

Management Board of KentBank on Management Board meeting held on 28 January 2020 adopted the following

**DECISION**

on fees for consumers

**GENERAL TERMS**

KentBank d.d. Zagreb under this Decision will calculate and charge services performed for consumers.

| Number   | Name of fee   | Base for calculation | Fee amount   |
|----------|---|----------------------|--|
| <b>1</b> | <b>OPENING ACCOUNT</b>  |                      |  |
| 1.1      | Opening current account   | one-time             | 0,00 kn  |
| 1.2      | Opening giro account  | one-time             | 0,00 kn  |
| <b>2</b> | <b>MAINTENANCE FEE</b>  |                      |  |
| 2.1      | Maintenance fee for current account without overdraft and/or with silent overdraft <sup>1</sup> | monthly              | 9,00 kn  |
| 2.2      | Maintenance fee for current account with overdraft  | monthly              | 0,00 kn  |
| 2.3      | Maintenance fee for giro account <sup>2</sup>   | monthly              | 7,00 kn  |
| 2.4      | Using current account by authorized person  | monthly              | 2,00 kn  |
| 2.5      | Using giro account by authorized person   | monthly              | 2,00 kn  |
| <b>3</b> | <b>CLOSING ACCOUNT</b>  |                      |  |
| 3.1      | Closing current account   | one-time             | 50,00 kn for closure of account within 6 m. of account opening |
| <b>4</b> | <b>PACKAGES</b>   |                      |  |
| 4.1      | Maintenance fee for package Baš TO, Baš SVE, Sve i JOŠ  | monthly              | 0,00 kn  |
| 4.2      | Closing of package Baš TO, Baš SVE, Sve i JOŠ   | one-time             | 0,00 kn  |
| 4.3      | Maintenance fee for Student package   | monthly              | 0,00 kn  |
| 4.4      | Change of package initiated by the client request   | one-time             | 0,00 kn  |
| 4.5      | Maintenance fee for package Kent Express Senior   | monthly              | 10,00 kn   |
| 4.6      | Maintenance fee for package Kent Express Basic  | monthly              | 25,00 kn   |
| 4.7      | Maintenance fee for package Kent Express Medium   | monthly              | 36,00 kn   |
| 4.8      | Maintenance fee for package Kent Express Plus   | monthly              | 70,00 kn   |
| 4.9      | Maintenance fee for package Kent Express Premium  | monthly              | 100,00 kn  |
| <b>5</b> | <b>STANDING ORDER</b>   |                      |  |
| 5.1      | Contracting standing order  | one-time             | 0,00 kn  |
| 5.2      | Single payment in favor of corporate account in the Bank  | per transaction      | 0,30%, min 2,00 kn, max 50,00 kn                               |
| 5.3      | Single payment in favor of consumer account in the Bank   | per transaction      | 0,00 kn  |
| 5.4      | Single payment in favor of account in other bank  | per transaction      | 0,30%, min 3,00 kn, max 50,00 kn                               |

<sup>1</sup> User of package have discount on monthly maintenance fee for account: Package Baš TO – 5%, package Baš SVE – 15%, Package Sve i JOŠ – 20%

<sup>2</sup> User of package have discount on monthly maintenance fee for account: Package Baš TO – 5%, package Baš SVE – 15%, Package Sve i JOŠ – 20%

**Decision on fees for retail clients**

| Number  | Name of fee  | Base for calculation | Fee amount      |
|---|--|----------------------|-----------------|
| <b>6 DIRECT DEBIT</b>                             |  |                      |                 |
| 6.1   | Execution of SEPA direct debit   | per transaction      | 2,00 kn         |
| 6.2   | Definition, modification and cancelation of special conditions of execution                              | one-time             | 10,00 kn        |
| 6.3   | Obtaining a copy of the consent  | one-time             | 20,00 kn        |
| <b>7 REPORTING – TRANSACTION ACCOUNT</b>          |  |                      |                 |
| 7.1   | Statement for multicurrency current account once a month at the request of the client                    | per request          | 0,00 kn         |
| 7.2   | Statement for multicurrency giro account once a month at the request of the client                       | per request          | 0,00 kn         |
| 7.3   | Statement for multicurrency current and giro account more than once a month at the request of the client | per request          | 5,00 kn         |
| 7.4   | Current account balance confirmation on clients request  | per request          | 20,00 kn        |
| 7.5   | Warning and warning facing a lawsuit for unauthorized overdraft  | per debt             | 0,00 kn         |
| <b>8 CARDS AND CASH</b>                           |  |                      |                 |
| <b>8.1 ISSUING AND USING MAESTRO DEBIT CARD</b>   |  |                      |                 |
| 8.1.1   | Card issuing – main user   | per request          | 0,00 kn         |
| 8.1.2   | Card issuing – additional user   | per request          | 30,00 kn        |
| 8.1.3   | Re-issuing on the expiry date  | one-time             | 0,00 kn         |
| 8.1.4   | Urgent card issuing  | per request          | 100,00 kn       |
| 8.1.5   | Card replacement   | per request          | 30,00 kn        |
| 8.1.6   | PIN reprint  | per request          | 25,00 kn        |
| 8.1.7   | Card blockage – not regular card using   | per debt             | 20,00 kn        |
| 8.1.8   | Contracting service of payment in installments   | per request          | 0,00 kn         |
| <b>8.2 WITHDRAWAL CASH ON ATM WITH DEBIT CARD</b> |  |                      |                 |
| 8.2.1   | Withdrawal on KentBank's ATM   | per transaction      | 0,00 kn         |
| 8.2.2   | Withdrawal on MBNet network ATM's – first 3 transaction in the month                                     | per transaction      | 0,00 kn         |
| 8.2.3   | Withdrawal on MBNet network ATM's – after 3 free of charge transaction in the month <sup>3</sup>         | per transaction      | 2% min 10,00 kn |

