

GENERAL TERMS AND CONDITIONS FOR TRANSACTION ACCOUNTS OF BUSINESS ENTITIES

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I. GENERAL PROVISIONS

1. General Terms and Conditions for Transaction Account Operations of Business entities (hereinafter: General Terms and Conditions) of Raiffeisenbank Austria d.d. (hereinafter: the Bank) define the opening and managing of transaction accounts, executing payment services, and the rights and obligations in the corporate transaction account management. The Bank can, pursuant to a special agreement, consign to another person to execute individual transaction service operations as under these General Terms and Conditions.
2. The General Terms and Conditions are a constituent part of the Agreement on RBA Transaction Account and are, together with the General Terms and Conditions for Business Mastercard Debit Card Issuance and Use for Business Entities, the Cut-Off Times for Execution of Payment Transactions, the Rules on Interests and Fees Calculation, the Decision on Service Fees, the Decision on Interest Rates available throughout the Bank business network, as well as on the Bank's website. When processing personal information, the Bank acts in compliance with the Rules of Personal Data Treatment of Raiffeisenbank Austria d.d. , which are available on the Bank's website www.rba.hr.

The provisions from the previous General Terms and Conditions that referred to the Business Mastercard Debit Card and operations with the Business Mastercard Debit Card are changed and excluded to be contained in the General Terms and Conditions for Business Mastercard Debit Card Issuance and Use for Business Entities, and as such they are a constituent part of the Frame Agreement, which the Customer accepts explicitly.

The General Terms and Conditions are in keeping with the business policies of the Raiffeisenbank International Group (hereinafter: RBI Group), of which the Bank is a member, and as such, the RBI Group especially endorses business sustainability and environment protection. As a member of the RBI Group, the Bank does not endorse any business activities related to games of chance, military activities and nuclear power, to the extent in which this can be harmful to the reputation of the Bank and RBI Group.

3. Particular concepts used in these General Terms and Conditions shall have the following meaning:

Bank	Raiffeisenbank Austria d.d. Magazinska cesta 69, 10000 Zagreb, Hrvatska Tel: +385 1 45 66 466; 072 92 92 92 Fax: +385 1 48 11 624 e-mail: info@rba.hr internet: www.rba.hr BIC/Swift: RZBHR2X IBAN: HR0624840081000000013 The Bank is registered with the Commercial Court in Zagreb under the registry number MBS: 080002366, Personal Identification Number ("OIB"): 53056966535. All Bank branches
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	are listed on the Bank's website www.rba.hr The Bank has obtained the operating licence from the Croatian National Bank and it is published on the list of banks on the CNB website.
CRS	is abbreviated from the Common Reporting Standards, which are a set of rules that regulate data collection and automatic exchange of tax-relevant information among various jurisdictions. Automatic exchange of information in RH is prescribed primarily by the Act on Administrative Co-operation in the field of taxation.
Member State	Any European Union member-country that has signed the Treaty on the European Economic and Monetary Union.
FATCA	is abbreviated from the Foreign Account TAX Compliance Act, which are a set of rules that regulate data collection and delivery of tax-relevant information to the US tax administration in connection to taxpayers of this country. In RH, the FATCA rules are prescribed primarily by the Agreement to Improve International Tax Compliance and to Implement FATCA between the RH Government and the US Government.
IBAN	International standard for bank account numbers (International Bank Account Number; hrv. međunarodni broj bankovnog računa). IBAN is a unique customer account identifier which the Bank assigns to its customers.
Instant credit transfer	Credit transfer in euro executed in accordance with the rules of the SCTInst Scheme, which are available on www.sepa.hr . Instant credit transfers are not executed in cases when the payee bank is not a participant in the SCTInst Scheme. Instant credit transfer features are: - the payment service is available 24 hours a day, seven days a week and all calendar days of the year, and - Instant credit transfer execution i.e. the availability of funds to the Payee is carried out within 10 seconds from receipt of the instant credit transfer order.
Customer	A business entity which contracts the RBA Transaction Account Agreement with the Bank.
Instant Credit Transfer Limit	Maximum amount of instant credit transfer, as determined by the Customer for each Account, and it can be set at day or transaction level.
International Payment Transaction	Any payment transaction executed between the Bank and another payment services provider from a third country.
National Payment Transaction	Any payment transaction executed between the Bank acting as payer's and/or payee's payment services provider and another payment services provider operating in the Republic of Croatia.
Payment Order	The Customer's or Payee's instruction requesting the Bank to execute a payment transaction that can be initiated as an individual payment order or a sequence of instructions placed in the format of the pain.001/008 database (format ISO 20022 XML),

	or in the format of the bulk payment order for salary disbursement with RBA in keeping with the Instructions published on the Bank's internet site (www.rba.hr).
Order	Order on the Manner of Depositing Budget Income, Compulsory Contributions, and Income for Financing Other Public Needs in the respective year to which such payment pertains.
Frame Agreement	Includes: Agreement for RBA Transaction Account, General Terms and Conditions for Transaction Account Operations of Business entities, General Terms and Conditions for Business Mastercard Debit Card Issuance and Use for Business Entities, Rules on Interests and Fees Calculation, Decision on Interest Rates, Decision on Service Fees and Cut-Off Times for Execution of Payment Transactions.
Core SDD Scheme	Unique set or rules, practices, standards and implementation guidelines agreed within the banking community for executing SEPA Direct Debit transactions within the SEPA, applicable for consumers and non-consumers according to the SEPA regulations available on the website www.sepa.hr .
Authorised Person	A physical person whom the respective Customer authorised to dispose of funds in the Account or who accesses the Account in another manner in accordance to their respective authorisation.
Payment Transaction	Depositing, withdrawing or transferring funds as initiated by the payer or payee.
Payment Instrument	Any personalized means and/or group of actions agreed between the Bank and the Customer, and which the Customer applies to initiate payment orders (e.g. debit card, USB, Smart Card, mToken).
B2B SDD Scheme	Unique set or rules, practices, standards and implementation guidelines agreed within the banking community for executing SEPA Direct Debit transactions within the SEPA, applicable exclusively for non-consumers according to the SEPA regulations available on the internet site www.sepa.hr
Business Entity	Every legal or physical person that acts within a field of their economic activities or free enterprise and other non-consumers, which may have the status resident or non-resident. ¹
Cross-border Payment Transaction	Any payment transaction including in its execution the Bank and the other payment services provider of a signatory country.
Payee	A physical person or a business entity to whom the money, which is the subject of the payment transaction, is intended.

¹The issue of residency shall be regulated by provision stipulating foreign exchange operations. The concept of residency, in the context of application of the CRS and FATCA regulations, is governed by the CRS and FATCA regulations.

Verification of Payee	A service enabling verification of the payee named on the national and cross-border euro payment order
Payment Initiation Service Provider (PISP)	PISP, Payment Initiation Service Provider, is the registered payment services provider who performs the activity of payment initiation.
Account Information Service Provider (AISP)	AISP, Account Information Service Provider, is the registered payment services provider who performs the activity of providing information on the account.
Card Based Payment Instrument Issuer (CBPII)	Card Based Payment Instrument Issuer and sends an inquiry to the Bank on availability of assets in the Account
Business Day	Any day except Saturday, Sunday, legal holidays and any other day designated as a non-working day in accordance with the applicable regulations in the Republic of Croatia.
RBA Transaction Account	Multi-currency account of a business entity is used for executing payment transactions, currency exchange, and other transactions in euro and in other currencies. (hereinafter: the Account).
SCTInst Scheme	Uniform set of rules, practices, standards and implementing guidelines for the execution of instant credit transfers in euro. The SCTInst Sheme rules are available on www.sepa.hr .
SEPA	The Single Euro Payments Area where private individuals and business entities can make and receive payments in the euro, within the European Economic Area, under the same basic terms and conditions, rights and obligations, regardless of their respective location.
SEPA Direct Debit	Payment service in the euro for debiting a Payer's Account in favour of a Payee, where the payment transaction is placed by the payee pursuant to the Mandate of the Customer in keeping with the B2B and Core SDD Scheme.
Third Country	Any country that has not signed the Treaty on the European Economic and Monetary Union.
Representative	A physical person who represents the respective Customer pursuant to legislation, Articles of Association, act on establishment or any other document or letter of attorney.

II. OPENING OF THE ACCOUNT

4. The Bank opens the business entity the Account according to following documents:
 - registration documentation,
 - Excerpt from the Beneficial Owner Registry for the obliged entities,

- personal identification documents that are internationally accepted, and pursuant to which the identification procedure for all physical persons connected to management of the respective Account is conducted, including identification documents of trustee/s if any,
- the Personal Identification Number ("OIB") of the business entity/VAT ID,
- the Notification on classifying the business entity in keeping with the NKD, relevant for all entities to which such a Notification is issued,
- the Questionnaire for business entities/private individuals with registered activity, and
- Agreement on RBA Transaction Account.

The Frame Agreement shall be signed by the Representative of the Business Entity. By signing the Frame Agreement, the Customer confirms to have been provided any and all information as under the Payment System Act by the Bank, and in the case of any dispute they shall be required to prove otherwise.

The Bank shall have the right to request also other documentation in keeping with their own requirements or regulations in full force and effect at the time of contracting the Agreement, and it retains the right to, without any special explanation, refuse to open the Account.

5. The Frame Agreement and any further communication shall be in Croatian or English and in the Latin alphabet.
6. The Customer shall be responsible for the truthfulness and completeness of all data on the basis of which the Bank opens and manages the Account. The Customer shall compensate the Bank for any and all damage, loss or expense that occurred as a consequence of submitting any untrue and/or incomplete data to the Bank.
7. The data on opened Accounts shall be recorded by the Bank in its own account register, and these, as also all the other data prescribed by the Rules on Unified Register of Business Entities' Accounts, shall be submitted also to the Unified Register of Business Entities' Accounts kept by the Financial Agency (hereinafter: the FINA).

III. TYPES OF RBA TRANSACTION ACCOUNTS

8. The Bank opens the following accounts:

Regular Business Account – an account for the Customer's regular business purposes, serving for recording and executing all payment transactions in the euro and other currencies for which the Bank quotes a buy, middle and sell rate set in its foreign exchange rate list, and for other currencies subject to special agreement with the Bank.

Special Purposes Account - an account for the Customer's special needs, e.g. particular projects, savings, humanitarian activities or any other special purpose that may occur in the Customer's business operations.

