

A. GENERAL PROVISIONS

1. The Bank calculates and charges fees for providing services to the Service User in accordance with this Decision, unless otherwise specified by an agreement made between the Service User and the Bank.
2. In accordance with the interests of the Bank, fees concerning a particular transaction may be set at a higher or lower rate than the ones set out in this Decision. Proposals shall be approved by competent RBA offices and employees pursuant to the Decisions on Special Authorisations in RBA Business Operations.
3. Additional costs and charges to service user
3.1. For those tariff items with stated VAT, the fees shall be increased by the rate prescribed under the VAT Act.
3.2. The Service User is obliged to pay the Bank, in addition to the service fee set out in the Decision on service fees, any other amount of additional actual costs incurred by the Bank in the performance of the services. Actual costs include: <ul style="list-style-type: none"> • fees and other costs charged by other banks participating in actual transaction, at home and abroad, • telex, facsimile, international telephone call charges, • postage costs and special shipment handling costs, transport costs, • SWIFT costs, • costs of B/E protest, claim in respect of B/E, enforcement, etc., • costs of special forms in transactions with foreign countries (bills of exchange, taxes, etc.), • other costs incurred at the request of service users. The costs charged by foreign banks in performing payment system transactions and documentary transactions with foreign countries are charged by the Bank in the foreign currency.
4. Methodology of calculation and payment of fees and charges
4.1. Fee calculation The amount of fee for specific service type is expressed in percentage or in absolute amount in EUR or in foreign currency. Methods of calculating fees for specific service types: <ul style="list-style-type: none"> • one-off, per transaction • one-off, in advance, • monthly or quarterly¹, in arrears, • monthly, in advance, • quarterly, in advance, • quarterly, in advance, with the accounting period not being dependent on the calendar quarter, • annually, in advance, with the accounting period not being dependent on the calendar year, • annually, in arrears. ¹ Quarter is a calendar quarter, with the accounting period starting on January 1, April 1, July 1 and October 1 each year
4.2. Fee payment Payment method according to type of service: <ul style="list-style-type: none"> • payment of the calculated amount by the Service User to the Bank's account, • deduction of the calculated fee amount from the funds credited to the Service User upon use of the respective funds, • debiting the User's account for the amount of the accrued fee. For all calculated fees that are stated in this Decision as a minimum if the calculated amount is lower than the minimum for for a certain type of service, then the specified minimum amount is charged.
5. Maturity of calculated fee The fees calculated for provided services and the actual costs are payable immediately, no later than 7 days from the day of calculation. If the 7th day falls on a Sunday or holiday, the maturity date shall be the following working day. Unless specified otherwise in a special agreement or bank regulation or act, upon the expiry of the mentioned period the Bank shall calculate the legal default interest rate, starting from the calculation date to the date of final payment of the calculated fee. The methodology of calculating interest and fees and default interest on accrued and unpaid fee is regulated by the Rules on interest and fee calculation.
6. Calculation and payment of fees specific to business segments
6.1. Fees for lending transactions, credit lines, guarantee and documentary transactions with business entities
6.1.1. Fees for lending transactions
6.1.1.1. Management fee for loan approval The management fee is calculated and charged on a one-time basis, in advance, upon (first) loan disbursement. The basis for calculating the fee is the agreed loan amount. If the loan amount is specified as "up to the amount of..." (without or with successive drawdown), the fee is calculated on the loan amount drawn. The fee can be calculated in advance, upon (first) loan drawdown, or in arrears, upon the last loan drawdown.
6.1.1.2. Administration fee The administration fee is calculated and charged annually, in arrears, except for an accounting period of less than a year, for which no fee is charged. The first accounting period begins on the day of fulfillment of the agreed conditions precedent for the drawdown of the loan-authorized overdraft (hereinafter: the loan), and no later than the day of activating the loan. The fee is calculated and charged for the entire agreed loan drawdown/utilisation period. The basis for calculating the fee is the approved loan amount on the calculation date.