<sup>3</sup> Paragraph Withdrawal on MBNet network ATM's – after 3 free of charge transaction in the month is not applicable for Users of Package Baš TO, Baš SVE, Sve i JOŠ, users of those Packages have additional free of charge transactions (more than it is defined in paragraph 5.7.), User of Package Baš TO i Baš SVE – additional 3 withdrawal transaction on MBNET ATM's, and User of Package Sve i JOŠ – additional 4 withdrawal transaction on MBNET ATM's

**Decision on fees for retail clients**

| Number   | Name of fee  | Base for calculation | Fee amount  |
|--|--|----------------------|---|
| 8.2.4  | Withdrawal on ATM's out of MBNet network in Croatia  | per transaction      | 2% min 15,00 kn   |
| 8.2.5  | Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR                | per transaction      | 2% min 15,00 kn   |
| 8.2.6  | Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR | per transaction      | 3% min 25,00 kn   |
| 8.2.7  | Withdrawal at ATMs from countries outside the European Economic Area   | per transaction      | 4% min 35,00 kn   |
| 8.2.8  | Withdrawal on ATM's in installments  | per transaction      | 3 installments: 1,50%<br>6 installments: 2,70%<br>9 installments: 3,80%<br>12 installments: 5,00% |
| <b>8.3 WITHDRAWAL CASH AND PAYMENTS ON EFT POS WITH DEBIT CARD</b> |  |                      |   |
| 8.3.1  | Withdrawal on EFT POS in MBNet network   | per transaction      | 2% min 10,00 kn   |
| 8.3.2  | Withdrawal on EFT POS out of MBNet network   | per transaction      | 2% min 15,00 kn   |
| 8.3.3  | Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR                | per transaction      | 2% min 15,00 kn   |
| 8.3.4  | Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR | per transaction      | 3% min 25,00 kn   |
| 8.3.5  | Withdrawal at ATMs from countries outside the European Economic Area   | per transaction      | 4% min 35,00 kn   |
| 8.3.6  | Payment on installments (till 12 installments)   | per transaction      | 0,00 kn   |
| 8.3.7  | Payment on POS devices   | per transaction      | 0,00 kn   |
| <b>8.4 ISSUING CREDIT CARD</b>                                     |  |                      |   |
| 8.4.1  | Card issuing charge – main user <sup>4</sup>   | one-time             | 100,00 kn   |
| 8.4.2  | Card issuing revolving – main user <sup>5</sup>  | one-time             | 0,00 kn   |
| 8.4.3  | Card issuing charge – additional user <sup>6</sup>   | one-time             | 50,00 kn  |
| 8.4.4  | Card issuing revolving – additional user <sup>7</sup>  | one-time             | 50,00 kn  |
| 8.4.5  | Monthly membership fee charge – main user <sup>8</sup>   | monthly              | 0,00 kn   |
| 8.4.6  | Monthly membership fee revolving – main user <sup>9</sup>  | monthly              | 0,00 kn   |
| 8.4.7  | Monthly membership fee charge – additional user <sup>10</sup>  | monthly              | 8,00 kn   |
| 8.4.8  | Monthly membership fee revolving – additional user <sup>11</sup>   | monthly              | 8,00 kn   |

<sup>4</sup> User of Package achieve discount for fee for card issuing, main user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

<sup>5</sup> User of Package achieve discount for fee for card issuing, main user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

<sup>6</sup> User of Package achieve discount for fee for card issuing, additional user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

<sup>7</sup> User of Package achieve discount for fee for card issuing, additional user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

<sup>8</sup> User of Package achieve discount for fee for monthly membership, main user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

<sup>9</sup> User of Package achieve discount for fee for monthly membership, main user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

<sup>10</sup> User of Package achieve discount for fee for monthly membership, main user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

<sup>11</sup> User of Package achieve discount for fee for monthly membership, main user: Package Baš TO – 5%, Package Baš SVE – 15%, Package Sve i JOŠ – 20%

**Decision on fees for retail clients**

| Number  | Name of fee  | Base for calculation | Fee amount         |
|---|--|----------------------|--------------------|
| 8.4.9   | Urgent card issuing - Mastercard charge  | per request          | 100,00 kn          |
| 8.4.10  | Urgent card issuing - Mastercard revolving   | per request          | 100,00 kn          |
| 8.4.11  | Card replacement Mastercard charge   | per request          | 50,00 kn           |
| 8.4.12  | Card replacement Mastercard revolving  | per request          | 50,00 kn           |
| 8.4.13  | PIN reprint - Mastercard charge  | per request          | 25,00 kn           |
| 8.4.14  | PIN reprint - Mastercard revolving   | per request          | 25,00 kn           |
| 8.4.15  | Card re-issuing on expiry date - Mastercard charge   | one-time             | 0,00 kn            |
| 8.4.16  | Card re-issuing on expiry date - Mastercard revolving  | one-time             | 0,00 kn            |
| 8.4.17  | Card blockage – not regular card using - Mastercard charge   | per debt             | 20,00 kn           |
| 8.4.18  | Card blockage – not regular card using - Mastercard revolving  | per debt             | 20,00 kn           |
| <b>8.5 WITHDRAWAL CASH ON ATM WITH CREDIT CARD</b>                  |  |                      |                    |
| 8.5.1   | Withdrawal on KentBank's ATM - Mastercard revolving and charge   | per transaction      | 2,50% min 25,00 kn |
| 8.5.2   | Withdrawal on ATM's of other banks in RH   | per transaction      | 3,00% min 30,00 kn |
| 8.5.3   | Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR – Mastercard revolving and charge                | per transaction      | 3,00% min 30,00 kn |
| 8.5.4   | Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR – Mastercard revolving and charge | per transaction      | 3,00% min 40,00 kn |
| 8.5.5   | Withdrawal at ATMs from countries outside the European Economic Area – Mastercard revolving and charge   | per transaction      | 3,00% min 40,00 kn |
| <b>8.6 WITHDRAWAL CASH AND PAYMENTS ON EFT POS WITH CREDIT CARD</b> |  |                      |                    |
| 8.6.1   | Withdrawal on EFT POS of other banks - Mastercard revolving and charge   | per transaction      | 3,00% min 30,00 kn |
| 8.6.2   | Withdrawal at ATMs in countries within the European Economic Area that have the national currency EUR – Mastercard revolving and charge                | per transaction      | 3,00% min 30,00 kn |
| 8.6.3   | Withdrawal at ATMs in countries within the European Economic Area that have the national currency different than EUR – Mastercard revolving and charge | per transaction      | 3,00% min 40,00 kn |
| 8.6.4   | Withdrawal at ATMs from countries outside the European Economic Area – Mastercard revolving and charge   | per transaction      | 3,00% min 40,00 kn |
| 8.6.5   | Payment on EFT POS - Mastercard revolving and charge   | per transaction      | 0,00 kn            |
| <b>9 ON-LINE BANKING</b>  |  |                      |                    |
| 9.1   | Registration fee for Internet banking e-kent   | per user             | 0,00 kn            |
| 9.2   | Maintenance fee for Internet banking e-Kent <sup>12</sup>  | monthly/per user     | 10,00 kn           |
| 9.3   | Changing data on application form - e-kent   | per changing         | 10,00 kn           |
| 9.4   | Re-generating permanent PIN - e-Kent   | per changing         | 25,00 kn           |

