

Excerpt from the Decision on fees for business entities and residential buildings**I. GENERAL PROVISIONS**

In accordance with the provisions of this Decision, the Bank contracts, calculates and collects 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.

II. METHODS, MANNER OF CALCULATING FEES AND ISSUING INVOICES**1. Fee calculation methods**

A quarter implies a calendar trimester, where the accounting period starts on 1 January, 1 April, 1 July and 1 October every year.

A trimester implies a calendar trimester for a three-month accounting period, starting from any day of the month or quarter

2. Basis for calculating fees

Basis for the calculation can be the number of performed services and/or transactions during the accounting period or the amount of transactions for calculating fee as a percentage of a transaction amount. The fee amount is increased by VAT amount for tariff items for which the calculation of VAT is specified

3. Manner of fee calculation**3.1 National payment transactions**

The fees for services in national payment operations in EUR are calculated per transaction, recorded per transaction during the month, become due and they are collected on the last day of the month for the current month by directly debiting the transaction account in EUR. The invoice for calculated fees is available to the Clients via NetBanking or delivered on the first working day upon the expiry of the month in the agreed manner (via e-mail, postal services or at the branch).

If the client does not have sufficient funds on the transaction account on the date of the collection to settle the fee, the transaction account in EUR would not be debited, but the unpaid amount of the fee shall remain recorded and collected upon the receipt of the funds. The exceptions are the blocked transaction accounts where the fee would be collected only after deblockage of the transaction account.

3.2 Cross-border and international payment transactions in EUR and foreign currency and national payment transactions in foreign currency

The fee for non-cash services in cross-border and international payment transactions in EUR and foreign currency and the fees for national payment transactions in foreign currency are calculated per transaction and collected immediately by directly debiting the transaction account in foreign currency or EUR, applying the middle exchange rate of KentBank d.d. for foreign currencies, except the fees for complaints that are being recorded during the month and that are due and collected on the last day of the month for the current month, by directly debiting the transaction account in EUR.

Fees for cash payments and disbursements in foreign currency are calculated per transaction and collected immediately by directly debiting the transaction account in foreign currency or EUR, by applying the middle exchange rate of KentBank d.d. for foreign currency.

After the bookkeeping, the clients may take over the invoice via NetBanking or in other contracted manner. If the client does not have sufficient funds to settle the fee as at maturity date, the payment transaction shall not be executed.

3.3 Documentary operations

The fees for documentary business services are calculated per transaction in SKY.

The invoices are sent to the clients on a daily basis, by e-mail, after the calculation, in an agreed manner. The fee has to be paid within 8 days from the date of the calculation.

In case of domestic guarantees and foreign currency guarantees, the issuing fee is calculated every three months in advance. The beginning of the calculation in the first trimester is the date of issuing the guarantee. Each commenced trimester is calculated as an entire trimester. The basis for the calculation of trimester fee is the balance of the guarantee on the date of the calculation.

The fees for the foreign currency guarantees are being calculated in EUR by applying the middle exchange rate of KentBank d.d. for the foreign currency as at the date of the calculation.

In case of a premature cancellation of the guarantee, the fees are non-refundable.

For documentary letters of credit, the issuing fee is calculated on a three-month basis, in advance. The beginning of the calculation in the first trimester is the issuing date of the letter of credit. Each commenced trimester is calculated as an entire trimester. The basis for the calculation of trimester fee is the balance of the letter of credit on the date of calculation.

The fees for letters of credit are being calculated in EUR by applying a middle exchange rate of the KentBank d.d. for foreign currency as at the date of calculation.

In case of premature payment of letter of credit or cancellation of letter of credit, the fees paid are non-refundable.

For domestic guarantees and foreign currency guarantees with the agreed quarterly fee, the issuing fee is calculated on a quarterly basis, in advance. The beginning of the calculation in the first quarter is the date of issuing the guarantee. Each commenced quarter is calculated as an entire quarter. The basis for the calculation of a quarterly fee is the balance of the guarantee on the date of the calculation.

For documentary letters of credit with the agreed quarterly fee, the fee is calculated on a quarterly basis, in advance. The beginning of the calculation in the first quarter is the issuing date of the letter of credit. Each commenced quarter is calculated as an entire quarter. The basis for the calculation of a quarterly fee is the balance of the letter of credit on the date of the calculation.