<p>6.1.1.3. Commitment fee It is calculated monthly or quarterly, in arrears, according to the methodology applicable to interest on loans. The amount of the fee is expressed as a percentage on an annual basis. The basis for fee calculation is the undrawn amount of the approved loan. The fee is calculated and charged for the entire agreed loan drawdown term, until the start of loan repayment. The first accounting period begins on the date of fulfillment of the agreed conditions precedent for the drawdown of the loan, no later than one month from the loan agreement date.</p>
<p>6.1.1.4. Fee for extension of drawdown term It is calculated and charged on a one-time basis, in advance, based on the client's request, during the agreed loan drawdown term, provided that the other terms of the agreed transaction remain unchanged.</p>
<p>6.1.1.5. Successive drawdown fee It is calculated and charged on a one-time basis, in advance, where successive drawdown is agreed, except for the first drawdown, upon each drawdown request of the Borrower, during the agreed drawdown term, by deducting the fee amount from the amount drawn, or by payment. The exemptions from the fee calculation are loan-authorized overdraft and a revolving loan, for which no successive drawdown fee is charged.</p>
<p>6.1.1.6. Breakage Cost (cost of breaking the fixed rate) If the Client makes an early repayment, in part or in full, of any amount of the loan outside the regular loan repayment dynamics as described in the Agreement, for this amount, the client will pay the Bank the break cost resulting from a positive difference (if any) between the market interest rate for the average loan maturity in years, rounded to the upper whole year (for loans with instalment payments, the average maturity is calculated by dividing the total loan maturity, including grace, by 2, and for bullet repayment, the average maturity is equal to the total loan maturity) which was applicable at the time of the loan drawdown, and the market interest rate for the remaining contracted average loan maturity applicable at the time of the early loan repayment, multiplied by the early repaid amount and the remaining contracted average loan maturity. Fixed rates of interest rate swap contracts (IRS, mid swap rates) are considered to be an indicator of the real risk-free interest rate on financial markets and are commonly used when determining the cost of borrowing. Accordingly, market interest rates in terms of this cost will be considered mid swap rates (vs 3M) for the respective maturities published on the Bloomberg service (EUSW website) two working days before (every single) drawdown or early repayment of the loan.</p>
<p>6.1.1.7. Re-approval fee The reapproval fee is calculated and charged annually, in advance, for the entire agreed loan drawdown term, except for the first year of the contract, when it is not charged. The first accounting period begins upon the expiration of the first year of the agreed drawdown term of the loan - allowed overdraft. The basis for calculating the fee is the approved loan amount on the calculation date.</p>
<p>6.1.1.8. Exchange rate applicable to calculation of all fees for loans All fees payable on foreign currency loans are calculated in euro equivalent at the Bank's selling rate of exchange quoted on the calculation date.</p>
<p>6.1.2. Credit frame fees</p>
<p>6.1.2.1. Credit frame approval fee It is calculated and charged on a one-time basis in advance, at the earliest on the day of conclusion of the contract on the indicative amount of the debit. The basis for calculating the fee is the agreed amount of the indicative debit.</p>
<p>6.1.2.2. Credit frame administration fee is calculated and charged quarterly, in advance, except for the first and last accounting period shorter than the quarter, for which the fee is calculated and charged according to the actual number of days. The first accounting period begins on the day of fulfillment of the agreed conditions precedent for utilization of the credit frame, no later than one month from the date of conclusion of the credit frame agreement or the date of conclusion of an annex thereto. The fee is calculated and charged for the entire agreed utilization/availability term of the credit frame. The basis for calculating the fee is the agreed credit frame amount or the amount of the credit frame increase if the credit frame is increased during the accounting period.</p>
<p>6.1.2.3. Credit frame commitment fee It is calculated monthly, in arrears, according to the methodology applicable to interest on loans. The amount of the fee is set out as a percentage on an annual basis. The basis for fee calculation is the unutilized amount of the agreed credit frame. The fee is calculated and charged for the entire utilization/availability term agreed for the credit frame, the last day of the agreed utilization/availability term of the credit frame being excluded from the calculation. The first accounting period begins on the day of fulfillment of the agreed conditions precedent for utilization of the credit frame, no later than one month from the date of conclusion of the credit frame agreement or the date of conclusion of an annex thereto.</p>
<p>6.1.2.4. Fee for extension of the utilization/availability period It is calculated and charged on a one-time basis, in advance, based on the client's request during the agreed utilization/availability period of the credit frame</p>
<p>6.1.2.5. Exchange rate applicable to calculation of all credit frame fees All fees on foreign currency credit frame facilities are calculated in euro equivalent at the middle exchange rate of the Bank quoted on the calculation date.</p>
<p>6.1.3. Fees for guarantee and documentary transactions</p>
<p>6.1.3.1. Fee for issuing letter of intent</p>
<p>6.1.3.1.1. Fee for issuing a non-binding letter of intent It is calculated and charged on a one-time basis, in advance, before issuing a letter of intent, in accordance with the given payment instruction.</p>
<p>6.1.3.1.2. Fee for issuing a binding letter of intent It is calculated and charged on a one-time basis, in advance, on the day of issuance of the letter of intent. The basis for fee calculation is the amount of the letter of intent.</p>
<p>6.1.3.2. Fee for guarantee approval It is calculated and charged on a one-time basis, in advance, on the day of issuance of the (foreign exchange) guarantee. The basis for fee calculation is the amount of the guarantee, except for loan repayment guarantees, where the fee is calculated on the basis of a total guaranteed liability i.e. the amount of the loan with the corresponding interest for the entire loan repayment term.</p>