<sup>12</sup> User of package achieve discount on monthly maintenance fee for Internet banking: Package Baš TO – 5%, package Baš SVE – 15%, Package Sve i JOŠ – 20%

**Decision on fees for retail clients**

| Number    | Name of fee  | Base for calculation | Fee amount             |                                   |
|-----------|--|----------------------|------------------------|-----------------------------------|
| 9.5       | Registration fee for mobile banking m-k5nt <sup>13</sup>   | per user             | 0,00 kn                |                                   |
| 9.6       | Maintenance fee for mobile banking m-Kent  | monthly/per user     | 8,00 kn                |                                   |
| 9.7       | Re-generating initial keys - m-Kent  | monthly              | 0,00 kn                |                                   |
| 9.8       | Blockage of debit or credit card via m-Kent  | per changing         | 0,00 kn                |                                   |
| 9.9       | Issuing of writing confirmation about performed transaction  | per confirmation     | 0,00 kn                |                                   |
| 9.10      | Issuing of physical token  | per user             | 0,00 kn                |                                   |
| 9.11      | Fee for lost, damaged or not returned token on Bank request  | per user             | 150,00 kn              |                                   |
| 9.12      | Issuing of mobile token (m-token)  | per user             | 0,00 kn                |                                   |
| 9.13      | Issuing a m-token device for use the 3-D Secure Internet Purchase Program                          | per user             | 50,00 kn <sup>14</sup> |                                   |
| Number    | Name of fee  | Channel              | Base for calculation   | Fee amount                        |
| <b>10</b> | <b>DEPOSIT AND WITHDRAWAL CASH IN ALL CURRENCY</b>   |                      |                        |                                   |
| 10.1      | Deposit on current account   | In branch            | per transaction        | 0,00 kn                           |
| 10.2      | Deposit on giro account  | In branch            | per transaction        | 0,00 kn                           |
| 10.3      | Withdrawal from current account  | In branch            | per transaction        | 0,00 kn                           |
| 10.4      | Withdrawal from giro account   | In branch            | per transaction        | 0,00 kn                           |
| <b>11</b> | <b>CASH TRANSACTIONS - NATIONAL TRANSACTIONS IN HRK</b>  |                      |                        |                                   |
| 11.1      | Payment to accounts of business entities in the Bank or any account outside the Bank <sup>15</sup> | In branch            | per transaction        | 1,00%, min 7,00 kn, max 100,00 kn |
| 11.2      | Payment on the consumer account in KentBank d.d.   | In branch            | per transaction        | 0,00 kn                           |
| 11.3      | Payment order with 2D bar code   | In branch            | per transaction        | 3,20 kn                           |
| 11.4      | Payment order with 2D bar code - self-service device   | In branch            | per transaction        | 1,99 kn                           |
| 11.5      | Payment in favor of the certain business entities on account in KentBank and in the other banks*   | In branch            | per transaction        | 1,50 kn                           |
| 11.6      | Payments in favor of bank accounts Residential buildings open in KentBank - Under management**     | In branch            | per transaction        | 0,00 kn                           |
| 11.7      | Payments in favor of bank accounts Residential buildings open in KentBank - Under management ***   | In branch            | per transaction        | 1,00 kn                           |
| 11.8      | Payments in favor of bank accounts Residential buildings open in KentBank - Under management ****  | In branch            | per transaction        | 1,50 kn                           |

<sup>13</sup> User of package achieve discount on monthly maintenance fee for mobile banking: Package Baš TO – 5%, package Baš SVE – 15%, Package Sve i JOŠ – 20%

<sup>14</sup> The fee will not be charged if the user uses online banking e-Kent or m-Kent

<sup>15</sup> Fee will not be charged in the case of transfer of term deposit funds and disbursed loan to the account out of the Bank