Special Purposes Account excluded from Foreclosure – an account for special purposes funds that are, according to the law, exempt from foreclosure. When opening the Account, the Customer shall submit the excerpt from the Act pursuant to which the funds in the Account are excluded from foreclosure.

Account of a part of the Business Entity – an account opened for the Customer's organization units, e.g. for those entered into competent authorities' registries or those established by the Customer's decision.

Account of a Payment Service Provider through which payment transactions are executed.

If any of these accounts can be considered a Summary Account in the sense of the Decision on Assessing Risk of Money Laundering and Terrorist Financing and in the manner of implementing the measures of simplified and enhanced customer due diligence, within three working days the Customer shall, at the Bank's request, deliver the information and documentation of performed due diligence of their customers who are the beneficial owner of the assets in the Summary Account. The Customer shall also collect any and all information about their customers as prescribed by the Act on Prevention of Money Laundering and Terrorist Financing as well as by any and all pertaining bylaws, keep such data and deliver them at the Bank's request.

9. Apart from the above mentioned types of accounts, the Bank may offer the Customer to open also accounts of special type, on which the Customer and the Bank shall make a special Agreement.

IV. CHANGES ACCOUNT

10. On any change of data stated in the documents submitted when opening the Account, the Customer shall notify the Bank in writing and deliver corresponding documentation, within a period of 8 (eight) days from the day of the respective change occurring at the latest. If the Customer fails to notify the Bank on the respective change that occurred, the Bank may enter the changes in its database only if it learned of the data from official registers or other documents for which there is no reason to suspect their respective authenticity, and for which action the Bank shall have the right to charge an appropriate fee.
11. The Customer shall determine the date on which every requested change is to be executed by the Bank. If the Customer fails to set a date on which the requested change is to be executed or the set date has already expired, it shall be deemed that the date on which the requested change is to be executed is at the latest on the fifth working day from the day on which the Bank received the corresponding documentation supporting the change.
12. The Bank shall not be responsible for any potential damages that may occur as a consequence of the Customer's failure to submit to the Bank any notification on limitation, cancellation or change of authorisation in time. At the Customer's request, the Bank shall perform the requested authorisation change on the following working day from receiving a valid notification on limitation, cancellation or change of authorisation at the latest.

V. AUTHORIZED PERSONS

13. The Customer's legal representative shall authorise Authorised Persons, the respective effective date on which each individual Authorised Person's authorisation begins, determine any potential limitations in respect of the management of funds in the Account, and any changes, using the standardized form provided by the Bank. The

Bank shall have the right to terminate any Authorised Person's authorisation for the RBA transaction account and the respective MasterCard Business debit cards (hereinafter: Card) if it learns of the Authorised Person's death.

14. The Customer shall notify their respective Authorised Persons of their rights and obligations in executing the assigned authorisations for disposing of funds in the Account, notify them of the provisions stipulated as under the Frame Agreement, and the Customer shall monitor the authorisations for use.
15. The Customer may recall the authorisation previously assigned for disposing of funds in the Account through the RBA internet banking or in the form of a certified Customer's request, which can be delivered to the Bank also by electronic mail as a scanned copy. The Customer may decrease the level of granted authorisations through the RBA internet banking.
16. The Authorised Person may sign a Term Deposit Agreement for term deposits with ensured coverage in the Account and has the right to request an early termination of term deposit.
17. If the Customer makes a personal delivery of orders to the Bank, and the person who delivers such payment orders to the Bank is not an Authorized Person or Representative, the Customer is obliged to determine persons authorised to deliver the orders to the Bank by filling the Statement on Payment Order Couriers.
18. The Authorised Person shall be deemed also the Card user whom the Customer authorised to dispose of funds in the Account exclusively by using the Card as well as the persons for whom the Customer agreed Card issuance for the sole purpose of depositing cash at the Bank's ATMs.
19. The Authorised Person, except the Authorised Person from point 18, and the Representative register their respective signatures on the Bank standardized form. The Bank may use a signature once registered for all existing and future relationships of the Authorised Person and the Representative with the Bank, independently from the reason for registering the signatures. The assigned authorisations shall cease to be valid and effective pursuant to a written request of the Customer or Authorised Person, whereunder the Authorised Person can request termination of their authorisations exclusively.
20. Every Authorised Person can perform the following actions independently:
 - request and receive information as under Chapter XV of these General Terms and Conditions, and solvency statements referring to the account for which they are authorised;
 - submit to the Bank a request for change of addresses and facsimile numbers to which the data on Account balance and movements are to sent, as well as any other communication and/or correspondence data.

In addition to the authorisations from this point, the Customer agrees that the Authorised Persons may individually/jointly, depending on the level of their respective assigned authorisation, sign the templates for assigning or changing authorisations for ATM deposits.

Authorisations from the previous point shall not refer to the Authorised Person who disposes of funds in the Account exclusively through the Card or to the Authorised Person for whom Card issuance was agreed solely for the purpose of cash depositing at the Bank's ATMs.

Procurator, within their authority, may independently:

- appoint themselves as the Authorised Person to manage the assets in the account;
- terminate the authorisation of another person to manage the assets in the account;
- terminate the authorisations of another person to the RBA internet banking;
- sign documentation for contracting the internet banking with the input function;
- sign request for repeated sending of the PIN for the Mastercard Business Debit card issues to a third person exclusively for the already nominated card user;
- sign application forms for the FINA eServices and the eInvoice;
- contract a Card for an existing Authorised Person;
- request replacement of device or contracting of internet banking authorisation and device for an existing Authorised Person;
- request RBA mobile banking reactivation; and
- request changes as defined in the form Changes to Business Entity/Account Information.

21. The Authorised Person shall not be able to:
- change the terms and conditions of Account management,
 - set or change the instant credit transfer limit
 - transfer their rights to any third person,
 - cancel the Agreement and close the Account.

VI. MANAGING FUNDS IN ACCOUNT

Payment Order

22. The Customer shall dispose of funds in the Account exclusively by placing with the Bank a payment order or by using the Card within the available balance.
23. The Customer shall place the Payment Order in the following manner:
- at the Bank's Branch,
 - through the RBA DIREKT services
 - RBA internet banking,
 - RBA mobile banking,
 - by SWIFT,
 - via internet commercial sites,
 - via an EFT-POS unit,
 - at an ATM.

In addition to the above, the Bank and the Customer can regulate also a different manner of placing payment orders by making a separate agreement thereof.

A Customer who contracted the RBA internet banking or RBA mobile banking can place a payment order by using the services of the PISP pursuant to the agreement made with the respective PISP.

The Bank will treat the received orders that were placed via the PISP in the same manner as it treats orders placed directly by the payer through other channels, as regards the time schedules, cut-off times, priorities or fees, except in the case of objectively justified reasons.

The Bank provides for contracting agreements on receipt and processing of payment orders, in addition to the Bank's business network, also via the FINA branches for national payment transactions in euro for residents. In the FINA business network, payment orders are received up to 14 days before the execution date.

24. Mandatory elements of the payment order.

Payment Order Elements	Cash Deposit Order	Cash Withdrawal Order	Transfer Order – national payment transactions in EUR	Transfer Order - national payment transactions in FX/cross-border all currencies	Transfer Order - international payment transactions all currencies
Company name (name) of the payer	✓	-	✓	✓	✓
Payer's IBAN	-	✓	✓	✓	✓
Company name (name) of the payee	-	✓	✓	✓	✓
Payee's IBAN ²	✓ (of Customer)	-	✓	✓	✓
Currency code	✓	✓	✓	✓	✓
Amount	✓	✓	✓	✓	✓
Date of submitting	✓	✓	✓	✓	✓
Date of executing	✓	✓	✓	✓	✓
Payment details	✓	✓	✓	✓	✓

²For countries that have no prescribed mandatory IBAN use

³ Account reference number is a mandatory element in the national payment system for payments, and it is formed in keeping with the Financial Agency's document – Unique Overview of Basic Reference Number Models, including model descriptions, content and explanation for their use, and the method for calculating the control number; pursuant to Ordinance and Rules on Contributions with amendments and supplements.

Payment Order Elements	Cash Deposit Order	Cash Withdrawal Order	Transfer Order – national payment transactions in EUR	Transfer Order – national payment transactions in FX/cross-border all currencies	Transfer Order – international payment transactions all currencies
The Customer's certificate / Mandate	-	✓	✓	✓	✓
Account reference number ³	✓	✓	✓	-	-
SWIFT/BIC code/ name and address of the payee's bank	-	-	-	✓	✓
Currency code of settlement (if different from currency of payment)	-	-	-	✓	✓
Cost option	-	-	-	✓ (SHA)	✓ (SHA/OUR)

Along with the herein stated mandatory elements of a payment order, the Bank retains the right to contract also additional mandatory elements of a payment order with a Customer for individual, additionally agreed channels.

As regards transactions conducted on the Bank's ATMs, the payment order will be created using the data available on the Card, data input on the ATM and the cash amount deposited/withdrawn. On the ATM, the account reference number can have 12 numbers at most (without other characters), whereby deposits shall be executed with the model 00 and any deposits without any account reference number shall be executed with the model 99. If the Customer does not select the purpose of payment on the ATM or if the ATM does not provide such an option, ATM deposit of revenue will be recorded as the purpose of payment along with the respective ATM address and data on the card user who effected the deposit.

If the information *Payment details*, which is a required element of a Payment Order, is missing on the document Day-Nights Vault Cash Deposit Specification, the Customer agrees that the Bank populates the mentioned field with *DNV – Cash Deposit*.

Consent for Execution of the Payment Order

25. The Customer shall submit their consent for executing the payment order depending on the manner of making

the payment order.

- The Customer shall submit their consent for execution of the withdrawal and transfer orders delivered to the Bank or FINA in the paper form by certifying these with the registered signature of the Authorised Person and the registered stamp, if the Customer registered the stamp for certifying payment orders.

Paper form payment orders shall be delivered by the Representatives, Authorised Persons, and in the Bank's business network also by any person whom the Customer authorised to deliver the respective forms (Statement on Payment Order Couriers), otherwise it shall be considered that the Customer does not consent to the execution of the respective payment order. The payment orders submitted to the Bank for execution in paper form shall not be delivered by the Authorised Persons who dispose of the assets in the respective Account by using the Card exclusively, unless the Customer authorised them to make such deliveries by the Statement on Payment Order Couriers.