6.1.3.4. Fee per guarantees

Guarantees are divided into groups:

a) performance guarantees: tender guarantee, performance bonds, guarantee for warranty obligations, retention money guarantee, advance payment guarantee

b) payment guarantees (financial guarantees): payment bond-guarantee for payment of liabilities, operating lease payment guarantee, loan repayment guarantee, guarantees issued on the basis of a counter-guarantee, customs duty payment guarantee and Stand-by LC.

The fee is calculated and charged quarterly, in advance, except for the first and last accounting period shorter than the quarter, for which the fee is calculated and charged according to the actual number of days. The exception from the aforementioned is the one-off calculation of the fee for tender guarantees provided that the total validity term of the guarantee is no longer than 100 days with the amount up to EUR 15,000 or the equivalent in another currency.

The fee is calculated for the whole validity term of the guarantee/Stand By-LC, whereby the validity term commences as of the date of issuance of the guarantee /Stand By-LC, and ends on the final date of the validity term including any respiro period.

The basis for the fee calculation is the amount of the guarantee/Stand By-LC or the amount of the increase in the guarantee if the guarantee amount is increased during the accounting period, except for the loan repayment guarantees, where the fee calculation basis is the total guaranteed liability i.e. the amount of the loan with the corresponding interest for the entire loan repayment term.

6.1.3.4.1. Respiro period fee, calculated and charged as a fee per guarantee. If, the agreed respiro period fee is charged on a guarantee, and that guarantee does not enter into the respiro period, but the validity period is extended before the start of the respiro period instead, the next fee per guarantee will be reduced for the amount of the fee charged for the respiro period.

6.1.3.4.2. Fees for operating lease payment guarantees referred to in tariff item B3.2 shall be increased by VAT also for the following categories: approval fee, other mandatory fees, and in tariff item B4.6 for category Other fees for guarantee transactions.

6.1.3.6. Fee for the amount paid at call

In case that a payment is made from the Bank's funds in respect of an issued guarantee or avalised bill of exchange, a one-time fee on the amount paid and legal default interest in accordance with the Decision on interest rates shall be calculated and charged.

6.1.3.7. Approval fee for letters of credit

It is calculated and charged on a one-time basis, in advance, on the day of opening the letter of credit. The basis for fee calculation is the amount of the letter of accredit.

6.1.3.8. Fee per letter of credit

It is calculated and charged quarterly, in advance, on the day of opening the letter of credit, and each accounting period started is considered as a complete period. If the validity of a letter of credit is carried forward into a new accounting period for up to 7 days, the fee for that period shall not be charged. The basis for fee calculation is the amount of the letter of credit or the amount of the increase if the letter of credit is increased during the accounting period. The fee per letter of credit is calculated and charged until the expiry of the payment term. When extending a letter of credit, each accounting period started is considered as a complete period.

The fee charged shall not be refunded in the event that, for any reason, the letter of credit is not used or not used in full.