**Decision on fees for retail clients**

| Number    | Name of fee   | Channel   | Base for calculation | Fee amount                         |
|-----------|---|-----------|----------------------|------------------------------------|
| 11.9      | Payments in favor of business accounts in KentBank and in the other banks *****   | In branch | per transaction      | 1,00 kn                            |
| 11.10     | Payment insurance premiums in favor of account Wüstenrot stambena štedionica, Triglav osiguranje d.d. , Agram životno osiguranje d.d., Wustenrot životno osiguranje d.d. opened in KentBank | In branch | per transaction      | 0,00 kn                            |
| 11.11     | Payment to HRT  | In branch | per transaction      | 1,00 kn                            |
| 11.12     | Payments in favor of bank accounts Kružni Tok d.o.o. opened in KentBank   | In branch | per transaction      | 1,00%, min 7,00 kn, max 30,00 kn   |
| 11.13     | All payment in favor of humanitarian organizations and associations   | In branch | per transaction      | 0,00 kn                            |
| 11.14     | Urgent orders(CLVPS)  | In branch | per transaction      | Service not available              |
| <b>12</b> | <b>CASH TRANSACTIONS - NATIONAL TRANSACTIONS IN EUR</b>   |           |                      |                                    |
| 12.1      | Payment out of the KentBank d.d. (cost option SHA) <sup>16</sup>  | In branch | per transaction      | 1,00%, min 10,00 kn, max 100,00 kn |
| 12.2      | Payment on the consumer account in KentBank d.d.  | In branch | per transaction      | 0,00 kn                            |
| 12.3      | Payment to the account of the business entity open in KentBank  | In branch | per transaction      | 1,00%, min 10,00 kn, max 100,00 kn |
| <b>13</b> | <b>CASH TRANSACTIONS - NATIONAL TRANSACTIONS IN FOREIGN CURENCIES (DIFFERENT THAN EUR)</b>  |           |                      |                                    |
| 13.1      | Payment out of the KentBank d.d. (cost option SHA)  | In branch | per transaction      | 0,50%, min 80,00 kn, max 700,00 kn |
| 13.2      | Payment on the consumer account in KentBank d.d.  | In branch | per transaction      | 0,00 kn                            |
| 13.3      | Payment to the account of the business entity open in KentBank  | In branch | per transaction      | 0,30%, min 80,00 kn, max 700,00 kn |
| <b>14</b> | <b>CASH TRANSACTIONS - ABROAD IN EUR</b>  |           |                      |                                    |
| 14.1      | Payment out of the KentBank d.d. (cost option SHA) - cross-border   | In branch | per transaction      | 1,00%, min 10,00 kn, max 100,00 kn |
| 14.2      | Payment out of the KentBank d.d. (cost option SHA) - international  | In branch | per transaction      | 0,50%, min 80,00 kn, max 700,00 kn |
| <b>15</b> | <b>CASH TRANSACTIONS - ABROAD IN FOREIGN CURENCIES (DIFFERENT THAN EUR)</b>   |           |                      |                                    |
| 15.1      | Payment out of the KentBank d.d. (cost option SHA) - cross-border   | In branch | per transaction      | 0,50%, min 80,00 kn, max 500,00 kn |

<sup>16</sup> Fee will not be charged in the case of transfer of term deposit funds and disbursed loan to the account out of the Bank

**Decision on fees for retail clients**

| Number      | Name of fee   | Channel                  | Base for calculation | Fee amount                                 |
|-------------|---|--------------------------|----------------------|--|
| 15.2        | Payment out of the KentBank d.d. (cost option SHA/BEN/OUR) - international  | In branch                | per transaction      | 0,50%, min 80,00 kn, max 700,00 kn         |
| <b>16</b>   | <b>OTHER CASH TRANSACTIONS</b>  |                          |                      |  |
| 16.1        | Announced cash cancellation (expressed in HRK equivalent for all currencies)  | In branch                | per announcement     | 0,25%, for amount higher than 75.000,00 kn |
| 16.2        | Cash withdrawal in amount higher than EUR 50.000 (equivalent in any currency)   | In branch                | per withdrawal       | 0,20% on amount of withdrawal              |
| 16.3        | Replacement of domestic coins in domestic banknote  | In branch                | per transaction      | 2,50%, min 20,00 kn, max 1.000,00 kn       |
| <b>17</b>   | <b>CREDIT TRANSFER</b>  |                          |                      |  |
| <b>17.1</b> | <b>CREDIT TRANSFER - NATIONAL IN HRK</b>  |                          |                      |  |
| 17.1.1      | Payment out of the KentBank d.d. <sup>17</sup>  | In branch                | per transaction      | 0,70%, min 5,00 kn, max 100,00 kn          |
| 17.1.2      | Payment out of the KentBank d.d. <sup>18</sup>  | On-line banking          | per transaction      | 1,90 kn                                    |
| 17.1.3      | Payment on the consumer account in KentBank d.d.  | In branch                | per transaction      | 0,00 kn                                    |
| 17.1.4      | Payment on the consumer account in KentBank d.d.  | On-line banking          | per transaction      | 0,00 kn                                    |
| 17.1.5      | Payment to the account of the business entity open in KentBank  | In branch                | per transaction      | 0,70%, min 2,00 kn, max 50,00 kn           |
| 17.1.6      | Payment to the account of the business entity open in KentBank  | On-line banking          | per transaction      | 0,00 kn                                    |
| 17.1.7      | Payment in favor of humanitarian organizations and associations   | In branch                | per transaction      | 0,00 kn                                    |
| 17.1.8      | Payment in favor of humanitarian organizations and associations   | On-line banking          | per transaction      | Service not available                      |
| 17.1.9      | Urgent orders (CLVPS)   | In branch                | per transaction      | 100,00 kn                                  |
| 17.1.10     | Payment insurance premiums in favor of account Wüstenrot stambena štedionica, Triglav osiguranje d.d. , Agram životno osiguranje d.d., Wustenrot životno osiguranje d.d. opened in KentBank | In branch                | per transaction      | 0,00 kn                                    |
| 17.1.11     | Urgent orders (CLVPS)   | On-line banking-e-Kent   | per transaction      | 100,00 kn                                  |
| 17.1.12     | Urgent orders (CLVPS)   | On-line banking – m-Kent | per transaction      | service not available                      |

<sup>17</sup> Fee will not be charged in the case of transfer of term deposit funds and disbursed loan to the account out of the Bank

<sup>18</sup> User of package can achieve particular number of monthly payment, by e-order in HRK: User of Package Baš TO – 3 free of charge payment, User od Package Baš SVE, Sve i JOŠ – 4 free of charge payment