- The consent for executing payment orders for disbursement and transfer made to the Bank through the RBA DIREKT services is given by signing the respective order with the agreed and exchanged electronic key, and in the manner determined under the Agreement on Use of a particular RBA DIREKT SERVICE. Cash, the payment of which was authorised to the Bank via an RBA DIREKT service, can be withdrawn by a third party who is not the Authorised Person, Representative or a person stated on the Statement on Payment Order Couriers if any appointed on the withdrawal order. The Customer shall be responsible for due and correct use of the respective RBA DIREKT service.
- The consent for executing the payment order made through the EFT POS unit or on the ATMs, shall be given by the Customer using their particular PIN, or in some types of EFT POS units, by signature that is identical to the one on the Card. At retail outlets that accept the Card without PIN authorization or signature, such as contactless payments, toll payment, etc., the consent for executing the payment order shall be given by the very use of the Card in the manner as required by the sales venue, such as e.g. handing over the card to the sales venue or swiping the card on the EFT POS tool. In the case of contactless payment, giving consent in this manner is limited only to payment transactions in the amount of up to EUR 40.00 in the Republic of Croatia, or up to maximum EUR 50.00 abroad. Irrespective of the above, the Bank retains the right to request that even any such transaction is authorised additionally by the PIN/ by signing the slip.
- The consent for executing payment order for purchases made through an internet sales venue, shall be given by the Customer inputting security elements as required by the respective Sales Venue in the case of buying goods and services on the internet and, if such on-line sales venue further requests, by the Customer entering a one-time password created by the existing internet banking access device (RBA internet banking/mobile banking/other device issued by the Bank). The Customer is familiar with and agrees to the fact that such one-time password can be created also on the device which an Authorised Person agreed individually with the Bank in their own name.
- The method of placing or receiving payment orders as well as the method of submitting the authorization for executing the payment orders which are transmitted to the Bank via SWIFT and/or other H2H channels shall be defined in a separate agreement between the Bank and the Customer. A payment order received via SWIFT is considered an authorized order of the Customer if it was received from the SWIFT address defined in the

separate agreement between the Bank and the Customer. The maximum euro amount limit relates to the limit per individual transaction is not applicable for payment orders which the Bank receives for execution through the SWIFT network. Restrictions in connection to the Authorised Person's authorisations as agreed under the Frame Agreement shall not apply to the orders submitted to the Bank for execution by using the SWIFT network.

- The consent for executing the payment orders made to the Bank through the e-payment service⁴ is given by using electronic signature which is based on digital certificates issued by FINA.
- The consent for executing the payment orders initiated through the PISP is given with the agreed and exchanged electronic key, and in the manner determined under the Agreement on Use of a particular RBA DIREKT SERVICE pursuant to which the tool used for the payment order authorisation was issued.
- By submitting the consent for data file execution, the Customer gives their consent for the execution of every individual payment order contained in the respective data file.

The payment transactions which were authorized for execution in the above described manner shall be considered authorized payment transactions and it shall be deemed that the order to execute any thus placed payment transaction was given by the Authorised Person. It shall be deemed that a payment transaction was authorized and that the Bank acted with due diligence until the Customer proves otherwise.

26. Payment orders for the execution of which the Bank receives the mandate via SEPA Direct Debit shall be considered the payment orders given by the Customer.
27. The Customer shall be liable for, and shall bear any and all damage arising from the execution of payment transactions resulting from loss, theft or misuse of a payment instrument or due to the failure to safe-keep and/or correctly use the payment instrument and/or the personalized security features of the respective payment instrument (e.g. the PIN), as well as if they do not report loss or theft of the payment instrument.

Instant Credit Transfer Order

28. Instant credit transfer order is executed immediately upon the time of receipt, in accordance with the "Cut-Off Times for Execution of Payment Transactions", if all conditions for its execution are met. An instant credit transfer order can be initiated through the channels referred to in point 23 except through the SWIFT channel, through online points of sale, on EFT POS and ATMs of the bank.

An instant credit transfer order scheduled at a specific future execution date and time will be executed on the date specified in the instant credit transfer order regardless of the execution time specified in the order.

An instant credit transfer order can also be initiated in the form of an instant credit transfer data file.

⁴ e-payment service is available for contracting only in FINA network

29. The time of receipt of an individual instant credit transfer order shall be the time at which the Bank receives the instant credit transfer order, regardless of the hour or calendar day when the orders are placed via RBA internet/RBA mobile banking and PISP, or, upon being entered into the system when orders are received through other channels used to initiate orders.

When instant credit transfer orders are submitted in the form of files, the time of receipt is the time at which the Bank extracts an individual payment transaction from the file.

30. Within 10 seconds from the receipt of the instant credit transfer order, the Bank notifies the Customer, and the PISP when the order is placed via the PISP, whether the payment transaction amount has been made available to the payee.

The notification is given to the Customer through the same channel which is used to initiate the instant credit transfer order, except when the instant credit transfer order is placed at the Bank's Branch and when a standing order is placed, in which cases the notification is provided through an Account statement.

When the instant credit transfer order is initiated in a data file format, the Bank provides the Customer with information about the status of all orders within the file through the pain.002 message.

31. If the Bank does not receive information from the payee's bank within 10 seconds from the time of receipt of the instant credit transfer order that the payee's account has been credited for the amount of the payment transaction, the Bank will restore the Customer's Account to the balance it had before the instant credit transfer was executed.
32. If the Bank credits the Customer's Account in the event referred to in the previous point and subsequently receives confirmation from the payee's bank that the amount of the instant credit transfer payment transaction has been made available to the payee, the Customer expressly and irrevocably authorizes the Bank to debit the Customer's Account for the amount credited, without seeking any further approval or consent, and in case there is no available balance on that Account, to debit any account held in the Customer's name at the Bank

Instant Credit Transfer Limit

33. The Customer may determine the set an instant credit transfer limit for each Account, and request a change of any limit at any time before placing an instant credit transfer order.
34. The limit can be set on a day or transaction level at the Customer's discretion.
35. The customer can determine and/or change the limit amount on his or her own, using the appropriate functionality in RBA Internet banking or RBA mobile banking app, or by submitting an appropriate request at the Bank branch subject to mandatory customer identification.

Verification of Payee

36. If the Customer provides the IBAN and the name of the payee in the payment order, prior to allowing the Customer to authorize this order, the procedure of checking whether the IBAN matches the payee's name is carried out. The verification of correspondence between the input IBAN and the payee's name is performed by comparing the data of the payee's name as input by the Customer into the payment order against the payee's data as recorder with their respective PSP.

For national payment orders in favor of the IBAN of a business entity registered in the Centralised Bank Account Register (CBAR), after entering the IBAN in accordance with the Customer's instructions, the Bank retrieves the payee's name from the CBAR and enters it into the payment order. In the case of payment orders placed through the RBA internet or RBA mobile banking, the Customer has the option to change or confirm the name data that the Bank retrieved from the Centralised Bank Account Register and entered in the payment order.

Verification of the payee is not carried out for the Bank's Branch channel and in the case of a standing order.

The Customer has the option to disable the Verification of Payee service format in any RBA transaction account for payments made in a file containing multiple payment orders and enable it again at any time. The cancellation of the Verification of Payee service may be requested by the Representative or the Authorized Person, except for Authorized Persons who manage the Account funds exclusively using a Card, and Authorized Persons to whom the Card issuance is contracted solely for the purpose of making cash deposits at the Bank's ATMs.

As regards payment orders placed by the Customer in the FINA business network, the payee verification service is provided by the FINA in the manner and under the conditions detailed in the FINA information on the procedure for conducting payee verification in the FINA branches and through the e-payment service, which information is available to Customers on the FINA website. The Customer who places payment orders using the FINA services is obliged to familiarize themselves with the conditions under which the FINA conducts the verification of payee before placing such orders.

37. The Customer is notified of the Verification of Payee response in writing, in an appropriate manner, through the channel used to initiate the order.
38. In the event that the verification response is:
- close match between the IBAN and name of the payee, the correct name of the payee associated with the IBAN specified by the Customer in the order is passed on to the Customer;
 - no match between the IBAN and the name provided by the Customer in the order, or
 - the scheme used to perform the Verification of Payee service is not available,
- the Customer is notified about it and advised that unless the Customer aligns the payee's IBAN and name with the verification response, the authorization of the payment order may lead to the payment being made to an account that does not belong to the payee specified in the payment order.

39. The notice from the previous point will also contain an advice to the Customer stating that in this case the Bank will not be responsible for the non-execution or incorrect execution of the payment transaction and that the Customer will not be entitled to a refund of the transaction amount or compensation of damage.

Execution of the Payment Order

40. The Bank shall execute the received payment orders in keeping with the published Cut-Off Times for Execution of Payment Transactions. If the Bank receives a payment order after the time limit which has been set in the Cut-Off Times for Execution of Payment Transactions, it shall be deemed that such order was received on the following business day. This clause does not apply to instant credit transfers.

If payment order is initiated through the PISP, the Bank will provide or make available to the PISP any and all information on order initiation as well as any and all information with regard to payment order execution as are available to it.

41. The Bank shall execute a payment order if the following terms and conditions are complied with:
- the payment order contains the compulsory elements as under point 24 of these General Terms and Conditions,
 - the coverage for executing the total order has been ensured,
 - the coverage for Bank fees has been ensured,
 - the consent for executing the order has been submitted in the agreed manner,
 - if the amount of the initiated instant credit transfer order does not exceed the amount of the limit set by the Customer for instant credit transfers,
 - there are no hindrances prescribed by the law or other regulation or an internal act of the Bank for the payment transaction execution.
42. For the purpose of a cash withdrawal, the Customer shall announce any cash withdrawal transaction of EUR 10,000.00 or more per transaction, to the Bank's Branch in which the cash withdrawal is intended to be executed, and for other FX they shall do so regardless of the amount. The Customer is required to notify the Bank of the intended cash withdrawal transactions exceeding the limits in accordance with the Cut-Off Times for Execution of Payment Transactions by 13:00 hours one business day earlier, otherwise the Bank reserves the right to reject the received cash withdrawal order.
43. The Customer shall be responsible for the accuracy of all elements stated in the payment order. If the Customer should state an incorrect IBAN/account number or any compulsory element of the payment order under point 24, the Bank shall not be responsible for non-execution or undue execution of the respective payment order.

If the Customer submitted to the Bank also other information regarding the payee apart from the IBAN/account number, the Bank shall be responsible only for the execution of the payment order in keeping with the IBAN/account number which the Customer stated.