6.1.3.9. Fee for payment under letter of credit with the Bank's own funds

In case that for an opened letter of credit with the deferred margin deposit payment, for which the Principal is obliged to remit the margin deposit funds to the Bank no later than on the date on which the Bank must perform the obligation under the letter of credit, a payment is already made with the Bank's funds, a one-time fee on the amount paid and legal default interest in accordance with the Decision on interest rates shall be calculated and charged.

6.1.3.10. Exchange rate applicable to the calculation of all fees for guarantee and documentary transactions

All fees for foreign currency guarantees are calculated at the selling rate of exchange quoted by the Bank on the calculation date.

All fees for avalisation of a foreign currency bills of exchange are calculated in euro equivalent selling rate of exchange quoted by the Bank on the calculation date.

All fees for letters of credit with deferred margin deposit payment are calculated in A10 equivalent at the middle rate of exchange quoted by the Bank on the calculation date.

6.1.3.11. Other rules for documentary business

All documentary credits of RBA are opened in accordance with the current "Uniform Customs and Practice for Documentary Credits", published by the International Chamber of Commerce, Paris.

All documentary collections are processed according to the current "Uniform Rules for Collections", published by the International Chamber of Commerce, Paris.

6.1.4. Other common fees for credit, guarantee and documentary transactions with business entities

6.1.4.1. Fee for modification of contractual terms and collateral

It is calculated and charged when changing the terms of the current agreement on a specific transaction and/or collateral insurance under the current Collateral Agreement, when the modification is requested by the client. Unless the approval fee is agreed, the fee for modification is charged in the amount of the prescribed minimum approval fee for relevant transaction type.

The fee is calculated and charged no earlier than the date of an annex to the agreement which sets out the requested changes to the agreed terms and/or collateral (e.g. extension of the final loan maturity or guarantee validity period, change of interest rate or fee, change of loan drawdown or repayment method, change of the interest calculation method, change of contractual covenants to direct fund transfers, and others).

The basis for fee calculation is the balance of the placement on the fee calculation date, except in the following cases, provided that the other terms and conditions of the agreed transaction remain unchanged:

-in the event of an increase in the amount of placement, the basis is the amount of the increase

-in the event of a decrease in the amount of placement, the fee is charged in the amount of the prescribed minimum fee for the modification of the conditions.

If the modification of the contract terms (e.g. extension of the validity period) and the reduction or increase of the amount of placement are agreed upon simultaneously, the fee for modification of the contractual terms and collateral applies.

6.1.4.2. Cancellation fee

If no Approval fee has been charged, Cancellation fee is calculated and charged on the day of the client's cancellation, or at the latest on the last day of the period set for drawdown of the loan for project financing.

If no Approval fee has been contracted, the fee for Cancellation at the client's request is charged in the amount of the Approval fee according to the relevant tariff item herein.

6.1.4.3. Contractual penalty fee

If the Client fails to fulfill the agreed financial covenant to direct the inflow to his transaction accounts kept at the Bank, the Bank has the right to calculate and charge the contractual penalty at % of the amount of the placement, annually on a one-time basis, at the end of the observed period during the term of the Contract.

6.1.4.4. Reminder fee

It is calculated and charged on a one-time basis, payable for each unpaid debt reminder, on the day of issuance of the document.

6.1.4.5. Fees for issuing authorization statements for removal of encumbrances in land registry, issuance of consents and rush notes in respect of a financial product

It is calculated and charged on a one-time basis, for each request of the Client, before issuing the requested document.

6.1.4.6. Fee for issuing various consents, analyses, calculations and other such documents, at the request of the client, not being related to a financial product.

It is calculated and charged on a one-time basis, for each request of the Client, before issuing the requested document.

6.1.4.7. Fee for modification of other conditions of guarantees

It is calculated and charged after the modification is made on the basis of the Client's instruction, where only the text of the issued guarantee is changed, and the modification does not apply to the provision defined by the contractual documentation on the basis of which the guarantee was issued.

6.1.4.8. Fee for modification of other conditions of letters of credit

It is calculated and charged after the modification is made on the basis of the Client's instruction, where only the text of the issued letter of credit is changed, and the modification does not apply to the provision defined by the contractual documentation on the basis of which the letter of credit was opened.