**Decision on fees for retail clients**

| Number      | Name of fee   | Channel                  | Base for calculation | Fee amount                         |
|-------------|---|--------------------------|----------------------|------------------------------------|
| <b>17.2</b> | <b>CREDIT TRANSFER - NATIONAL IN EUR</b>                                    |                          |                      |                                    |
| 17.2.1      | Payment out of the Bank   | In branch                | per transaction      | 0,70%, min 5,00 kn, max 100,00 kn  |
| 17.2.2      | Payment out of the Bank   | On-line banking          | per transaction      | 1,90 kn                            |
| 17.2.3      | Payment on the consumer account in Bank                                     | In branch                | per transaction      | 0,00 kn                            |
| 17.2.4      | Payment on the consumer account in Bank                                     | On-line banking          | per transaction      | 0,00 kn                            |
| 17.2.5      | Payment to the account of the business entity open in Bank                  | In branch                | per transaction      | 0,70%, min 2,00 kn, max 50,00 kn   |
| 17.2.6      | Payment to the account of the business entity open in Bank                  | On-line banking          | per transaction      | 0,00 kn                            |
| 17.2.7      | Urgent orders (TARGET)  | In branch                | per transaction      | 100,00 kn                          |
| 17.2.8      | Urgent orders (TARGET)  | On-line banking          | per transaction      | service not available              |
| <b>17.3</b> | <b>CREDIT TRANSFER - NATIONAL IN FOREIGN CURENCIES (DIFFERENT THAN EUR)</b> |                          |                      |                                    |
| 17.3.1      | Payment out of the Bank (cost option SHARE)                                 | In branch                | per transaction      | 0,40%, min 80,00 kn, max 700,00 kn |
| 17.3.2      | Payment out of the Bank.  | On-line banking – e-Kent | per transaction      | 0,40%, min 80,00 kn, max 500,00 kn |
| 17.3.3      | Payment out of the Bank   | On-line banking – m-Kent | per transaction      | service not available              |
| 17.3.4      | Payment on the consumer account in Bank                                     | In branch                | per transaction      | 0,00 kn                            |
| 17.3.5      | Payment on the consumer account in Bank                                     | On-line banking – e-Kent | per transaction      | 0,00 kn                            |
| 17.3.6      | Payment on the consumer account in Bank                                     | On-line banking – m-Kent | per transaction      | service not available              |
| 17.3.7      | Payment to the account of the business entity open in Bank                  | In branch                | per transaction      | 0,30%, min 80,00 kn, max 700,00 kn |
| 17.3.8      | Payment to the account of the business entity open in Bank                  | On-line banking – e-Kent | per transaction      | 0,30%, min 80,00 kn, max 500,00 kn |
| 17.3.9      | Payment to the account of the business entity open in Bank                  | On-line banking – m-Kent | per transaction      | service not available              |



**Decision on fees for retail clients**

| Number      | Name of fee  | Channel                  | Base for calculation | Fee amount                         |
|-------------|--|--------------------------|----------------------|------------------------------------|
| 17.3.10     | Urgent orders  | In branch                | per transaction      | 100,00 kn                          |
| 17.3.11     | Urgent orders  | On-line banking          | per transaction      | service not available              |
| <b>17.4</b> | <b>CREDIT TRANSFER - ABROAD IN EUR</b>                                   |                          |                      |                                    |
| 17.4.1      | Payment out of the Bank (cost option SHARE) - cross-border               | In branch                | per transaction      | 0,70%, min 5,00 kn, max 100,00 kn  |
| 17.4.2      | Payment out of the Bank (cost option SHARE) - cross-border               | On-line banking          | per transaction      | 1,90 kn                            |
| 17.4.3      | Payment out of the Bank (cost option SHARE/BEN/OUR) - international      | In branch                | per transaction      | 0,40%, min 80,00 kn, max 700,00 kn |
| 17.4.4      | Payment out of the Bank (cost option SHARE/BEN/OUR) - international      | On-line banking – e-Kent | per transaction      | 0,40%, min 80,00 kn, max 500,00 kn |
| 17.4.5      | Payment out of the Bank (cost option SHARE/BEN/OUR) - international      | On-line banking – m-Kent | per transaction      | service not available              |
| 17.4.6      | Urgent orders - international  | In branch                | per transaction      | 100,00 kn                          |
| 17.4.7      | Urgent orders - international  | On-line banking – e-Kent | per transaction      | 100,00 kn                          |
| 17.4.8      | Urgent orders – international  | On-line banking – m-Kent | per transaction      | service not available              |
| 17.4.9      | Urgent orders (TARGET) – cross-border                                    | In branch                | per transaction      | 100,00 kn                          |
| 17.4.10     | Urgent orders (TARGET) – cross-border                                    | On-line banking          | per transaction      | service not available              |
| <b>17.5</b> | <b>CREDIT TRANSFER -ABROAD IN FOREIGN CURENCIES (DIFFERENT THAN EUR)</b> |                          |                      |                                    |
| 17.5.1      | Payment out of the Bank (cost option SHARE/BEN/OUR) - cross-border       | In branch                | per transaction      | 0,40%, min 80,00 kn, max 700,00 kn |
| 17.5.2      | Payment out of the Bank (cost option SHARE/BEN/OUR) - cross-border       | On-line banking – e-Kent | per transaction      | 0,40%, min 80,00 kn, max 500,00 kn |
| 17.5.3      | Payment out of the Bank (cost option SHARE/BEN/OUR) - cross-border       | On-line banking – m-Kent | per transaction      | service not available              |
| 17.5.4      | Payment out of the Bank (cost option SHARE/BEN/OUR) - international      | In branch                | per transaction      | 0,40%, min 80,00 kn, max 700,00 kn |
| 17.5.5      | Payment out of the Bank (cost option SHARE/BEN/OUR) - international      | On-line banking – e-Kent | per transaction      | 0,40%, min 80,00 kn, max 500,00 kn |
| 17.5.6      | Payment out of the Bank (cost option SHARE/BEN/OUR) - international      | On-line banking – m-Kent | per transaction      | service not available              |
| 17.5.7      | Urgent orders  | In branch                | per transaction      | 100,00 kn                          |

