the announced payment (expressed in EUR equivalent for all currencies)	In a Branch	Upon announcement	12,00 for the amounts greater than 10.000,00 EUR
13.2.	Exchange of EUR coins into EUR banknotes	In a Branch	Upon a transaction	3,00
13.3.	Cost of sorting coins	In a Branch	Upon a transaction	3,00
<b>14</b>	<b>CREDIT TRANSFER AND INSTANT CREDIT TRANSFER</b>			
<b>14.1.</b>	<b>CREDIT TRANSFER AND INSTANT CREDIT TRANSFER - NATIONAL IN EUR</b>			
14.1.1.	Payment to the accounts outside the Bank	In a Branch	Upon a transaction	1,70
14.1.2.	Payment to the accounts outside the Bank	On-line banking	Upon a transaction	0,50
14.1.3.	Payment to the business entities accounts opened with the Bank	In a Branch	Upon a transaction	1,70
14.1.4.	Payment of the insurance premium in favor of the account of Croatia osiguranje d.d. opened with the Bank	In a Branch	Upon a transaction	1,70 Promotional fee 0,00 EUR until 31.12.2026.
14.1.5.	Payment of the insurance premium in favor of the account of Sava osiguranje d.d. opened with the Bank	In a Branch	Upon a transaction	1,70 Promotional fee 0,00 EUR until 31.12.2026.
14.1.6.	Urgent execution (TARGET)***	In a Branch	Upon a transaction	16,50
14.1.7.	Urgent execution (TARGET) ***	On-line banking e- Kent	Upon a transaction	16,50
<b>14.2.</b>	<b>CREDIT TRANSFER – NATIONAL IN THE CURRENCY OTHER THAN EUR</b>			
14.2.1.	Payment to the accounts outside the Bank (cost option SHARE)	In a Branch	Upon a transaction	20,00
14.2.2.	Payment to the accounts outside the Bank (cost option SHARE)	On-line banking e-Kent	Upon a transaction	15,00
14.2.3.	Payment to the business entities account opened with the Bank	In a Branch	Upon a transaction	2,00
14.2.4.	Payment to the business entities account opened with the Bank	On-line banking e- Kent	Upon a transaction	2,00
14.2.5.	Urgent execution	In a Branch	Upon a transaction	13,27
14.2.6.	Urgent execution	On-line banking e- Kent	Upon a transaction	13,27

Tariff item no.	Type of service	Channel	Basis, calculation method	Fee amount in EUR
<b>14.3.</b>	<b>CREDIT TRANSFER AND INSTANT CREDIT TRANSFER – ABROAD IN EUROS</b>			
14.3.1.	Payment to the accounts outside the Bank (cost option SHARE) - cross-border	In a Branch	Upon a transaction	1,70
14.3.2.	Payment to the accounts outside the Bank (cost option SHARE) - cross-border	On-line banking	Upon a transaction	0,50
14.3.3.	Payment to accounts outside the Bank (cost option SHARE/BEN/OUR) - international	In a Branch	Upon a transaction	20,00
14.3.4.	Payment to accounts outside the Bank (cost option SHARE/BEN/OUR) - international	On-line banking e - Kent	Upon a transaction	15,00
14.3.5.	Urgent execution of the order - international	In a Branch	Upon a transaction	13,27
14.3.6.	Urgent execution of the order - international	On-line banking e- Kent	Upon a transaction	13,27
14.3.7	Urgent execution of the order (TARGET)*** - cross border	In a Branch	Upon a transaction	16,50
14.3.8.	Urgent execution of the order (TARGET)*** – cross border	On-line banking e-Kent	Upon a transaction	16,50
<b>14.4.</b>	<b>CREDIT TRANSFER – ABROAD IN THE CURRENCY OTHER THAN EUR</b>			
14.4.1.	Payment to the accounts outside the Bank (cost option SHA/BEN/OUR) - cross-border	In a Branch	Upon a transaction	20,00
14.4.2.	Payment to the accounts outside the Bank (cost option SHA/BEN/OUR) - cross-border	On-line banking e-Kent	Upon a transaction	15,00
14.4.3.	Payment to the accounts outside the Bank (cost option SHA/BEN/OUR) - international	In a Branch	Upon a transaction	20,00
14.4.4.	Payment to the accounts outside the Bank (cost option SHA/BEN/OUR) - international	On-line banking e - Kent	Upon a transaction	15,00
14.4.5.	Urgent execution of the order	In a Branch	Upon a transaction	13,27
14.4.6.	Urgent execution of the order	On-line banking e - Kent	Upon a transaction	13,27
<b>14.5.</b>	<b>REVOCATION OF ORDERS PRIOR TO THE EXECUTION OF A TRANSACTION</b>	In a Branch and 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 14.1. to 14.4. of this Decision
<b>15</b>	<b>COMPLAINTS</b>			
15.1.	Payment order complaints prior to the execution (for international transactions)	In a Branch	Upon a transaction	20,00
15.2.	Payment order complaints after the execution (for international transactions)	In a Branch	Upon a transaction	26,54 + actual cost
15.3.	Request for the return of money funds upon the executed payment order	In a Branch	Upon a transaction	1,50
15.4.	Unjustified complaint (for a transaction made in a third country - international transaction) - Visa charge		Upon a transaction	6,64 + actual cost

<b>Tariff item no.</b>	<b>Type of service</b>	<b>Basis, calculation method</b>	<b>Fee amount in EUR</b>
15.5.	Unjustified complaint (for the transaction made in a third country - international transaction) - Visa revolving	Upon a transaction	6,64 + actual cost
15.6.	Unjustified complaint (for the transaction made in a third country - international transaction) - Visa debit card	Upon a transaction	6,64 + actual cost
<b>16</b>	<b>OTHER</b>		
16.1.	Transfer fee by an intermediary bank Upon a transaction	Upon a transaction	Actual fee cost of an intermediary bank
16.2.	Payment statements at the request of the client Upon request	Upon request	0,66 per page
16.3.	Issuance of various certificates and statements Upon request	Upon request	6,64 + PDV
16.4.	Issuance of copies of original documentation Upon request	Upon request	3,32

\* Credit transfers and Instant credit transfers issued through Digital Services - national and/or abroad in EUR are considered payment transactions.

\*\*Withdrawals at the Bank's cash desk in the amount exceeding €5,000 or the equivalent in another currency must be notified to the Bank 3 (three) business days prior to the withdrawal.

\*\*\* It applies only to regular Credit Transfers.

## FINAL PROVISIONS

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

In addition to the fees for 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.

The fees are variable and they are calculated and charged according to the valid Decision on fees in the operations with consumers.

During the Agreement period, the Bank will not charge the client with the fee that was not contained in the Decision on fees in the operations with consumers at the time the Agreement was concluded.

The Decision on fees in the operations with consumers is an integral part of the Framework Agreement.

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

This Decision shall enter into force and be applicable from 01.01.2026.

In Zagreb, 09.12.2025.