6.1.5. General information on fees

- Fees from Chapter B of this Decision, which define fees for loan transactions, credit frames, and guarantee and documentary business in dealings with business entities, and which are defined as mandatory fees, are compulsorily contracted, calculated and charged, depending on the type. Other fees can be contracted depending on the decision, or they are not contracted, but are calculated and charged based on the client's request for the execution of a specific service, or per event. The same principle applies to fees from Chapter J of this Decision, which define fees for factoring business.
- Fees are stated for basic product types in transacting with legal entities. For certain types of products, the amount of fees is expressed depending on the maturity of the product and the client segmentation, which is performed in accordance with the applicable criteria of the Bank. Client segmentation can be A for large entities, B for mid-sized entities, E for small entities and D for micro-business entities.
- Fees by product types in transacting with legal entities also include fees applicable to transactions with crafts businesses and other natural persons independent professionals.
- In respect of transactions for financial institutions, the fees referred to in Chapter B of this Decision apply, which applies to Segment A (large business entities).
- Fees that are expressed as a percentage are set at two decimal places.
- Exemptions from contracting the fee, as well as exemptions from contracting the amount, method of calculation and collection for a particular type of fees, and other similar exemptions must be regulated by a Decision of the competent decision-making body.
- The fees defined in this Decision do not apply to dedicated lending programs based on business cooperation concluded by the Bank with ministries, HBOR and other financial institutions.

6.2. Fee for payment system transactions of business entities

6.2.1. The fee for executing non-cash and cash payment transactions in multi-currency transaction accounts of business entities are calculated and charged from the account at the time of the transaction.

6.2.2. The fee for managing multi-currency transaction accounts of business entities is calculated and charged monthly by debiting the account.

6.2.3. For services in respect foreign exchange transactions the Bank calculates the fee in euro equivalent at the middle exchange rate of RBA valid on the calculation date.

6.3. Retail banking fees for transactions of private individuals

6.3.1. The fee for executing cashless and cash payment transactions in all accounts are calculated and charged upon executing the specific transaction. Fees for other services are calculated and charged on a one-time basis in advance or upon executing the specific transaction.

For services in foreign exchange transactions with retail customers, if the fee is charged from the Service User's multi-currency account at RBA, the buy exchange rate for FX of RBA valid on the date of charge applies.

The calculated fee shall be charged from the Service User's account or by cash payment.

6.3.2. Fees for credit transactions

6.3.2.2. Fees for other services in credit transactions are calculated and charged on a one-time basis in advance or upon executing the transaction

6.3.3. Fees for banking services in giro account, current account, multi-currency current account, multi-currency giro account, a vista savings account and protected accounts.

6.3.3.1. Fee for payment system transactions, credit transfers and other account services is calculated by the Bank in advance or upon the executing the transaction, and charged by debiting the account or by cash payment.

6.3.3.2. The account management fee (if defined by the Decision on Service Fees) is calculated monthly, in arrears, and charged to the account for all accounts that are active on the date of fee collection processing.

The fee for account management and account use by an authorized person will not be charged to the account for which no actual movements (transactions) have been recorded for at least last 6 months, when the account balance on the fee calculation date is as follows:

- 10.00 EUR or more, which balance would be reduced, upon charging the fee, to less than 10.00 EUR for current and giro accounts.
- the equivalent of 10.00 EUR or more, calculated at the middle exchange rate of the Bank valid on the fee calculation date, when the balance would be reduced to less than the equivalent of 10.00 EUR upon charging the fee for multi-currency current account and multi-currency giro account.

Actual movements do not include: account management fee, service usage fee, fee for use of the account by an authorized person, account interests and term deposit interests.

Account management fee is charged if there is available balance in the account for the full amount of the fee, regardless of whether there is actual movement in the account or not.

- The current account management fee is not charged on the current account if the overdraft/credit frame was used in the month for which the fee is charged
- The multi-currency current account and multi-currency giro account management fee is charged by debiting the currencies in which the account has a credit balance, in the order of the currency code letters, and the currency EUR being placed first. The currency and the posting amount are selected by collecting the amount by currencies until the moment of settling the total fee amount. If the funds to cover the total fee amount are not available after collection from all available currencies, fee payment is not executed. The fee amount is determined in the EUR, and conversion into a foreign currency is at the buy exchange rate.