**Decision on fees for retail clients**

| Number    | Name of fee  | Channel                  | Base for calculation                          | Fee amount   |
|-----------|--|--------------------------|---|--|
| 17.5.8    | Urgent orders  | On-line banking – e-Kent | per transaction                               | 100,00 kn  |
| 17.5.9    | Urgent orders  | On.line banking – m-Kent | per transaction                               | service not available                                      |
| <b>18</b> | <b>COMPLAINTS</b>  |                          |   |  |
| 18.1      | Complaints before order execution (for international transactions)   | In branch                | per transaction                               | 100,00 kn  |
| 18.2      | Complaints after order execution (for international transactions)  | In branch                | per transaction                               | 200,00 kn + real cost                                      |
| 18.3      | Request for refund of cash funds per executed order of payment   | In branch                | per transaction                               | 2,00%, min 10,00 kn, max 200,00 kn                         |
| 18.4      | Unfounded complaint on transactions performed in third country (international transactions) - Mastercard charge  |                          | per transaction                               | 5% min 50,00 kn  |
| 18.5      | Unfounded complaint on transactions performed in third country (international transactions) - Mastercard revolving   |                          | per transaction                               | 5% min 50,00 kn  |
| 18.6      | Unfounded complaint on transactions performed in third country (international transactions) - Maestro debit card   |                          | per transaction                               | 5% min 50,00 kn  |
| <b>19</b> | <b>CONSUMER SAVING – HRK AND OTHER CURRENCIES</b>  |                          |   |  |
| 19.1      | Deposit contracting fee  |                          | per contract                                  | 0,00 kn  |
| 19.2      | Maintenance fee  |                          | per contract                                  | 0,00 kn  |
| 19.3      | Fee for early termination of contract (for early termination of deposit contracted after 01.06.2015.)  |                          | per contract                                  | 50,00 kn   |
| 19.4      | Depositing funds for the purpose of initial capital / capital increase   |                          | per transaction                               | 30,00 kn   |
| <b>20</b> | <b>LOANS</b>   |                          |   |  |
| 20.1      | Fee for processing and use of the loan unless it was decided otherwise by the decision of the Management Bord  |                          | loan amount, one-time                         | 0,00% do 3,00%   |
| 20.2      | Fee for early repayment of retail loans (for loans paid until 31.12.2009) unless it was decided otherwise by the decision of the Management Board  |                          | remaining amount of undue principal, one-time | 3,00%  |
| 20.3      | Full or partial repayment of loans where the agreed loan amount is less than HRK 1,000,000.00 (equivalent to EUR or other currency) for non-consumers or for agreed loan amounts greater than HRK 1,000,000.00 (equivalent to EUR or other currency) for consumers and non-consumers |                          | one-time                                      | 2% of the outstanding principal amount, minimum HRK 500.00 |
| 20.4      | 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 HRK 75,000 (equivalent of EUR or other currency) within 12 months   |                          | one-time                                      | 0,00 kn  |

## Decision on fees for retail clients

| Number | Name of fee  | Base for calculation                | Fee amount  |
|--------|--|-------------------------------------|---|
| 20.5   | Full or partial repayment of a fixed-rate loan if the prepayment amount exceeds HRK 75,000.00 (equivalent to EUR or other currency) within 12 months (from the date of the first prepayment of the loan, from one or more times) and is longer than 12 months between the prepayment date and the maturity date. The amount of the fee must not exceed the amount of interest that the client would have paid between the day of prepayment and the date of termination of the loan agreement. | one-time                            | 1% of the amount of unpaid principal that is repaid early |
| 20.6   | Full or partial repayment of a fixed rate loan if the prepayment amount exceeds HRK 75,000.00 (EUR or other currency equivalent) within 12 months (from the date of the first prepayment of the loan, from one or more times) and is less than 12 months between the prepayment date and the maturity date. The amount of the fee must not exceed the amount of interest that the client would have paid between the day of prepayment and the date of termination of the loan agreement.      | one-time                            | 0.5% of the outstanding principal that is repaid early    |
| 20.7   | Fee for early repayment of housing loan (partially or completely)  | remaining amount of undue principal | 0,00 kn   |
| 20.8   | Cancellation of loans contracted after legal deadline (14 days) with return of documents   | one-time                            | 100,00 kn   |
| 20.9   | Fee for cancellation of early repayment of the loan  | one-time                            | 0,00 kn   |
| 20.10  | Change of loan repayment period (prolongation or reduction of the loan repayment period)   | one-time                            | 1,00%, min 200,00 kn, max 1.500,00 kn                     |
| 20.11  | Change of debtor, co-borrower, guarantor   | one-time                            | 1,00%, min 200,00 kn, max 1.500,00 kn                     |
| 20.12  | Changing the property / movable property pledged to the Bank or transferred into fiduciary ownership of the Bank   | one-time                            | 1,00%, min 500,00 kn, max 2.000,00 kn                     |
| 20.13  | Changing type of credit product (e.g. conversion) except for housing loans contracted after 20.10.2017 (based on Law on housing loan) when conversion to HRK is free of charge, once in repayment period   | one-time                            | 500,00 kn   |
| 20.14  | Changes of agreed loan terms (release of collateral, inclusion of additional participants in the loan at the request of the client, change of loan period (in loan payments in installments) changes in mortgage from fiduciary, changes of fiduciary / pledge debtor)   | remaining amount of undue principal | 1,00%, min 500,00 kn, max 2.000,00 kn                     |
| 20.15  | Change or premature delete of collaterals  | remaining amount of undue principal | 0,80%, min 100,00 kn, max 500,00 kn                       |
| 20.16  | Moratorium <sup>19</sup>   | one-time                            | Till 6 months. - 200,00 kn<br>Above 6 months - 400,00 kn  |
| 20.17  | Issuance of letter of intent for issuing statements for erasing mortgage, and the statement on the return of property rights   | one-time                            | 200,00 kn   |
| 20.18  | Issuing statements for erasing mortgage  | one-time                            | 80,00 kn + real cost (verification by a public notary)    |
| 20.19  | Issuance of the Statements on the return of property / Statements of deleting additional recordation / Confirmation of repayment / withdrawal proposal for entry of fiduciary / mortgage   | one-time                            | 100,00 kn   |

