

Kent Bank	Excerpt from the Decision on Fees for Payment services for Business Entities and residential buildings	14.1.
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I. FEE AMOUNT FOR PAYMENT SERVICES 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.

FEES FOR BUSINESS ENTITIES AND RESIDENTIAL BUILDINGS			
ITEM	DESCRIPTION OF SERVICE	BASE	FEE AMOUNT
1	ACCOUNT REGISTER		
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
2	CASH TRANSACTIONS IN EUR		
2.1	Cash payments		
2.1.1	Amounts paid in at the cashier in the Bank	amount	0,60% + 1,00 EUR per order
2.1.2	Amounts paid at FINA and amounts paid through DNT at FINA	amount	0,65% + 1,00 EUR per order
2.1.3	Coins exchange/deposit	amount	3,50% min 1,00 EUR
2.2	Cash withdrawals		
2.2.1	Amounts paid out at the cashier in the Bank	amount	0,60% + 1,00 EUR per order
3	NATIONAL TRANSACTIONS IN EUR		
3.1	Internal orders		
3.1.1	Paper media orders in EUR	order	2,00 EUR
3.1.2	Electronic media order in EUR	order	0,35 EUR
3.2	External orders		
3.2.1	Paper media orders in EUR	order	2,50 EUR
3.2.2	Electronic media order in EUR	order	0,53 EUR
3.2.3	Urgent execution of transaction - TARGET 2	order	16,50 EUR
3.3	Inflow		
3.3.1	Inflow from other banks	order	0,23 EUR
3.4	SEPA direct debits in EUR – fees paid by the payer		
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	Standing order		
3.5.1	Standing order -external	order	0,53 EUR
3.6	Other cashless payment national transactions		
3.6.1	Fee for payment order - forced execution	order	2,00 EUR
4	CROSS-BORDER TRANSACTIONS IN EUR		
4.1	Payment order/Credit transfer		
4.1.1	Paper media orders - external	order	2,50 EUR
4.1.2	Electronic media order - external	order	0,53 EUR
4.1.3	Urgent execution of transaction - TARGET 2	order	16,50 EUR
4.2	Inflow		
4.2.1.	Processing of inflow	order	0,23 EUR
5	NATIONAL AND CROSS-BORDER TRANSACTIONS IN FOREIGN CURRENCY (DIFFERENT FROM EUR) AND INTERNATIONAL TRANSACTIONS		
5.1	Cross-border and national transaction		
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 order	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
5.2	International transactions		
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 order	order	15,00 EUR
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
5.3	Other		
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
5.4	Processing of inflow		
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
6	RECALL OF PAYMENT ORDER		
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, 5.1.2.4, 5.1.2.5, 5.2.1.1,

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			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
7	CASH TRANSACTIONS IN FOREIGN CURRENCY		
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
8	COMPLAINTS REGARDING TRANSACTIONS IN FOREIGN CURRENCY		
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
9	REPORTING AND SOLVENCY INFORMATION		
9.1	Account change notice		
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
9.2	Print of transactions per account		
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
9.3	Giro Account Form (SOL-2)		
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
10	ARCHIVE / COMPLAINTS / RECALL / RETURN		
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	2,00 EUR
10.4	Return of funds with the wrong IBAN or account number	request	9,00 EUR

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11	OTHER SERVICES		
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
12	INTERNET SERVICES		
12.1	Internet Banking e-Kent		
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
12.2	Mobile Banking m-Kent		
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
12.3	Token		
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
13	CARD TRASACTIONS		
13.1	Usage of Visa Classic debit card		
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
13.2	Fees per transaction Visa Classic debit card		
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
13.3	Usage of Visa Classic business credit card		
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
13.4	Fees per transaction Visa Classic business credit card		
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
23	Packages for entrepreneurs		
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
24	EFT POS terminals		
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

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II 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.

III FINAL PROVISIONS

This Excerpt from the Decision on Fees for Payment services for Business Entities and residential buildings shall apply from February 1, 2026

In Zagreb, 09 December 2025