



Raiffeisenbank Austria d.d., Zagreb (City of Zagreb), Magazinska cesta 69, OIB: 53056966535
(hereinafter: the Bank) and

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Name of the business entity and address

OIB¹: (hereinafter: the Client) make the following:

AGREEMENT ON RBA TRANSACTION ACCOUNT

Article 1

General Provisions

Under this Agreement the Client and the Bank consensually define mutual rights and obligations with the purpose of opening, managing and closing the Account as well as of disposing of funds in the Account. By signing the Agreement the Client confirms to be fully acquainted with the contents of the General Terms and Conditions for Transaction Operations of Legal Entities (hereinafter: the General Terms and Conditions), General Terms and Conditions for Business Mastercard Debit Card Issuance and Use for Business Entities, the Time Schedule for Execution of Payment Transactions, the Decision on Service Fees, the Rules on Calculating Interests and Fees and the Decision on Interest Rates that, together with this Agreement, constitute the Frame Agreement.

Article 2

Account Information

The Bank undertake to record any and all changes in the Account and to place at the Client's disposal the Account Statement on Balance and Turnover (hereinafter: the Account Statement), Notification of Transaction Account Interest Calculation/Transaction Account Interest and Fee Calculation (hereinafter: Notification) and Recapitulation of Calculated Transaction Account Fees (hereinafter: Recapitulation) in the manner stipulated under the General Terms and Conditions. By signing the Agreement the Client explicitly declares that the data which are placed at their disposal by the Bank in the form of the Account Statement, the Note and the Recapitulation represent sufficient information regarding the Account and its particular payment transactions. The Client may communicate any potential complaints with respect to recorded transactions to the Bank in the manner and within the period defined under the General Terms and Conditions.

Article 3

Bank Secret and Data Protection

All the information, as well as the facts and circumstances that the Bank learned in the process of providing services pursuant to this Agreement, represent a bank secret, and the Bank can disclose these to third persons only in the cases prescribed by law. In keeping with the Bank's legal obligations referring to risk management, the Bank will forward the information and the documentation to the national and international Raiffeisen Group members for the purpose of forming a joint customer database as well for the purpose of delivering informative offers on services extended by the members of the said Group. By signing this Agreement, the Client executing payment transactions also through the business network of the Financial Agency, explicitly authorises the Bank to communicate to the Financial Agency any and all information required for executing payment transactions, including also the personal data required for executing the Agreement as well as the data which, in keeping with the regulations, represent a bank secret. The Bank will require that any and all persons, to whom it forwarded the confidential information in keeping with the above provisions, act in accordance with the applicable legal obligations in connection to keeping bank secrecy and personal data protection, and not to forward any such information to third persons, save in the cases prescribed by law.

The Bank collects and processes the personal information that the Client made available to the Bank in keeping with the effective regulations that define personal data protection. Information on the rights and obligations of the Bank, referring to personal data collection and processing, the purposes and legal basis for processing, and information on the rights and obligations of private individuals whose personal data the Client made available to the Bank and which data are processed, on security and protection measures of the personal data processed, as well as any and all other information that the Bank as the processing party is obligated to provide to private individuals, are contained in the "Rules of Personal Data Treatment of Raiffeisenbank Austria d.d." (hereinafter: Rules), which are available on the Bank's official internet site www.rba.hr and at the Bank's Branches. By signing this Agreement, the Client confirms to have received from the Bank, by way of the Rules, all the above information, and undertakes to inform any and all private individuals whose personal data the Client made available to the Bank.

¹ If a business activity or a free profession is conducted jointly by several physical persons, then the OIB of the Account Holder is entered and the OIB of other participating persons is given in Supplement I. If the account is opened to an investment fund, the management company OIB is entered and information on the investment funds is entered in Supplement I.

Article 4

Terms and Conditions

Fees, Expenses and Other Receivables

For executing services as under this Agreement the Bank shall charge fee and expenses in keeping with the Decision on Service Fees. The Client explicitly and irrevocably authorises the Bank to, without their any additional consent or approval, for the entire duration of this Agreement, for any and all overdue liabilities or receivables as under this or any other agreement with the Bank, debit all the Client's accounts held with the Bank.

Interests

Funds in the Account shall be considered a vista funds. The Bank shall pay interests to the Client on any positive balance in the Account pursuant to the Decision on Interest Rates and to the Rules on Calculating Interests and Fees. The Bank shall calculate interests on the approved overdraft in the Account pursuant to the Loan Agreement.