<sup>19</sup> If the client uses a combination of the moratorium and / or refinancing (restructuring) and / or extension of the repayment period – will be charged with unique fee in the amount of the highest fee for these three jobs

**Decision on fees for retail clients**

| Number    | Name of fee  | Base for calculation          | Fee amount                           |
|-----------|--|-------------------------------|--------------------------------------|
| 20.20     | Refund of overpayment on the loan to an account out of Bank  | one-time                      | 10,00 kn                             |
| 20.21     | Entry of mortgage on movables in the Service FINA registry   | one-time                      | real cost                            |
| 20.22     | Cancelation of mortgage on movables in the Service FINA registry   | one-time                      | real cost                            |
| 20.23     | Specially requested copy of turnover and balance of the loan   | one-time                      | 100,00 kn (payable upon application) |
| 20.24     | Fee for issuing confirmation on amount of the debt per loan  | one-time                      | 50,00 kn + VAT                       |
| 20.25     | Fee for processing loan to refinance existing loans and limit products (overdraft, credit card and limit for payment in installments) in KentBank (restructuring in case of inability to pay existing obligations) | one-time                      | 100,00 kn                            |
| 20.26     | Fee for processing loan to refinance existing limit products (overdraft, credit card and limit for payment in installments) in KentBank (restructuring in case of inability to pay existing obligations)           | one-time                      | 0,00 kn                              |
| <b>21</b> | <b>FEE FOR RENTING SAFE DEPOSIT BOXES</b>  |                               |                                      |
|           | <b>Capacity of safe</b>  | <b>Rental period 3 months</b> | <b>Rental period 6 months</b>        |
|           |  |                               | <b>Rental period 12 months</b>       |
| 21.1      | Sef A/6x30x48 cm/  | 100,00 kn + VAT               | 150,00 kn + VAT                      |
| 21.2      | Sef B/9x30x48 cm/  | 110,00 kn + VAT               | 200,00 kn + VAT                      |
| 21.3      | Sef C/15x30x48 cm/   | 130,00 kn + VAT               | 250,00 kn + VAT                      |
| 21.4      | Sef D/21x30x48 cm/   | 150,00 kn + VAT               | 320,00 kn + VAT                      |
| 21.5      | Sef E/30x30x48 cm/   | 170,00 kn + VAT               | 400,00 kn + VAT                      |
| 21.6      | Down payment   | 300,00 kn                     | 300,00 kn                            |
| <b>22</b> | <b>OTHER FEES</b>  |                               |                                      |
| 22.1      | HROK on the special request of the client  | per request                   | 20,00 kn + VAT + cost of HROK        |
| 22.2      | Transfer fee from intermediary bank  | per transaction               | Real cost from intermediary bank     |
| 22.3      | Confirmation for processed transactions at the request of the client   | per request                   | 5,00 kn po stranici                  |
| 22.4      | Issuing of various confirmations and statements  | per request                   | 50,00 kn + VAT                       |
| 22.5      | Issuing copies of original documentation   | per request                   | 25,00 kn                             |

Note: withdrawal in the amount higher than EUR 5.000 or equivalent value of another currency should be in advance notified to the Bank - minimum 3 ( three) working days in advance.

**CASH TRANSACTIONS - NATIONAL TRANSACTIONS IN HRK**
**\* 11.5**

|             |                         |
|-------------|-------------------------|
| 93572453653 | BROD-PLIN d.o.o.        |
| 38812451417 | ČISTOĆA d.o.o.          |
| 84923155727 | ČISTOĆA d.o.o.          |
| 52568091667 | DJEČJI VRTIĆI DUBROVNIK |
| 55644094063 | GRAD ŠIBENIK            |

**Decision on fees for retail clients**

|             |   |
|-------------|---|
| 74364571096 | GRADSKA PLINARA ZAGREB-OPSKRBA d.o.o.       |
| 43965974818 | HEP ELEKTRA d.o.o.                          |
| 46830600751 | HEP-OPERATOR DISTRIBUCIJSKOG SUSTAVA d.o.o. |
| 63073332379 | HEP-OPSKRBA d.o.o.                          |
| 41317489366 | HEP-PLIN d.o.o.                             |
| 15907062900 | HEP-TOPLINARSTVO d.o.o.                     |
| 18436964560 | PLINARA d.o.o.                              |
| 11294943436 | PULA HERCULANEA d.o.o.                      |
| 7507345484  | UNIKOM d.o.o.                               |
| 83416546499 | VODOOPSKRBA I ODVODNJA d.o.o.               |
| 80535169523 | VODOVOD d.o.o.                              |
| 89406825003 | VODOVOD d.o.o.                              |
| 862047577   | VODOVOD DUBROVNIK d.o.o.                    |
| 56826138353 | VODOVOD I KANALIZACIJA d.o.o.               |
| 26251326399 | VODOVOD I ODVODNJA d.o.o.                   |
| 19798348108 | VODOVOD PULA d.o.o.                         |
| 43654507669 | VODOVOD-OSIJEK d.o.o.                       |
| 85584865987 | ZAGREBAČKI HOLDING d.o.o.                   |
| 54873130289 | ZELENI GRAD ŠIBENIK d.o.o.                  |