44. In the case of individual payment order execution where coverage is in a currency different from the payment order currency, irrespective of whether the order has been initiated by the Customer, the Bank or a third person, the Bank shall, when making the currency exchange, apply the foreign currency exchange published in the Bank exchange rate list, specifically the buy exchange rate if a foreign currency is converted into EUR, or the sell exchange rate if the EUR is converted into a foreign currency. Departures from the above are possible if agreed under a special agreement with the Customer. In the case of batch payment order execution, coverage shall be provided in the currency of payment.
45. When executing national and cross-border payment transactions in all currencies, the cost option "shared (SHA) costs" shall be mandatory. When executing international payment transactions, the Bank will allow the Customer to select between the cost option "shared (SHA) costs" and the cost option "OUR" and by the latter, the Customer bears the costs of the Bank's fee and of the fee of the payee's payment service provider.
46. The Bank transfers the full amount of the payment transaction, without deductions for fee amounts, and the Bank is exempt from any liability in connection to any potential reduction in the amount of an international payment transaction by the banks participating in mediation, or execution of the respective payment order.
47. The Bank shall be released from the responsibility to extend the cut-off time for payment order execution or non-execution if:
 - it was obligated to apply a coercive regulation, and by accepting these General Terms and Conditions, the Customer confirms to be familiar with the fact that the Bank undertook to implement also special USA regulations when performing business transactions with contractual parties from the USA and/or executing payment orders in the currency USD, which regulations refer to preventing money laundering and terrorist financing (OFAC⁵), as well as the regulations on international measures for restrictions and embargo, provided that these do not collide with the coercive regulations of the Republic of Croatia, when the Customer or legal or natural person included in the ownership structure of the Customer and/or participant in a transaction is on the list of international restriction measures and/or international sanction lists of the Office of Foreign Assets Control (OFAC) or the European Sanction List (EU), UN Sanction List, UK Sanction List (OFSI),
 - the Customer failed to deliver the data required for customer due diligence analysis or any other data in keeping with the regulations in the area of preventing money laundering and terrorist financing.

Refusing the Payment Order

48. The Bank shall execute the Customer's payment orders within the available coverage in the Account, which the Customer provided within the cut-off time as per Cut-Off Times for Execution of Payment Transactions. After the

⁵ Office of Foreign Assets Control (OFAC) of the US Department of the Treasury administers and enforces economic and trade sanctions based on US foreign policy and national security goals against targeted foreign countries and regimes, terrorists, international narcotics traffickers, those engaged in activities related to the proliferation of weapons of mass destruction, and other threats to the national security, foreign policy or economy of the United States.

set cut-off time has passed, the Bank shall reject any orders for which the Customer did not provide coverage in the Account. The Bank shall also reject any Customer's orders if such originate from and/or are related to operations and activities contrary to the business policies of the Bank and RBI group or if these are directly or indirectly related to games of chance, military activities and nuclear power and/or potential fraudulent actions. An instant credit transfer order may be rejected in the event that the payee's service provider or payment system refuse to execute the order.

49. The Bank can reject and/or postpone to execute an order when, by applying the applicable regulations, it assesses that there is a security risk regarding a payment instrument and/or that there is a probability of an unauthenticated or fraudulent payment transaction. The criteria and methods by which the Bank assesses the mentioned risks, in compliance with the regulations, are updated and improved continuously to protect the Customers' business stability and security, therefore the Bank is not obligated to deliver or to clarify such criteria and methods to the Customers.
50. If the Customer places a payment order to the Bank which does not include all the compulsory elements or is corrected, crossed over, erased or in any other manner altered, or the order fails the terms and conditions to be executed as under these General Terms and Conditions, the Bank shall refuse the execution of such order, except if the changed execution date on the payment order is certified by the signatures of the Authorised Person or the Representative.

The Bank shall reject execution of a payment order in hard copy if the payment order is not placed by the Representative, Authorized Person or any person appointed as under the Statement on Payment Order Couriers.

51. In the case of refusing a payment order, the Bank shall make the following available to the Customer: the notification on refusal, the reasons for refusal and the procedure for correcting all the errors which have caused the respective order to be refused. This shall be done in the following manner:
- for orders placed through the RBA internet banking/mobile banking, SWIFT, EFT POS units and online commercial sites, in FINA outlets and in RBA Branches, at the Bank's ATMs in the same way as the respective orders were made,
 - for orders made through the CMI, the Bank shall deliver the notification on refusal in the manner defined under the agreements made,
 - for orders made through the PISP, the Bank shall deliver the notification on refusal to the PISP in the same way as the respective orders were placed,
 - For orders placed through the SWIFT network and/or other channels defined in the separate agreement with the Bank in the same way as defined in the respective agreements,
 - for orders placed through the FINA e-service, through the e-mail/telephone as registered with the FINA for correspondence,
 - for orders placed in another manner by calling 072 92 92 92.
52. For orders placed in the database format, the Bank shall make the following available to the Customer: the notification on refusal of individual orders from the data file and the reasons for refusal and the procedure for

correcting all the errors which have caused the refusal. The Bank will execute regularly all the other correct orders from the data file, except in the case of the option batch booking that contains solely net salaries and other personal income, in which case the Bank will refuse the entire order group, and also the Bank shall make the following available to the Customer: the notification on refusal of the data file with the order group in the option batch booking and the reasons for refusal and the procedure for correcting all the errors which have caused the refusal.

An individual instant credit transfer order created from a data file, including an individual instant order from a "Batch booking" group, may be rejected in the event that the payee's payment service provider or payment system refuse to execute the order

53. The Bank may charge the Customer the costs of notification on refusing a payment order in keeping with the Decision on Service Fees.

Recalling a Payment Order

54. The Representative or the Authorised Person of a transaction account may place the Order to Recall a Payment Order. The Customer may recall a payment order before its execution through the channel through which the respective order was placed until the end of the day preceding the agreed date for payment order execution. Database recall (if not transferred to individual orders) is executed in keeping with the Cut-Off Times for Execution of Payment Transactions. The Customer may recall a payment order also through another authenticated channel agreed with the Bank, and the Bank must receive the request for recall by the end of the day preceding the agreed payment order execution date. If the Bank is unable to recall a payment order on the basis of the written request submitted to the Bank by the Customer, the Bank shall notify the Customer of this appropriately.

A payment order placed through the PISP can be recalled only through the PISP through which the respective payment order was placed and only if this was agreed between the Customer and the PISP.

In the case of national and cross-border payment orders in EUR within the SEPA, the Customer can, in the case of justified reasons (doubled payment order, technical difficulties leading to error, fraud, etc.), place a return payment order to the Bank after the payment order is already forwarded to the interbank payment systems, but not later than within 10 working days. After the said 10-day period expires, return payment orders are resolved as complaints. The return depends on the regulations of every particular country, the business policy of the payee's bank or on the mandate given by the payee.

55. Within the deadlines prescribed for payment order recall, the Customer can recall any and all unexecuted standing order. A standing order shall be recalled in writing.

After depositing cash into the ATM, the Customer cannot desist from the deposit transaction. As regards depositing cash at the ATM, the Bank acts in keeping with the acts of the Croatian National Bank that regulate the conditions for redistribution of banknotes and coins, and it shall:

- credit the Customer's Account for the amount of inappropriate banknotes,

- not credit the Customer's Account for the amount of counterfeit banknotes but it will send these to the Croatian National Bank for further processing.

The Bank is authorised to set a daily limit for cash deposits at ATMs.

VII. INFLOWS TO ACCOUNT

56. The Bank shall credit the remitted inflow amount to the Customer's Account when it is credited to the Bank's account, and subject to receipt of all necessary details required to credit the Customer's Account. In the case of an inflow via an incoming instant credit transfer, the Bank will credit the Account of the Customer as the payee within 10 seconds from the time the the payer's bank receives the payment order.

The Bank has the right to reject any cash inflow or reject execution of one or more transactions if such originate from operations and activities contrary to the business policies of the Bank and RBI group or if these are directly or indirectly related to games of chance, military activities and nuclear power. The Bank has the right to reject any cash inflow if it suspects it is connected to potential fraudulent actions.

57. When the Customer deposits cash to the Account in the Bank's business network (branches, ATMs, day-night vaults) and in the FINA//FINA gotovinski servisi (cash services, hereinafter: FINA GS) business network, the Bank shall place the funds at the Customer's disposal in accordance with the Cut-Off Times for Execution of Payment Transactions, or according to the agreement, if a special cash management agreement has been concluded.
58. The Customer shall repay any funds deposited in their Account without legal basis.

VIII. RBA FLEXIBIZ BUSINESS PACKAGES

59. RBA FlexiBIZ business package (hereinafter: FlexiBIZ package) is a package which offers benefits for Customers who use specific services of the Bank, as well as use of additional non-banking services, depending on the FlexiBIZ package type contracted.

Contracting a FlexiBIZ package

60. The Customer can apply for a FlexiBIZ package by submitting completed and signed standard Account opening documentation or Account modification documentation, depending on whether the package is arranged at the same time as the Account or after the Account has been opened. At one time the Customer can apply for only one type of the FlexiBIZ packages. The FlexiBIZ package agreement is made for an unlimited term. The Bank may reject the Customer's application for a FlexiBIZ package without giving reasons for such decision.
61. Applying for a specific FlexiBIZ package does not automatically lead to contracting and activating of all services contained within the package. The Customers will be required to additionally apply for the use of specific services

included in the FlexiBIZ package or to comply with the Bank's conditions for a specific product or service. The services for which the Customer is required to meet certain preconditions are highlighted in the FlexiBIZ package information sheet which is available on the Bank's web page and in the Decision on Service Fees.

62. Once the Customer contracts a FlexiBIZ package, the service is activated for all of the Customer's Accounts opened in the Bank. An exception to this are accounts of the Customer's junior organization units and the accounts held for residential provisions, for which accounts, at their request, the service is agreed separately.

Conditions of FlexiBIZ Package Use

63. Monthly fee is charged to the Customer for use of a FlexiBIZ package for all accounts of the Customer. The respective FlexiBIZ package fee is calculated and charged from the month of package agreement, and the agreed package does not impact the fees calculated for the transactions executed until the moment of agreement. The fee amount depends on the type of FlexiBIZ package and is charged in accordance with the Decision on Fees.
64. The Customer who applies for a FlexiBIZ package is entitled to benefits such as free of charge services included in the package or a discount on the fee for services in accordance with applicable provisions of the Decision on Service Fees. The Customer can cancel the FlexiBIZ package at any time by giving a written notification of cancellation to the Bank which results in cancelling the service and the Customer shall not be entitled to the benefit for the services included in the package as of the the following month.