6.3.3.3. RBA package monthly management fee

RBA package management fee is charged at the beginning of the month for the previous month for all current accounts in which the contracted package is active on the last day of the fee collection period. The current account package management fee is calculated for the entire month, regardless of the date of contracting the respective package.

6.3.3.4. The fee for operating the account by authorized user

The fee for managing giro account, multi-currency current account, multi-currency giro account by an authorized user is charged at the beginning of the month for the previous month for the accounts in which such authorized user is active on the last day of the fee collection period.

The fee for operating the account by authorized user is charged if the overall fee amount is available in the account for fee settlement, regardless of whether there was movement in the respective account or not.

6.3.4. The fees for transactions executed at ATMs and POS terminals by using the Bank debit and credit cards, shall be calculated upon the transaction execution, and charged by debiting the account or credit card for which the fee is calculated. Other fees related to card banking shall be calculated in advance or upon executing the transaction, and charged by debiting the account or credit card or by cash payment.

Cash Deposits by Debit and Credit Cards at Bank's ATMs

Total maximum daily cash deposit limit per client is EUR 9,900.00. A cash deposit order at a deposit ATM can be executed only in the euro, to a Current Account and a Giro Account held at the Bank, which account is not blocked and for which the Client has the right of disposal, and to a Credit Card Account and a Credit Account at the Bank. Such an order cannot be executed to a Protected Account and to a Multi-Currency Accounts.

6.3.5. RBA Direct service fees

The fee for using the service is calculated monthly, in arrears and charged from the account. RBA DIREKT service fee is charged for the whole month, regardless of the number of days of use. Building society deposit clients, or their legal representatives from tariff item F4.3.5.2. do not pay the fee for the entire month in which the Building Society deposit contract ceased to be valid.

Other fees are calculated upon executing the transaction (fee for executing transactions through the RBA Direct service) or in advance (access fee), and debited to the account or paid in cash.

The fee for using the service is charged from an account that is active on the date of fee collection processing, in the following order:

1. Current account
2. giro account
3. multi-currency current account
4. multi-currency giro account.

If the client has subscribed several identical products (several identical types of accounts), the service usage fee is charged from the lower to the higher account number.

If there is no sufficient balance in any of the above accounts at the moment of fee processing, the processing is restarted in the same order and the first account from the defined sequence is overrun in unauthorized overdraft.

When the fee is charged from an multi-currency domestic account or an multi-currency giro account, the currency of the highest balance is charged. If

there is insufficient balance to collect the fee in any of the available currencies, the fee is charged from multi-currency account in which the EUR balance

6.3.7. Cancellation of pre-announced cash disbursement in the amount of 10,000.00 EUR and more, or in the countervalue of other currencies for FX disbursements

The fee is primarily charged against the account from which the withdrawal was announced. In the case that assets in the account are insufficient, the fee shall be charged against any of the accounts, in the following order: 1. Current Account; 2. Giro Account; 3. Multi-currency Current Account; 4. Multi-currency Giro Account.

When the fee is collected from the Multi-currency Current Account or Multi-currency Giro Account, the currency of the highest balance will be debited.

In the case that assets for fee collection are insufficient in all accounts, the fee can be charged against the first following inflow, within 12 months from the date of the announced withdrawal at the latest.

6.4. Card banking fees

The fee for transactions executed at ATMs and POS terminals by using the Bank debit and credit cards is calculated upon executing the transaction, and charged by debiting the account or credit card for which the fee is calculated. Other fees related to card banking are calculated in advance or upon executing the transaction, and charged by debiting the account or credit card or by cash payment.

Fees for using the GPRS POS terminal are charged by direct debit of the transaction account of the contracting partner in RBA.

Cash
Deposits by business Debit and Credit Cards at Bank's ATMs

EUR 9,900.00 is the total maximum daily cash deposit limit per client or account. Cash deposits at the Bank's deposit ATMs can only be executed in euros, to a business account opened in the Bank that is not blocked, and over which the Authorized Person has the right to dispose. Cash deposits cannot be executed to a special purpose account exempt from enforcement.