**\*\* 11.6**

|             |   |
|-------------|---|
| 29018471609 | 3. MAJ STM d.o.o.                                     |
| 2636451071  | BIRO STAN - UPRAVLJANJE, d.o.o.                       |
| 79273112873 | BMD d.o.o.  |
| 30412018193 | BORONGAJ-INVEST d.o.o.                                |
| 43236583314 | DALMACIJA AGENT d.o.o.                                |
| 54520279677 | DIREKCIJA ZA STANOVANJE d.o.o.                        |
| 23771116754 | DOGMA UPRAVLJANJE d.o.o.                              |
| 12935256369 | DOMAR d.o.o.  |
| 17463546225 | DOMOUPRAVA DUBROVNIK d.o.o.                           |
| 98086944948 | DOM-PLAN d.o.o.                                       |
| 46029483587 | DOMUS UPRAVLJANJE d.o.o.                              |
| 81391368092 | DUB-INŽENJERING, d.o.o.                               |
| 32136297557 | DUX d.o.o.  |
| 94070773944 | EURO STYLE d.o.o.                                     |
| 69247761910 | EURO STYLE UPRAVLJANJE NEKRETNINAMA j.d.o.o.          |
| 34902658865 | FUGGER d.o.o.   |
| 28410884585 | GP STANORAD d.o.o.                                    |
| 54503374450 | GRADITELJ - STAN d. o. o.                             |
| 15860024937 | GRADSKO STAMBENO GOSPODARSTVO VELIKA GORICA d.o.o.    |
| 91351512667 | GSG - Gradsko stambeno gospodarstvo d.o.o.            |
| 96515232323 | K GRUPA d.o.o.  |
| 2550803927  | KAMELIJA UPRAVLJANJE d.o.o. (primjena od 15.11.2018.) |
| 47945293196 | KOMUNALNO TOPUSKO d.o.o.                              |
| 38614296273 | KV-STAN d. o. o.                                      |

**Decision on fees for retail clients**

|             |  |
|-------------|--|
| 81530401884 | LIND-GRAD d.o.o.   |
| 96666959412 | M.B. OBJEKTI d.o.o.  |
| 91299229250 | MAIOR DOMUS d.o.o.   |
| 15748798560 | MAKSIMUS d.o.o.  |
| 34833168948 | MAKSIMUS RIJEKA d.o.o.   |
| 63126032936 | MONEL d.o.o.   |
| 61390726555 | MONEL UPRAVLJANJE j.d.o.o.                                     |
| 98786292808 | M-upravljanje d.o.o.   |
| 96710774889 | NOVA SUHA d.o.o. (primjena od 01.02.2019.)                     |
| 52920466124 | OBRT FILMAR  |
| 64377561460 | ORLIKON d.o.o.   |
| 24612272845 | REGO-STAN d.o.o.   |
| 79513253561 | RUMAT d.o.o.   |
| 37233196810 | SAMOSTALNI ZIDARSKI OBRT „GRADITELJ“ (primjena od 15.11.2018.) |
| 64813555114 | ST.S. CENTAROPREMA d.o.o.                                      |
| 68135834029 | UPRAVITELJ d.o.o.  |
| 505486048   | ZAVOD ZA STANOVANJE d.o.o.                                     |
| 79322038016 | ZADAR-STAN D.O.O.  |

**\*\*\*11.7**

|             |  |
|-------------|--|
| 50791298362 | APIS obrt za usluge  |
| 59371153461 | BA-KA DOM j.d.o.o.   |
| 10528660822 | ČAČIĆ, obrt za stambeno gospodarstvo, upravljanje nekretninama |
| 6488872439  | DOMIUS d.o.o.  |
| 27469752480 | EKI INŽINJERING d.o.o.   |
| 99740428762 | KOMUNALAC POŽEGA d.o.o.  |
| 95938204604 | P.A.K.-KONSTRUKTOR d. o. o.                                    |
| 54796990823 | UNIK upravljanje   |
| 91924155580 | ZARA NEKRETNINE d.o.o.   |

**\*\*\*\* 11.8**

|             |  |
|-------------|--|
| 85303786339 | DOMAR OBRT ZA USLUGE ODRŽAVANJA ZGRADA |
| 21680920931 | DOMAR 1 upravljanje                    |
| 60026754629 | LIVE IN SB j.d.o.o.                    |

**\*\*\*\*\*11.9**

|             |                          |
|-------------|--------------------------|
| 81972063656 | ĐURO ĐAKOVIĆ STAN d.o.o. |
|-------------|--------------------------|

**FINAL PROVISIONS**

Besides the fees in this Decision, the Bank can charge and collect to the client fees from FINA, CNB, Money Market, as well as other entities, depending on the particular job and its realization.

With fees and certain services, the Bank can charge the actual costs, as follows:

- postage and telecommunications
- costs charged by other banks in the country and abroad
- tax, taxes and similar that the Bank pays
- other expenses not specified but are determined by agreement between the Bank and the service user.

Fees under this Decision is contracted variable, so by conclusion of the work in which the fee is charged repeatedly, client assumes contractual obligation under the present Decision on fees, meaning that client accepts all additional amendments to the Decision. For duration of agreed operation the Bank will not charge the client a fee that was not in the Decision on fees in Retail banking at the time of contract conclusion.

Fees listed in items 20.8. to 20.22. will be calculated and charged only for loans contracted after 01.06.2015.

Fees listed in items 20.3. to 20.6. will be calculated and charged only for loans contracted after 15.12.2019

A non-consumer is a physical person who operates within the field of his or her economic activity or profession.

The decision on fees is an integral part of any contract (frame agreement).

Management Board may, depending on its business interests, meaning of work, market conditions, determine different amount of the fee than the amount specified in this Decision.

This Decision is effective and valid since 01 April 2020.

Zagreb, 28.01.2020.