Types and Contents of FlexiBIZ Packages

65. The types of FlexiBIZ packages which are offered to Customers include FlexiBIZ STANDARD, FlexiBIZ BALANCE and FlexiBIZ BONUS. The FlexiBIZ package fees, discounts and benefits for use of other services of the Bank and non-banking services are determined in the Decision on Service Fees, and are also available on the Bank's web page.
66. The Bank reserves the right to propose and change conditions of FlexiBIZ packages, including the contents and list of services within a specific FlexiBIZ package. The Bank shall publish the proposed changes on its official web page or using another appropriate method, no later than 8 (eight) days prior to the effective date of the respective changes. The Bank may assume in good faith that the Customer agrees to such change unless the Customer has given notification on further use of the FlexiBIZ package within the specified term.
67. The Customer gains the right to use the benefits of ORYX Assistance, in the scope in which it is included in the offer with a corresponding FlexiBIZ package, on the beginning of the 5th day in the month following the contracting of the respective FlexiBIZ package. The right to use the benefits is allowed only to the Representatives of the Customer as identified and registered in the Bank's system. The service is activated/cancelled in keeping with the terms defined under the General Rules and Conditions for ORYX Assistance ORYX Benefits with a corresponding RBA FlexiBIZ package. By accepting these General Terms and Conditions, the Customer who is the User of the FlexiBIZ package containing the non-banking service ORYX Assistance, accepts the General Rules and Conditions for ORYX Assistance ORYX Benefits, handed to them by the Bank and published on the official internet site of the Bank.

68. The Customer gains the right to use preferred exchange rates, available through the RBA internet banking with a corresponding FlexiBIZ package, on the following business day after contracting the respective corresponding FlexiBIZ package at the latest. The right to use preferred exchange rates of the Bank implies quoting of a preferred exchange rate for the executed buy/sell orders made through the RBA internet banking, for the currencies GBP, USD and CHF. Obtaining the benefits of using preferred exchange rates through the RBA internet banking is available in the equivalent amount of up to max. EUR 497,710.53. The Bank retains the right to set and change the maximum amounts of an individual currency exchange transaction, of which it will inform the Customer when they place the currency exchange order in the RBA internet banking.

Termination of use of FlexiBIZ package and change of contracted package

69. The right to terminate a FlexiBIZ package shall cease:
- upon cancellation of the agreed FlexiBIZ package by the Customer,
 - upon cancellation of the agreed FlexiBIZ package by the Bank,
 - by Termination of the Frame Agreement.
70. If the Customer fails to ensure sufficient balance to cover the FlexiBIZ package fee, the Bank retains the right to cancel further use of the FlexiBIZ package to the Customer effective immediately, of which the Customer shall receive a written notification through the RBA DIREKT service or in another manner as agreed. In any other cases the Bank can cancel further use of the FlexiBIZ package to the Customer with an 8 (eight) day notice period, counting from the day on which the Bank delivered a written notification through the RBA DIREKT service or, if the Customer has not contracted an RBA DIREKT service, from the day of delivering the letter of notice at the post office.
71. Upon cancellation of the FlexiBIZ package, the specific benefits included in the cancelled FlexiBIZ package shall also be terminated unless the rule for the use of certain benefit is otherwise regulated.
72. If the Customer requests a change of the FlexiBIZ package type within a current month, the requested change shall be activated as of the following month and the fee for the previous FlexiBIZ package shall be charged for the current month.

IX. FLEXIBIZ SAVINGSACCOUNT

73. The FlexiBIZ Savings Account is a service intended for crafts people and small businesses a vista savings deposits up to the maximum daily amount of EUR 265,445.62.
74. Opening the FlexiBIZ Savings Account allows the Customer to achieve a higher interest rate for a vista assets without contracting any term deposit agreement in keeping with the Decision on Interest Rates and the Rules on Calculation of Interest Rates and Fees.

75. The Customer can hold only one FlexiBIZ Savings Account with the Bank.
76. The Bank shall pay the calculated interests to the Customer to the Customer's regular business account held with the Bank.
77. By contracting the FlexiBIZ Savings Account, the Customer incorporates the FlexiBIZ Savings Account into the RBA internet banking system, with all the authorisations appointed to the Authorised Persons in the manner as it was regulated under the Frame Agreement on Opening the Transaction Account and the Agreement on Use of the RBA internet banking.
78. The persons authorised to dispose of assets in the Customer's Transaction Account by way of personalised tools for accessing the RBA internet banking shall be authorised also to dispose of assets in the FlexiBIZ Savings Account, and any and all changes concerning these persons in the Customer's Transaction Account shall be registered also in the FlexiBIZ Savings Account.
79. Assets in the FlexiBIZ Savings Account shall be available to the Customer at all times and can be transferred to the Customer's Account held with the Bank by way of a transfer order placed through the RBA Internet Banking. The Customer cannot make payments to other accounts with the Bank or to accounts held with other banks or to execute SEPA Direct Debits.

X. SEPA DIRECT DEBIT

80. Mandate for executing the payment service of SEPA Direct Debit (SDD Mandate) is the authorisation that the Customer gives to the Payee so that the Payee can place a SEPA Direct Debit order to debit the Customer's account. Payee in the payment service of SEPA Direct Debit can only be a legal person for whom the assets of such payment transaction are intended, and who is registered and active in the SEPA Payee Identifier Registry kept by the FINA. To every received Mandate, the Payee assigns a unique mandate identifier, which unambiguously determines every Mandate.
Customer/Payer - business entity who contracts with the Bank the Agreement on RBA Transaction Account, and uses the payment service of SEPA Direct Debit based on the SDD Mandate that they submitted to the Payee for placing SEPA Direct Debit orders to debit the Customer's/Payer's Account.
Customer/Payee - business entity who contracts with the Bank the Agreement on RBA Transaction Account and a special Agreement on SEPA Direct Debit Service and who, through the Bank, place SEPA Direct Debit orders to credit their own Account.

These General Terms and Conditions under X regulate the rights and obligations between the Customer/Payer Business Entity and the Bank, whereas the mutual relationships between the Customer/Payee and the Bank are regulated under the special Agreement on SEPA Direct Debit Service made by and between the Customer/Payee and the Bank. The Bank shall have the right to request also further documentation in accordance with its

requirements or regulations applicable at the time of contracting the Agreement and it retains the right to, without any special clarification, refuse to contract the Agreement on SEPA Direct Debit Service.

SEPA Direct Debit orders are executed according to the Core SDD Scheme and B2B SDD Scheme.

Special conditions of execution

81. The Customer/Payer shall have the right to set special conditions for execution of every SDD order for each of the Accounts in which SEPA Direct Debit can be executed, as follows:

- General ban on execution of all SEPA Direct Debits,
- White list,
- Black list,
- Restriction of SEPA Direct Debit execution by amount and/or execution frequency.

Such special conditions shall be defined in a written request, which shall be submitted at the Bank branch, and they shall start to be implemented two business days after the day of request receipt. The special conditions that the Customer/Payer sets in the above manner shall cease to be implemented two business days after the day on which the Bank receives a written revocation, which revocation, as the request, shall be submitted at the Bank branches.

General ban on execution of all SEPA Direct Debits

If the Customer/Payer set the General ban on execution of all SEPA Direct Debits in the agreed manner, the Bank shall reject execution of any SEPA Direct Debit order submitted to debit the account for which such ban was set, with execution date from the starting date of the general ban implementation until the date set by the Customer/Payer on their request as the general ban validity date, and if no such date was set, until revocation. The General ban on execution of all SEPA Direct Debits shall not be combined with other special conditions for execution. If the Customer/Payer set any other special conditions for execution for the Account previously, to activate the General ban on execution of all SEPA Direct Debits, they shall first revoke all other previously set special conditions.

White list

White list is the list of Payees in whose favour the Customer/Payer allows execution of SEPA Direct Debit from a specific Account. The Bank shall execute SEPA Direct Debit by debiting the Account for which the Customer/Payer set the White list only in favour of those Payees listed on it, while it will reject all SDD orders received from the Payees not listed on the White list. If the Customer/Payer states the unique mandate identifier next to a Payee, the Bank shall execute only the respective SEPA Direct Debit for which such mandate was provided by the Customer/Payer.

The White list can be combined with the restriction of execution by amount and/or execution frequency, but not with the Black list or the General ban on execution of all SEPA Direct Debits. If the Customer/Payer previously set the Black list or the General ban on execution of all SEPA Direct Debits for the Account, they shall revoke them before activating the White list.

Black list

Black list is the list of Payees in whose favour the Customer/Payer bans execution SEPA Direct Debit from a specific Account. The Bank shall reject execution of SDD orders debiting the Account for which the Customer/Payer set the Black list when placed by the black-listed Payees, and it shall execute the SDD orders of all other Payees. The Black list can be combined with the restriction of execution by amount and/or execution frequency, but not with the White list or the General ban on execution of all SEPA Direct Debits.

If Customer/Payer previously set the White list or the General ban on execution of all SEPA Direct Debits for the Account, they shall revoke them before activating the Black list.

Restriction by amount and/or execution frequency

In the agreed manner, the Customer/Payer can restrict execution of the SEPA Direct Debit by amount and/or execution frequency with respect to any Payee, and with respect to an individual Mandate defined by the unique mandate identifier which they assigned to a Payee.

Restriction by amount means that the Customer/Payer allows execution of the SEPA Direct Debit of a specific Payee or per specific Mandate only up to the amount that they set in their request. In such a case, the Bank shall reject any SDD order from this Payee made for any amount higher than the one set in the restriction in entirety.

Restriction by execution frequency means that the Customer/Payer allows execution of the SEPA Direct Debit of a specific Payee only once in the selected period. The selected period is defined according to the calendar and can be: weekly, monthly, quarterly, semi-annually, annually. In this case, the Bank shall reject any SDD order of a specific Payee if one of their SDD orders has been executed in the selected period.

Restriction by amount and/or execution frequency can be combined with the White list or the Black list, but not with the General ban on execution of all SEPA Direct Debits. If Customer/Payer previously set the General ban on execution of all SEPA Direct Debits for the Account, they shall revoke it before activating the restriction by amount and/or execution frequency.