Article 5

Contracting the RBA DIREKT Service

Selecting a manner of delivering payment orders to the Bank through one of the RBA DIREKT services presented in Supplement I. shall be deemed as contracting the Agreement on use of the selected RBA DIREKT service between the Client and the Bank. The exception to this shall be the Application for Use of the RBA internet banking and issuing the FINA certificate for corporate clients which is separately contracted by the Client, the Bank and the FINA. Any and all rights and obligations on use of the respective selected RBA DIREKT service is regulated under the RBA General Terms and Conditions for Use of the RBA DIREKT Services by corporate clients.

Article 6

Authorised Persons

The Client shall authorise persons assigned to dispose of funds in the Account by using the Bank form (Supplement III.). If the Authorised Person should not deposit their respective signature, the Bank shall not be able to execute any payment orders certified by the respective person's signature and such orders shall be rejected. The person authorised to represent shall duly deliver to the Bank any and all changes regarding authorisation and change of Authorised Person by using the Bank forms.

Article 7

Period and Cancellation of the Frame Agreement

The Agreement shall be made for an indefinite period of time.

The Agreement may be terminated by cancellation, pursuant to decision of the court, any competent authority, legislation or other regulations, in which case the Bank shall close the Account, in the manner stipulated under the General Terms and Conditions.

Article 8

Resolving Disputes

The Agreement shall be subject to the Croatian law. The contractual parties shall strive to resolve any potential disputes arising from the Agreement peacefully, and if they fail to succeed in this, the court in Zagreb shall have jurisdiction.

Article 9

Final Provisions

The Agreement shall be made as on the day of signing it, and it shall come into force as on the day of Account activation, of which the Bank shall notify the Client by sending the Note on the RBA Transaction Account Number which is constituent part of the Agreement. The constituent parts of the Agreement are also Supplements I – III, and by signing the Agreement the Client shall confirm the accuracy of all the information stated therein. If a Client signs the Agreement in their own hand, it shall be made in 2 (two) identical counterparts, of which every contracting party shall retain 1 (one). In the case of contracting the Agreement electronically, every individual counterpart of the electronic document shall be considered an original.



Certification of the Customer

Date

Certification of the Bank

| | | |
|--|--|--|
| | | |
|--|--|--|

Retail Outlet

Supplement I
INFORMATION ON THE CLIENT / ACCOUNT
A) INFORMATION ON CLIENT'S RESIDENCE AND BUSINESS ACTIVITY
 Resident Non-resident

Country

Basic business activity

More detailed description
of the activity

B) CONTACT INFORMATION*

Correspondence address (Name of the business entity, street and number, post code, place, country). The data are entered only in the case if the Correspondence Address is different from the address of the registered office.

Telephone

Mobile phones

E-mail address

E-mail address for
delivery of Statements

**C) OIB of PHYSICAL PERSONS JOINTLY PERFORMING A BUSINESS ACTIVITY OR FREE
PROFESSIONALS / OIB of the INVESTMENT FUND**

Name and surname / Title

OIB

D) ACCOUNT
1. Account type (select one of the provided options)

 Regular business account

 Partial business entity account

Name

 Special purpose account

Purpose

 Account for funds exempt from foreclosure pursuant to the Law

The Act and
Article of the Act

Purpose

 Payment service provider account

Is the account you are opening an omnibus account to keep your clients' assets?

 YES

 NO

2. Place of performing domestic euro payment transactions
 Bank

 FINA

 outlet

 all outlets

(to determine main outlet)

Supplement I
3. Manner of delivering payment orders to the Bank

- Bank business network
- RBA internet banking (special agreement) - access with USB
- RBA internet banking - access with RBA mToken****
- RBA mobile banking****
- SWIFT (separate agreement)
-