The fees for the letters of credit are being calculated in EUR by applying the middle exchange rate of KentBank d.d. for foreign currency as at the date of the calculation.

For the payment by foreign currency nostro guarantees, the import nostro letters of credit and documentary collections and for the receipt of the collection under the foreign loro guarantees, loro letters of credit and documentary collections, a fee is being collected, a so-called transfer fee, in accordance with the fee for national and cross-border transactions in EUR or a fee for national and cross-border transactions in foreign currency (other than EUR) and a fee for international transactions for outflows and inflows that constitute a part of this Decision.

3.4 Placements

The fee is calculated per transaction and collected immediately, by collecting it at the time of the placement payout.

During the term of the placement, the fees are being calculated for the prolongation, change of conditions, change of security instruments, etc. In such a case, an invoice is being issued with the calculation and sent to the client in the agreed manner. The client is under the obligation to pay the fee upon the receipt of the invoice.

The fees defined by tariff items as a percentage (%) are calculated in the currency of the placement i.e. in the return placement currency. For the costs / fees that have the value expressed in EUR and euros by the tariff item, the value of the tariff item is applied and calculated in the return placement currency. If the placement is contracted in the currency other than euro, the cost is calculated in a placement currency by applying the middle exchange rate of the Croatian National Bank as at the day of contracting the placement to the value of the tariff item in EUR.

3.5 Card transactions

The fees for card transaction services are calculated per transaction, periodically or as one-off fees.

The base for calculating the card transaction fee for foreign currency transactions is always the domicile currency and is calculated according to the exchange rate that the bank's card processor receives from the international Visa / Mastercard network.

The fees for credit cards are expressed on a monthly statement received by the client in an agreed manner.

The fees for debit cards are recorded during the calendar month, expressed on the monthly statement and collected together with the payment fees at the end of the month by directly debiting the client's transaction account.

3.6. Internet services

The application fee for Internet services (e-Kent and m-Kent) is charged once per an end user.

Fees for using and maintaining Internet services (e-Kent and m-Kent) are calculated monthly by the end user.

The token issuance fee is calculated per token issued to the Token User.

Other fees are calculated upon the made transaction.

All Internet service charges are calculated by the end-user during the calendar month, they are displayed on a monthly invoice and collected at the end of the month together with the payment fees by direct debiting the Client / User's transaction account.

3.7. Exceptions when calculating fees

Internal transfers for internal needs of the Bank (transfer of the funds for coverage of fees, transfer to/from the term deposit account, transfer to the loan account) are carried out free of charge.

Payments of the funds transferred by business entities from their accounts with other banks to the term deposit account with KentBank d.d. are carried out free of charge.

Transfers of the funds upon the expiry of the term deposit from the term deposit account with KentBank d.d. to the transaction account of the business entity with another bank are carried out free of charge.

Processing the foreign currency inflow in the amount less or equal to the counter value of EUR 13,27 is carried out free of charge.

Recording of inflow in EUR with other banks (tariff item 3.3.1.) is not calculated for sub-accounts of residential buildings (accounts 13) contracted by building manager.

III. THE PROMOTIONAL FEES

The promotional fees specified in this Decision will be valid until December 31, 2026. After the promotional period ends, the regular applicable fee defined for each specific tariff item will apply.

IV. FINAL PROVISIONS

In accordance with the provisions of this Decision, the Bank shall contract, calculate and collect the fees for services that it provides in its business operations, unless a separate decision of the Bank or a contract concluded by the Bank prescribes otherwise.

Apart from the fees for the services foreseen by this Decision, the Bank calculates and collects all real costs incurred during the execution of services:

- FINA, CNB and Money market, as well as other entities, depending on the task and its realization
- Postal and telecommunication costs
- Costs charged by other domestic or foreign banks
- Fees, taxes and similar, paid by the Bank
- Other costs 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 1 February 2026. Decision on Fees for business entities and residential buildings as of 1 January 2026 shall cease to apply upon entering into force of this Decision.

In Zagreb, 09 December 2025