DIRECT DEBIT ACCORDING TO THE B2B SDD SCHEME

82. B2B SDD Scheme shall not apply to Customers/Payers consumers
The Customer/Payer supplies the data from the mandate to the Bank in writing at a Bank Branch two business days before the execution of a SEPA Direct Debit order or through the functionalities of the RBA internet banking one calendar day before the date of the SEPA Direct Debit order execution.
83. The Customer shall notify the Bank of issuing every new Mandate, of any changes related to the submitted data as per the Mandate, and especially of recalling the Mandate and deliver all data on the recalled Mandate in the terms from the above point.

SEPA Direct Debit order execution

84. The Payee delivers a SEPA Direct Debit order for execution to the Bank.
85. The Bank will execute a SEPA Direct Debit order on the execution date, in keeping with the Cut-Off Times Schedule,

if any and all conditions from points 41 and 82 were met and if such an order is not contradictory to agreed special conditions for execution of the SEPA Direct Debit orders per point 81 herein.

86. If on the SEPA Direct Debit order execution date the Customer/Payer provides coverage for the execution of the total order and of the Bank's fees after the time set in the Cut-Off Times Schedule, it shall be deemed that such order was received on the following business day.

For SEPA direct debit orders in the database format, the Bank shall execute the orders with sufficient coverage to execute the overall order and the pertaining fees of the Bank as received within the time set in the Cut-Off Times Schedule. The orders with sufficient coverage to execute the overall order and the pertaining fees of the Bank as received after the time set in the Cut-Off Times Schedule, it shall be deemed that such orders were received on the following business day.

87. When executing a SEPA Direct Debit order the Bank verifies whether the data on the mandate correspond to the data on the received SEPA Direct Debit order.
88. The SEPA Direct Debit order execution date is the day when the Bank debits the Customer's/Payer's Account, and this can only be a day when banks are open for interbank business, or when the Bank and the Payee's bank operate through the payment system (interbank business day).
89. The Bank notifies the Customer/Payer of any executed SEPA Direct Debit orders by way of the Account Statement of Balances and Movements.

Rejecting SEPA Direct Debit order execution

90. The Bank will refuse to execute a SEPA Direct Debit order if the terms for its execution were not met, or if special conditions for execution were agreed based on the Customer's/Payer's request as per point 81 herein according to which a SEPA Direct Debit order must be rejected, or its execution restricted.
91. The Customer/Payer can request from the Bank to reject a SEPA Direct Debit order without any explanation, by placing the request in writing at a Bank Branch two business days before the execution of a SEPA Direct Debit order, or through the functionalities of the RBA internet banking one calendar day before the date of the SEPA Direct Debit order execution.
92. The Bank will reject a SEPA Direct Debit order containing elements identical to the ones that the Customer/Payer stated in the rejection request. If the data in the rejection request are incorrect or inaccurate, or if they do not correspond to the data in the SEPA Direct Debit order, the Bank will execute the SEPA Direct Debit order.
93. SEPA Direct Debit orders are rejected if the conditions for their execution, as prescribed under these General Terms and Conditions, are not fulfilled.
94. The Bank informs the Payee of the SEPA Direct Debit rejection, stating the reasons that caused the rejection.

Right to return

95. Request for return of an authenticated/unauthenticated transaction, according to the B2B SDD scheme is not performed. Pursuant to any such Customer's/Payer's request, the Bank shall perform the complaint procedure in keeping with section XVI herein. The Bank shall be exempt from liability for return of the funds for the authenticated transaction (e.g. error of the Payee when inputting elements for a Direct Debit order).

DIRECT DEBIT ACCORDING TO THE CORE SDD SCHEME

96. The Core SDD Scheme shall be applied to Payers consumers and non-consumers. These General Terms and Conditions define the right and obligations of the Customers/Payers Business Entities.
The SEPA Direct Debit Mandate shall be granted exclusively to a Payee, and it can be changed and/or revoked only with the Payee.
The Customer/Payer and the Payee shall notify one another of any change in the data stated in the Mandate.
The Customer/Payer can request from the Bank that it provides a copy of the Mandate that it granted to a Payee. The Bank shall forward such a request to the Payee's bank, which is obligated to obtain a copy of the Mandate and the related changes from the respective Payee.
The Bank shall deliver the copy of the Mandate received from the Payee or their bank to the Customer/Payer, within 30 days from the submitted request at the latest or it will notify them within the same period that no copy of the Mandate has been delivered.

Execution of the SEPA Direct Debit order

97. SDD order is delivered for execution to the Bank by the Payee's bank.
The Bank will execute the SDD order on the execution date, in keeping with the Cut-off Times, provided the following conditions have been met:
- If the order is made to debit the Account that accepts SEPA Direct Debit,
 - If disposable assets were ensured for the execution of the total SDD order, including the fees, on the execution date at the latest,
 - If there are no legal restrictions in connection to the execution of the SDD order,
 - If the Customer/Payer has not set any of the special conditions for execution for the Account, which prevent the execution of the respective SDD order.

When executing an SDD order, the Bank shall not verify the existence and the content of a Mandate. The execution date of an SDD order is the day on which the Bank shall debit the Customer's/Payer's Account and this can only be a day on which banks are open for inter-bank business, or when the Bank and the Payee's bank operate via the payment system (inter-bank business day).

Rejecting to execute a SEPA Direct Debit

98. The Bank shall reject execution of an SDD order:
- If conditions for its execution have not been met,
 - If it has blocked or closed the Account stated in the SDD order,

- If the Customer/Payer set special conditions for the Account, which prevent execution of the SDD order,
- At the Customer's/Payer's request.

Rejecting to execute an SDD order at the Customer's/Payer's request (engl. Refusal)

The Customer/Payer can request that the Bank refuses to execute an SDD order, without any clarification. Such written request is submitted in the Bank branch or via the RBA DIREKT service, and it shall be delivered to the Bank two business days prior to the execution if submitted in the branch, or by 23:59 on the calendar day preceding the SDD order execution date at the latest, if submitted via the RBA DIREKT service. The request for SDD order refusal can be submitted for an order which a Payee already placed with the Bank as well as for an order which a Payee has not yet placed with the Bank.

If the Customer/Payer wishes to reject an SDD order, in the refusal request they shall indicate the following elements of the SDD order:

- Payee's identifier,
- Mandate identifier,
- order amount and currency,
- exact SDD order execution date.

The Bank will refuse an SDD order which includes any elements identical to the ones stated by the Customer/Payer in the refusal request. If the data stated in the refusal request are inaccurate or incorrect, or if they do not correspond to the data on the respective SDD order, the Bank shall execute such an SDD order. The SDD order refusal request shall not represent a revocation of the Mandate at the Payee.

Prior notice

99. Previous notification is a notification of the amount and schedule of collection per a SEPA Direct Debit, which the Payee shall deliver to the Customer/Payer no later than 14 calendar days prior to the execution date, save if another term has been agreed by and between the Customer/Payer and the Payee.

Notifications

100. At their request, the Bank shall provide to the Customer/Payer information about an SDD order even before the execution date if such information is available to the Bank. The Bank shall notify the Customer/Payer of the executed SDD orders via the Account Statement.

To any Customer/Payer who requests in writing at the branch or via the RBA DIREKT service, the Bank will provide a printout of the certificate of an executed SEPA Direct Debit transaction, which will contain additional information about the executed SDD order.

Refund of money after execution of an SDD order

101. Authenticated transactions

The Bank shall refund to the Customer/Payer the full amount of any authenticated payment transaction executed by SEPA Direct Debit, if the Customer/Payer requests so in writing, which request they are not obliged to clarify, and which shall be delivered to the Bank no later than within 8 weeks from the day of the SDD order execution, otherwise they shall lose their right to refund. In the case that the request for refund has been submitted in due time, within 10 business days from receiving the request, the Bank shall credit the debited account for the amount

of the executed SDD order, at no interests and at no fee for execution of the SDD order for which the refund has been requested. The Customer/Payer shall, at the Bank's request, submit data or documentation needed for determining whether there are grounds for such refund.

102. Unauthenticated transactions

The Customer's/Payer's notification of any unauthenticated payment transaction of the SEPA Direct Debit shall be subject to the provisions of points 135, 137 and 150 herein. A SEPA Direct Debit payment transaction shall be unauthenticated when it is found that no Mandate has been given for execution of the transaction or if a Direct Debit order has not been executed in keeping with the granted Mandate, in keeping with the provisions herein. At the request of the Bank, the Customer/Payer shall submit data or documentation needed for determining whether there exists a valid Mandate for transaction execution. If this procedure requires additional expenses (e.g. hiring of a graphologist, etc.), and it is determined that the transaction was authenticated, the Bank shall debit the incurred expenses against the Customer/Payer. After receiving the notification /request for refund for the unauthenticated transaction, the Bank shall request the Payee's bank to provide proof of a valid Mandate. If the Bank receives such proof, the payment transaction shall be authenticated and the Bank will reject the Customer's/Payer's request for money refund. In the notification of request refusal, the Bank shall state the reasons for refusal, and inform the Customer/Payer of the possibility to file a complaint, in keeping with section XVI herein.

Otherwise, such payment transaction shall be deemed unauthenticated, and the Bank shall, immediately after conducting the procedure, refund the amount of the unauthenticated transaction and bring the debited Account to the balance corresponding to the Account balance had the unauthenticated SEPA Direct Debit transaction not been executed, which implies also refund of all fees charged in connection to the executed unauthenticated transaction, as well as the accompanying interests.

XI. INTERESTS, FEES AND COSTS

103. On the positive balance in the Account the Bank shall pay interests to the Customer in keeping with the Decision on Interest Rates and the Rules on Interests and Fees Calculation.

104. The Customer who is a non-resident shall receive the amount of paid interests decreased for the amount of withholding tax pursuant to the regulations or applicable interstate agreement. The Customer who wishes to receive withholding tax return in keeping with the respective bilateral treaty, shall deliver to the Bank the proof of their tax residency issued by the competent tax authority every year by the end of February. Otherwise, the Bank can adjust the rate in accordance with the regulations of the Republic of Croatia.

105. On the balance of the utilized approved overdraft in the Account, the Bank shall calculate fees and interest in keeping with the Overdraft Agreement and interest shall be charged to the Account at the rate and in the manner determined under the Overdraft Agreement.

106. The Bank retains the right to change the rate of interest and fees, and shall notify the Customers of such change

by giving no less than 8 (eight) days notice prior to effective date of the change.