4. Formats and periodicity of delivery**

| | | Daily | Upon turnover | Monthly |
|--|--|--------------------------|--------------------------|--------------------------|
| RBA internet banking: | standard (HUB3, PDF, camt.053) | | <input type="checkbox"/> | <input type="checkbox"/> |
| | MT940*** | <input type="checkbox"/> | <input type="checkbox"/> | |
| | MT940 structured*** | <input type="checkbox"/> | <input type="checkbox"/> | |
| E-mail: | PDF | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | HUB3 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | camt.053 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | HUB3 for connected accounts | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| FINA (only if You selected FINA under item 2): | paper | | <input type="checkbox"/> | <input type="checkbox"/> |
| | HUB3 | | <input type="checkbox"/> | <input type="checkbox"/> |
| | FINA camt.053 | | <input type="checkbox"/> | <input type="checkbox"/> |
| SWIFT: | MT940 | <input type="checkbox"/> | <input type="checkbox"/> | |
| | MT940 structured | <input type="checkbox"/> | <input type="checkbox"/> | |
| | MT941 | | <input type="text"/> | |
| | MT942 | | <input type="text"/> | |
| | to SWIFT address | | <input type="text"/> | |
| | Contact e-mail address of the receiver | | <input type="text"/> | |
| Fax - number | | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| By post to the Client's HQ address | | | <input type="checkbox"/> | <input type="checkbox"/> |
| By post to the another address | | | <input type="checkbox"/> | <input type="checkbox"/> |
| Language | <input type="checkbox"/> croatian <input type="checkbox"/> english | | | |

** A different periodicity can be contracted only for different channels of account statement delivery.

*** Simultaneous selection of formats MT940 and MT940 structured is not possible.

**** If you wish to contract RBA mobile banking and RBA internet banking services - RBA mTOKEN access, both services should be ticked.

Supplement I**5. Providing Account solvency information at a third person's request** YES NO**6. FlexiBIZ business package** FlexiBIZ STANDARD FlexiBIZ BALANCE* FlexiBIZ BONUS* I do not wish to set up a packageNote (required – filled by the Bank):

*Statement for ORYX Assistance (valid only if you chose the FlexiBIZ business package BALANCE or BONUS)

By signing the Agreement on RBA Transaction Account, the person authorized for Customer representation gives their consent to the Bank to take the following actions towards the ORYX Group d.o.:

- deliver the ORYX Assistance membership activation, whereby they gain the right to the ORYX Assistance benefits, confirm receipt of the General Rules and Conditions for ORYX Assistance ORYX Benefits with the FlexiBIZ business package BALANCE or BONUS, and accept the provisions thereof in entirety,
- forward data of the business entity (name, PIN, correspondence address and other communication data recorded in the Bank's system at the time of data delivery) as well as personal data of the person/s authorized for Customer representation as identified and registered in the Bank's system at the moment of service activation whose membership shall begin on the beginning of the 5th day in the month following the month in which the person authorized for Customer representation was identified and registered in the Bank's system.

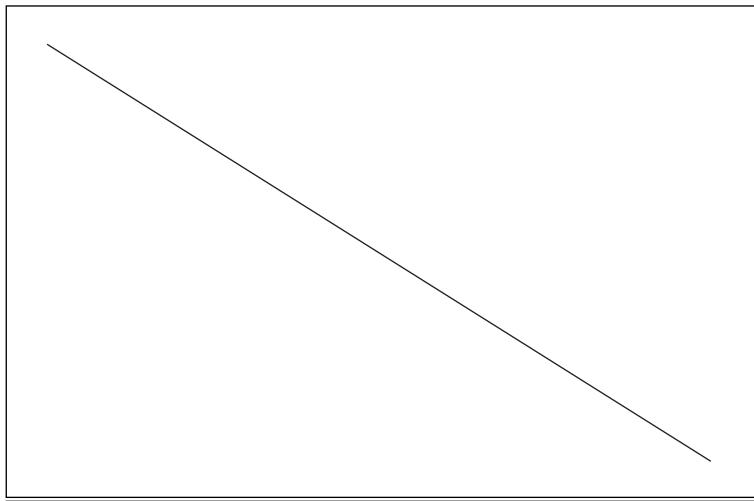
The Bank sends data of the person authorized for Customer representation to the extent necessary for the realization of the rights and benefits arising from the membership (name and surname, PIN).

7. Contracting pain.002 report (information on executed and rejected payment orders) YES

**Supplement II**

Use of stamp* to certify payment orders

 YES **NO**



| | |
|--------------|--|
| Numeration** | |
|--------------|--|

* A registered stamp shall include the name, respectively the company title of the Client in the manner as it is stated in the decision on entry into the appropriate register.

** If the usage of a stamp with particular numeration has not been specifically indicated, the Bank shall accept payment orders certified by the respective registered stamp regardless of any potentially declared numeration on the respective stamp.