6.5. Fee for transactions executed through distribution channels

Fees for transactions executed through distribution channels are calculated and charged in accordance with Tariff items F4. of the Decision on service fees for transactions in RBA, unless otherwise agreed.

6.6. Fee for transactions executed through distribution channels

Fees for transactions executed through distribution channels are calculated and charged in accordance with Tariff items F3 and F4 of the Decision on service fees for transactions in RBA, unless otherwise agreed.

6.7. Fee for transactions with foreign banks

6.7.1. For services performed by RBA to foreign banks, fees are calculated in foreign currency according to the provisions of Tariff Item G of the Decision on service fees for transactions in RBA, unless otherwise agreed.

6.8. Fees for foreign exchange trading transactions using Markets and Investment Banking services

6.8.1. Currency conversion services, and purchase and sale of foreign currency on a quoted exchange rate basis using Markets and Investment Banking services, for all clients of the Bank, are performed free of charge.

6.8.2. For transactions from point 6.8.1 default fees are calculated if the client delays the delivery of the currency sold to the bank for of up to 1 working day after the settlement date, the Bank considers the transaction to be valid, however the default fee will be charged to the client for late delivery according to the following formula:

Default interest amount = foreign currency amount owed * number of days * statutory default interest rate/actual number of days per year

For the delay in the delivery of currencies other than domestic currency, the Bank converts the amount of the owed currency into domestic currency at the exchange rate at which the transaction was concluded and, in the case of foreign exchange trade, without domestic currency, at the middle exchange rate of the Bank for the selected currency on the calculation date, and applies the above default interest rate on the amount so calculated.

6.8.3. For transactions from point 6.8.1, Cancellation fees are charged if:

- the client refuses to deliver the agreed currency at the settlement date, i.e. informs the Bank of its backing out of the concluded deal;
- the client fails to deliver the agreed amount within one working day from the settlement date
- the client delivers the agreed amount after expiry of one working day from the settlement date. In this case, the Bank calculates the one-time fee as follows:

One-time fee amount = foreign currency amount owed * % of one-time fee

For backing out of a transaction where the client owes currencies other than domestic currency, the Bank converts the owed currency amount into domestic currency at the exchange rate at which the transaction was concluded, and, in the case of foreign exchange trade, without domestic currency, at the middle exchange rate of the Bank for the selected currency on the calculation date, and applies the rate of the one-time fee set out in the below table on the amount so calculated.

In In case the client delivers the agreed amount after expiry of one working day from the settlement date, the Bank will notify the client the same day that the delivery is not accepted and seek instructions for the refund of the amount so paid.

Transaction Type	Default fee for delayed execution of agreed transaction	Cancellation fee for backing out of the agreed deal	Other Bank charges
SPOT foreign exchange trade	Statutory default interest	5%	YES
Debt securities trade	Statutory default interest	5%	YES
Forward foreign exchange trade	Statutory default interest	10%	YES
Term deposit agreement	Statutory default interest	n/a	YES
Derivative transactions	Statutory default interest	10%	YES

6.8.4. Maturity of Calculated Fee: calculated fees for executed services as well as actual costs shall be due and payable immediately, but within 7 days from the date of calculation at the latest. If the 7th day is on a Sunday or a holiday, the due date shall be moved to the following business day. Unless otherwise agreed under the respective agreement or other acts of the Bank, after the above term expires, the Bank shall calculate the statutory default interests starting from the date of calculation until the final settlement of the calculated fee. The calculation methodology for interests and fees and for the statutory default interests with regard to the calculated but outstanding fee is regulated by the Rules on Interests Calculation.

7. The fees for services set out in this Decision are subject to a change by the competent authority of the Bank without the consent of the Service User depending on market conditions, taking into account business risks and operating costs of the Bank.

8. The Bank may change this Decision at its discretion without prior notice.

9. Excerpts from the Decision on service fees are available at: RBA website (web site: www.rba.hr), in RBA business network outlets and via Info phone:

-for private individuals 072 62 62 62 (local call rates apply)

-for business entities 072 92 92 92 (local call rates apply)