107. For providing the services that are the subject of this Agreement, the Bank shall charge a fee and other expenses in keeping with the Rules on Interests and Fees Calculation, and the Decision on Service Fees. In the case when the Customer makes available the coverage for collection of the fee for payment order execution in a currency different from the currency defined under the Decision on Fees for the respective fee, the Bank shall convert the assets by applying the median exchange rate of the Bank as on the day of calculation.
108. The fees for executing payment transactions shall become due at the moment of executing the respective transaction, or by the 7th day of the month following the month in which the respective service was provided if so agreed. Fees for other services shall be due one-off for the provided service or periodically (monthly) for continuous providing of services in keeping with the Rules on Interests and Fees Calculation. The monthly fees shall be charged in the euro in accordance with the Decision on Fees valid and in effect as on the day of calculation, and shall be due at the latest by the 7th day of the respective month that follows the month in which the particular service was provided.
109. The Customer authorises the Bank to, without any further consent or approbation of the Customer themselves, set off the amounts of overdue calculated interest receivables and interest payables, and of overdue calculated fees, and other expenses in the Customer's accounts. The Bank shall credit or debit the Account for the net set-off amount.

XII. BANK AUTHORITY FOR MANAGING FUNDS IN THE ACCOUNT

110. The Customer agrees that the Bank, without requesting any special authorisation from the Customer, may correct any error that occurred during execution of money transfers and that it may correct any incorrect debit or credit entries in the Account. The Customer agrees that any such correction is to be executed also in the case when the Bank is not credited for the amount of a transaction that it had posted as credit to the Customer's Account already as well as in all the cases in general when the Bank credits the Account without legal grounds. The Bank shall notify the Customer on the executed corrections by way of the Account Statement, save if the error correction was performed in the same day, and any additional information regarding the executed correction of any incorrect entries shall be delivered to the Customer by the Bank, upon their written request.
111. The Bank disposes of assets in the Account also without the Customer's consent for processing FINA orders pursuant to the Execution Act. If the Bank must execute an order in a particular amount, for that purpose it may in the Customer's name open a temporary account for executing the foreclosure or it may transfer assets from all of the Customer's accounts to one particular Customer's account, from which account assets will be transferred in keeping with the received FINA payment order. After the need for such a temporary account has ceased, it shall be closed without any special application by or consent from the Customer. The Bank shall place all information on the foreclosure account at the Customer's availability upon a special application. The Customer may not dispose of the funds in the mentioned account and the respective account shall not be considered to be an RBA

transaction account.

The foreclosure account shall be subject to the Rules on Interests and Fees Calculation, and to the Decision on Interest Rates, and the calculated interests and fees shall be recorded in the RBA transaction account.

112. The Customer explicitly and irrevocably authorises the Bank to, without any further consent or approbation on their part, debit all of the Customer's accounts opened with the Bank for the fee and other real costs as well as for all the overdue liabilities from any Agreement made with the Bank. In the case there are no sufficient funds in the required currency in the Customer's Accounts, the Customer agrees that the Bank may perform currency exchange from other available currencies in the Customer's Accounts.

The Customer agrees that the Bank may debit their transaction account for the amount of any and all counterfeit banknotes or banknotes without value if subsequent actions of processing cash deposited by way of a Bank's ATM detect that the Customer deposited any such banknotes and was credited for the equivalent amount.

113. The Customer is familiar with the fact that, if the Bank settled the overdue receivables it has from the Customer by directly debiting the Account, they shall have no right to any refund of funds thus withheld.
114. The Bank retains the right to, in the case of suspecting any possibility of fraud or misuse, as well as in the cases when the Customer fails to deliver the requested documentation, delivers incomplete documentation or refuses to deliver the documentation required for executing customer due diligence as in compliance with the substantive law, render impossible the disposing of funds in the Account.

The Bank, as the payment service provider managing the Customer's Account, can deny the PISP or AISP access to the transaction account on the basis of proven and objectively justified reasons in connection to unauthorised access of the respective payment service provider to the transaction account or their access with the intention of fraud, including unauthorised initiation of a payment transaction or initiation of a payment transaction with the intention of fraud.

In the case of the above paragraph of this point, before the immediate denial of access, the Bank shall notify the Customer of the intention and the reasons for the denial of access to the transaction account, or if it is unable to notify the Customer of the denial of access to the transaction account in advance, it will do so immediately after denying the access, in the manner as under point 133 herein.

In the case of Frame Agreement cancellation, the Customer shall return the Card immediately, otherwise they agree that the Bank terminates the assigned Card limit. The Customer is aware that in the case of Frame Agreement cancellation and/or Card use denial by limit termination, the liabilities incurred by Card use shall not cease, and they undertake to settle to the Bank all liabilities incurred by its use, as well as any and all other obligations towards the Bank.

XIII. ADDITIONAL SERVICES

115. The Bank may also offer additional services and/or payment system products to the Customer which require the Bank's special written consent and/or in respect of which the Bank and the Customer will contract a special Agreement.

Such additional services include:

- RBA DIREKT services,
- SEPA Direct Debit,
- FlexiBIZ business packages,
- FlexiBIZ Savings Account,
- Term Deposit Agreements,

and special Cash Management products:

- CMI/CMI@Web,
- Notional Pooling,
- Cross Border Cash Pooling (Target/Zero Balancing),
- Transmission of messages via SWIFT and
- SCORE
- Data exchange through the H2H channel

Apart from the above mentioned, the Bank may offer the Customer also other additional services that shall be regulated under a special Agreement.

XIV. CURRENCY EXCHANGE

116. Currency exchange is an agreement between the customer and the Bank under which one side buys and the other side sells a currency at the regular Exchange Rate List of the Bank or the exchange rate agreed on the date of contracting the transaction.

In currency exchange transactions the Bank uses its exchange rate by:

- applying the buy exchange rate for conversions of a foreign currency into the euro,
- applying the sell exchange rate for conversions of the euro into a foreign currency.

117. The request for currency exchange directed to the Bank shall not be binding to the Bank to contract the requested transaction. The request for currency exchange shall represent only an offer under which the Bank shall be bound only at the moment of accepting the respective offer.

118. Currency exchange transactions may be settled on one of the following days :

- maturity date (settlement) = transaction date (TOD),

- maturity date (settlement) = transaction date + following working day (TOM),
- maturity date (settlement) = transaction date + 2 following working days (SPOT).

119. Currency exchange transactions contracted at the agreed exchange rate shall be deemed to be concluded after the Bank and the Customer agree on the following relevant transaction elements that are the constituent part of the Agreement:

- date of contracting the Transaction Agreement,
- maturity date (settlement),
- agreed exchange rate,
- currency and amount of the purchased currency,
- currency and amount of the sold currency,
- payment instructions.

As an exception to the above, a currency exchange transaction through R-Flex will be deemed contracted after the Bank and the Customer agree on the above material elements of the respective transaction, which elements are a constituent part of the XLSX statement from the Currency Exchange Transactions History within the application.

120. The Bank shall print out the Agreement from the computer application and it shall be valid and effective without the Bank's signature and stamp. The Bank shall deliver the Agreement to the customer to be signed. The Customer shall verify all the elements contained in the Agreement and, in the case these do not correspond to the ones agreed previously, they shall notify the Bank thereof without any delay. As an exception to the above, in currency exchange transactions through R-Flex, the Customer controls the data in the XLSX statement from the currency exchange Transactions History available within the application, and if they do not correspond to the contracted ones, they shall notify the Bank of this immediately without any delay.
121. Any omission of the Bank and / or the customer in delivering and returning the signed Agreements shall not have any effect on the validity of the contracted transaction and on the undertakings of both contractual parties arising from the contracted transaction.
122. If a currency exchange transaction is agreed over the telephone, all risks connected to such manner of contracting a transaction such as errors in transfer, shall be borne by the customer, except if it is proved that such mistake was caused by gross negligence or deliberately wrongful action on the part of the Bank.
123. The Bank shall not execute their obligation to exchange currency if the Customer has not ensured sufficient coverage for their respective liabilities.
124. If the Customer should fail to execute the agreed undertaking, the Bank shall cancel the contracted transaction on the following working day after the respective transaction maturity, and calculate and charge the desistance fee pursuant to the Decision on the Bank Fees.

125. The Customer agrees and confirms that they shall not perceive any (verbal or written) communication with the Bank and its employees as advice or recommendation for contracting currency exchange, and that it is understood that the information and explanations related to the terms and conditions shall not be considered as advice or recommendation.
126. By accepting these General Terms and Conditions the Customer acknowledges to be familiar with the market risks to which any currency exchange is connected.
127. There is no responsibility on the Bank's part with regard to the changes in market conditions occurring after the contracting and prior to the maturity (settlement) of the respective currency exchange.

If the customer arranges an agreed exchange rate over the telephone directly with the Markets, they shall, prior to contracting the exchange transaction, contract the Agreement on Participating in the Markets Trading System.

XV. NOTIFICATIONS AND OTHER CORRESPONDENCE

128. The Bank shall send notifications to the Customer, in the manner as contracted, on the following:
- payment transactions in the Statement on Balance and Movements (hereinafter: the Statement) whereby the Bank delivers to the Customer at least the following information:

statement number	value date
statement currency	type of movement – credit / debit
opening balance	transaction amount
transaction number	total transactions
purpose of transaction	number of orders
booking date	closing balance
transaction fee amount (save if otherwise agreed)	

If a payment transaction involves currency conversion, the Bank applies the exchange rate list available on the Bank's website and in all branches, and it is not shown in the Statement.

Through the RBA internet banking service/RBA mobile banking, the Bank notifies the Customer:

- on fees calculated in the monthly "Recapitulation of Fee Calculation" (hereinafter: Recapitulation) whereby

the Bank delivers to the Customer the following information:

tariff point number (code) of the fee charged	fee amount from the tariff point
service description	total amount of all calculated fees
price of point	quantity of points

Apart from the above, the Bank may present also additional information to the Customer on the respective Statements and Recapitulations.

- on interests calculated in the notification "Calculated Interests on Transaction Account" / "Calculated Interests and Fees on Transaction Account" (hereinafter: Notification),

Through the RBA internet banking service, the Bank notifies the Customer of international inflow transactions by the "Notification of Inflow".

If a Customer has not contracted the RBA internet banking service/RBA mobile banking, the Bank shall notify the Customer by post.

The Bank shall notify the Customer of the status of the payment orders placed as database via the pain.002 service, as agreed.

If the Account is closed without the Customer submitting the request, and for Customers who contracted delivery of statements through the RBA internet banking channel, the Bank will deliver the statement to the Customer's registered address as recorded in the Bank's system.