Supplement III
REGISTERING AUTHORIZED PERSONS FOR THE ACCOUNT****
AUTHORIZED PERSON 1

Name and surname:

OIB:

AUTHORIZATION TO DISPOSE OF FUNDS IN THE ACCOUNT

Number of signatures on the payment order *: 1 2

Maximum amount in EUR **:

Select additional authorization if the number of signatures on the payment order is 2

Obligatory Authorized Person YES NO

Independent Authorized Person YES NO

Limit of the Independent Authorized Person **:

MASTERCARD BUSINESS DEBIT CARD
Daily limit amount:

| | | | | | |
|------------------------------|-----|---------|-----|-----|-------------|
| <input type="checkbox"/> ATM | EUR | 796,34 | EFT | POS | no limit |
| <input type="checkbox"/> ATM | EUR | 530,89 | EFT | POS | EUR 331,81 |
| <input type="checkbox"/> ATM | EUR | 796,34 | EFT | POS | EUR 1327,23 |
| <input type="checkbox"/> ATM | EUR | 0,00 | EFT | POS | EUR 1327,23 |
| <input type="checkbox"/> ATM | EUR | 530,89 | EFT | POS | EUR 0,00 |
| <input type="checkbox"/> ATM | EUR | 265,45 | EFT | POS | EUR 265,45 |
| <input type="checkbox"/> ATM | EUR | 1990,84 | EFT | POS | no limit |

Account balance on the ATM: YES NO

RBA DIREKT SERVICES

RBA internet banking - USB with FINA's certificate
(with the conclusion of a separate agreement)***

RBA internet banking - mToken*** **RBA mobile banking*****

mobile phone number

e-mail

Type of change:

- entry
- authorization
- entry and authorization

In case of contracting RBA mobile banking and RBA internet banking services- RBA mTOKEN access, both services should be ticked.

AUTHORIZED PERSON 2

Name and surname:

OIB:

AUTHORIZATION TO DISPOSE OF FUNDS IN THE ACCOUNT

Number of signatures on the payment order *: 1 2

Maximum amount in EUR **:

Select additional authorization if the number of signatures on the payment order is 2

Obligatory Authorized Person YES NO

Independent Authorized Person YES NO

Limit of the Independent Authorized Person **:

MASTERCARD BUSINESS DEBIT CARD
Daily limit amount:

| | | | | | |
|------------------------------|-----|---------|-----|-----|-------------|
| <input type="checkbox"/> ATM | EUR | 796,34 | EFT | POS | no limit |
| <input type="checkbox"/> ATM | EUR | 530,89 | EFT | POS | EUR 331,81 |
| <input type="checkbox"/> ATM | EUR | 796,34 | EFT | POS | EUR 1327,23 |
| <input type="checkbox"/> ATM | EUR | 0,00 | EFT | POS | EUR 1327,23 |
| <input type="checkbox"/> ATM | EUR | 530,89 | EFT | POS | EUR 0,00 |
| <input type="checkbox"/> ATM | EUR | 265,45 | EFT | POS | EUR 265,45 |
| <input type="checkbox"/> ATM | EUR | 1990,84 | EFT | POS | no limit |

Account balance on the ATM: YES NO

RBA DIREKT SERVICES

RBA internet banking - USB with FINA's certificate
(with the conclusion of a separate agreement)***

RBA internet banking - mToken*** **RBA mobile banking*****

mobile phone number

e-mail

Type of change:

- entry
- authorization
- entry and authorization

In case of contracting RBA mobile banking and RBA internet banking services- RBA mTOKEN access, both services should be ticked.

* Not necessary to complete in case the person shall be authorized to dispose of funds in the Account exclusively by using MasterCard Business Debit Card.

** Not applicable for input access for RBA internet banking/RBA mobile banking.

*** Initial contracting of the USB with the FINA Certificate is agreed by concluding a separate agreement. The authorization level as well as the accompanying additional features assigned for access to the RBA internet banking through the personalized tool/RBA mToken will be assigned to the authorized person also at the moment of concluding the RBA mobile banking service. If the RBA internet banking and RBA mobile banking are agreed at the same time, then identical authorizations shall be applicable to both services.

**** Authorizations for the account defined under the special agreement to the effect of executing the CMI service are applicable exclusively within the respective service, whereas, as defined by this template, they are not necessarily identical to the CMI authorizations.


Supplement III
REGISTERING AUTHORIZED PERSONS FOR THE ACCOUNT****
AUTHORIZED PERSON 3

 Name and surname:

 OIB:
AUTHORIZATION TO DISPOSE OF FUNDS IN THE ACCOUNT

 Number of signatures on the payment order *: 1 2

 Maximum amount in EUR **:

Select additional authorization if the number of signatures on the payment order is 2

 Obligatory Authorized Person YES NO

 Independent Authorized Person YES NO

 Limit of the Independent Authorized Person **:
MASTERCARD BUSINESS DEBIT CARD
Daily limit amount:

| | | | | | |
|------------------------------|-----|---------|-----|-----|-------------|
| <input type="checkbox"/> ATM | EUR | 796,34 | EFT | POS | no limit |
| <input type="checkbox"/> ATM | EUR | 530,89 | EFT | POS | EUR 331,81 |
| <input type="checkbox"/> ATM | EUR | 796,34 | EFT | POS | EUR 1327,23 |
| <input type="checkbox"/> ATM | EUR | 0,00 | EFT | POS | EUR 1327,23 |
| <input type="checkbox"/> ATM | EUR | 530,89 | EFT | POS | EUR 0,00 |
| <input type="checkbox"/> ATM | EUR | 265,45 | EFT | POS | EUR 265,45 |
| <input type="checkbox"/> ATM | EUR | 1990,84 | EFT | POS | no limit |

 Account balance on the ATM: YES NO

RBA DIREKT SERVICES
 RBA internet banking - USB with FINA's certificate
(with the conclusion of a separate agreement)****

 RBA internet banking - mToken****

 RBA mobile banking****

 mobile phone number

 e-mail
Type of change:

- entry
- authorization
- entry and authorization

In case of contracting RBA mobile banking and RBA internet banking services- RBA mTOKEN access, both services should be ticked.

AUTHORIZED PERSON 4

 Name and surname:

 OIB:
AUTHORIZATION TO DISPOSE OF FUNDS IN THE ACCOUNT

 Number of signatures on the payment order *: 1 2

 Maximum amount in EUR **:

Select additional authorization if the number of signatures on the payment order is 2

 Obligatory Authorized Person YES NO

 Independent Authorized Person YES NO

 Limit of the Independent Authorized Person **:
MASTERCARD BUSINESS DEBIT CARD
Daily limit amount:

| | | | | | |
|------------------------------|-----|---------|-----|-----|-------------|
| <input type="checkbox"/> ATM | EUR | 796,34 | EFT | POS | no limit |
| <input type="checkbox"/> ATM | EUR | 530,89 | EFT | POS | EUR 331,81 |
| <input type="checkbox"/> ATM | EUR | 796,34 | EFT | POS | EUR 1327,23 |
| <input type="checkbox"/> ATM | EUR | 0,00 | EFT | POS | EUR 1327,23 |
| <input type="checkbox"/> ATM | EUR | 530,89 | EFT | POS | EUR 0,00 |
| <input type="checkbox"/> ATM | EUR | 265,45 | EFT | POS | EUR 265,45 |
| <input type="checkbox"/> ATM | EUR | 1990,84 | EFT | POS | no limit |

 Account balance on the ATM: YES NO

RBA DIREKT SERVICES
 RBA internet banking - USB with FINA's certificate
(with the conclusion of a separate agreement)****

 RBA internet banking - mToken****

 RBA mobile banking****

 mobile phone number

 e-mail
Type of change:

- entry
- authorization
- entry and authorization

In case of contracting RBA mobile banking and RBA internet banking services- RBA mTOKEN access, both services should be ticked.

* Not necessary to complete in case the person shall be authorized to dispose of funds in the Account exclusively by using MasterCard Business Debit Card.

** Not applicable for input access for RBA internet banking/RBA mobile banking.

*** Initial contracting of the USB with the FINA Certificate is agreed by concluding a separate agreement. The authorization level as well as the accompanying additional features assigned for access to the RBA internet banking through the personalized tool/RBA mToken will be assigned to the authorized person also at the moment of concluding the RBA mobile banking service. If the RBA internet banking and RBA mobile banking are agreed at the same time, then identical authorizations shall be applicable to both services.

**** Authorisations for the account defined under the special agreement to the effect of executing the CMI service are applicable exclusively within the respective service, whereas, as defined by this template, they are not necessarily identical to the CMI authorisations.

 We are aware that all information on processing of personal data are provided in the document "Personal Data Processing Rules of Raiffeisenbank Austria d.d.", which is available in branches and at www.rba.hr. The information is collected pursuant to the Money Laundering and Terrorism Financing Prevention Act, Payment System Act, Civil Obligations Act, and to the effect of executing the Agreement hereof.