129. The Customer shall regularly collect the documentation set out in the previous point and notify the Bank of any change of address and other information used for correspondence. If the Customer fails to do so and the respective or any other documents are returned to the Bank due to a failed delivery, the Bank may cancel further dispatching of the respective documentation. The Customer agrees that, if the Bank is unable to contact them through the agreed correspondence channels, as well as if it learns in some other manner (communication from an accounting office, lawyer firm, etc.) that the agreed correspondence channels are outdated or inadequate for customer communication, the Bank will use the e-mail address published in the official registries to invite the Customer to contact the Bank for the purpose of registering new correspondence data, as well as to invite them to deliver other required data or to deliver other general information that do not represent bank secret. After learning that the previously registered correspondence data are no longer valid, the Bank will delete them from its records. As regards invalid correspondence data of which the Customer has not informed the Bank that these have been changed or of which the Bank has not learned in some other manner, the Bank will continue to use the agreed correspondence channels, whereby the Customer represents and warrants that these are updated and pertaining to the Customer.

The Bank shall make available all of the agreed notifications, print-out of the Transaction Account movements, and any other reports at the Customer's request, to the Customer subject to the Customer's written request for issuance of documents and charge a fee in accordance with the Decision on RBA Service Fees.

130. Through the RBA internet banking Account Statements shall be available to the Customer for a period up to 18 months from the Statement date, and the Customer shall be required to obtain the Statements within the specified period. Upon expiration of the specified period, the Bank shall make the Statement available to the Customer subject to a written request for issuing of a subsequent Statement. Movements are made available to the Customer through the RBA internet banking until the date stated on the Internet Banking Manual for Business Users. The Bank will make the movements prior to the mentioned date available to the Customer on the basis of a written request for subsequent issuance.
131. By accepting these General Terms and Conditions the Customer accepts all above mentioned notifications and information placed at the Customer's disposal in the Statement, Notification and Recapitulation as sufficient information about the Account and individual payment transactions.
132. The Bank shall not be responsible for the damages arising on the part of the customer which may occur as a consequence of improperly taking over or not taking over the documents which the Bank has placed at the Customer's disposal in keeping with these General Terms and Conditions.
133. In the case of suspecting fraud and/or any unauthorised use, or use of the Account contrary to the provisions of the Frame Agreement, the Bank shall notify the Customer through one of the correspondence channels, at its discretion, that the Customer agreed with the Bank.
134. At the request of the AISP, and pursuant to the Customer's consent, the Bank will deliver information of the account to the AISP. The Customer's Representative or Authorised Person give their consent to the AISP by using the AISP interface electronically, and they confirm it to the Bank by using the device by which they access their on-line banking service. The Authorised Person who is not authorised to authenticate payment orders is not in the capacity to give their consent to the AISP. The consent given to the AISP by the Customer, pursuant to which the Bank will deliver information of the account, can be one-time or repeated-use consent. A repeated-use consent shall be valid for 90 days at most, and upon expiry of this period the procedure of consent issuance shall be repeated. The Customer/Authorised Person can revoke their consent at any time in the same manner as they issued it (using the AISP interface and authenticating it by the devices for their on-line banking access). During the validity of the consent the Customer agrees that the Bank delivers any and all information of the Account to the AISP and releases the Bank, in connection to the AISP to which the consent was issued, from keeping the bank secret.

The Bank will reply to the inquiry of the CBPII on the availability of assets in the Account for the Customer who agreed a service with the Card Based Payment Instrument Issuer (CBPII) provided that the respective Customer had given their consent to the Bank previously to reply to inquiry of the respective CBPII. The Customer issues their

consent by using the CBPII interface and they confirm it to the Bank by using the device by which the autonomous Customer's Representative access their on-line banking service. The Bank is not obligated to reply to the inquiry of the CBPII if, either due to the data it delivers to the CBPII, or due to the data on the consent issued by the Customer to the Bank, it is not able to check and undisputably determine that the respective Customer issued a consent to the Bank which consent pertains to the respective CBPII precisely. The consent to the Bank shall be valid and in effect until revoked by the Customer or by the time when the Account for which it was issued ceases to be available online, including also termination of the Agreement pursuant to any reason whatsoever as defined under these General Terms and Conditions, depending on which of the events should arise earlier. The consent to the Bank shall be issued by the Customer's Representative. The consent to the Bank shall be issued by the Customer using the CBPII, through which CBPII the Customer will be using the service. By accepting these General Terms and Conditions, the Customer undertakes to agree with the respective CBPII that inquiries shall be placed to the Bank exclusively when they initiated a payment transaction using a payment instrument based on the card issued by the respective CBPII. Execution of all payment transactions is defined under the Frame Agreement and shall not depend on the reply received with regard to the availability of assets in the Account. At the request of the Customer, the Bank shall notify the Customer of all CBPII-s which placed their inquiry as under this Article of the General Terms and Conditions and of the provided replies.

XVI. COMPLAINTS

135. The Customer shall notify the Bank in writing of unauthenticated, unexecuted and/or improperly executed payment transaction immediately after learning of any such transaction, and at the latest within 10 (ten) days from the day when the Bank placed at their disposal the Statement in which any such transaction was / must have been recorded, or else the Customer shall lose their rights as under these General Terms and Conditions.
136. In the case of non-execution or improper execution of a payment transaction, the Customer may require the Bank to properly execute the respective transaction as well as to comply with the accompanying interests if they prove that the payment transaction was not executed in keeping with the Agreement and these General Terms and Conditions.
137. Any and all complaints regarding unauthorized, unexecuted or improperly executed transactions, as well as complaints regarding execution of national and cross-border EUR transactions in which the Customer believes that the Bank does not act in compliance with the provisions of the Regulation (EU) no. 924/2009 or the provisions of the Order Regulation (EU) no. 260/2012, may be directed by the Customer to the Bank in the following manner:
- in writing titled to the Complaints,
 - through the RBA internet banking/mobile banking,
 - by an e-mail from the e-mail address registered for correspondence with the Bank, to the Bank's e-mail address: prigovori@rba.hr .

The Bank shall reply to the Customer's complaint within 10 (ten) days from receiving the complaint at the latest. The Bank shall reply to the Customer's complaint sent by electronic mail that they registered with the Bank as

their contact e-mail address or by a message through one of the RBA direkt services by using the same channel through which it received the complaint, with which the Customer agrees. The Customer has the option to select another channel for receiving the reply to their when placing the complaint, in which case they shall state the respective specific channel in the complaint itself. Customers who are the RBA direkt service users, and who place the complaint orally or in writing, and do not define the reply delivery channel, or by and e-mail from an address they did not register with the Bank as their contact e-mail address, shall receive their reply from the Bank by an RBA direkt service message. If a Customer has no RBA direkt service contracted, or does not wish to have the reply delivered through this type of channel, the Bank shall send the reply by e-mail to the address they registered with the Bank as their contact e-mail address. In its reply to a complaint placed on the above grounds, the Bank will notify the Customer of the possibility to submit their complaint with the Croatian National Bank.

The Customer shall be liable in the full amount for any and all transactions executed by debiting the Account save if they prove that an executed transaction was not authorised in the agreed manner as well as if they prove that the Customer and the Authorised Persons complied with any and all obligations undertaken as under the Frame Agreement.

If any unauthorized transactions were executed debiting the Customer's Account by misuse of the payment instrument and in spite of the Customer complying with any and all obligations undertaken as under the Frame Agreement, the Customer shall be liable up to the amount of EUR 1,000.00 inclusive.

If the Bank, pursuant to a complaint on an unauthorized transaction, indemnifies the Customer, and subsequently in the resolution process detects that there was no liability of the Bank to pay the compensation, the Customer agrees that the Bank collects the amount for which it credited the Customer's Account, increased for all pertaining fees and interests, by direct debit from all of the Customer's Accounts held with the Bank.

Any and all complaints regarding services provided by the AISP, PISP, and which arise from the contractual relationship between the Customer and the payment service providers, including but not limited to the consents that the Customer issue to the mentioned payment service providers, the Customer shall communicate to these persons exclusively, as under the conditions and in the manner they themselves mutually agreed. If these complaints pertain to authentication and execution of payment transactions initiated through the PISP, these are sent to the Bank in the same way as when it is the case of complaints in connection to payment transactions initiated through the Bank's channels.

138. Complaints related to payment order elements (e.g. amount, date of execution, etc.) which are delivered to the Bank by the payee according to Customer's SEPA Direct Debit Mandate as well as possible requests of the Customer for refund of thus transferred funds, the Customer will resolve directly with the payee. By accepting these General Terms and Conditions the Customer is aware that the Bank does not assume the responsibility and obligation to return funds transferred to the payee according to Customer's SEPA Direct Debit Mandate.

XVII. AMENDMENTS, TERMINATION OF THE FRAME AGREEMENT AND CLOSING THE ACCOUNT

Changes and Amendments to the Frame Agreement

139. The contractual parties consensually agree that the Bank has the right to propose changes to any and all documents included in the Frame Agreement. The consolidated text of all amended documents shall be published by the Bank on their official Internet site www.rba.hr, and also in any other convenient manner, at the latest 8 (eight) days before these changes are to be implemented. It shall be deemed that the Customer agrees with the proposed changes to the Frame Agreement and accepts them if they do not notify the Bank in writing by the proposed date of the changes coming into force that they do not accept them. If the Customer does not accept the amended Frame Agreement, they shall cancel the Frame Agreement and return to the Bank any and all payment instruments and other acts and documentation connected to the Account management, as well as settle any and all liabilities towards the Bank, by the proposed date of the changes coming into force at the latest, including also the fee for account closing.

Termination of Frame Agreement

140. The Frame Agreement shall cease by:

- agreed termination,
- unilateral cancellation by the Customer or the Bank,
- subject to a decision of the court or designated authority, pursuant to applicable law or other regulations,
- dissolution of the Customer or by cease of the business activity of the free profession performed by the PI Customer, and
- notification of refusing to open the Account referred to in point 4 of these General Terms and Conditions.

141. The cancellation period shall be 8 (eight) days, and it shall be counted from the day of submitting the cancellation statement at the post office. The Bank shall send the written cancellation statement to the Customer's seat address or by a message to the Customer through the RBA internet banking. In addition to the above addresses, the Bank may send the cancellation statement to the Customer also through other means of communication that the Customer registered with the Bank for correspondence. The Customer and the Bank are not obligated to explain their respective reasons for the Frame Agreement cancellation.

142. The Bank and the Customer retain the right to cancel the Frame Agreement at any moment with the cancellation period shall be 8 (eight) days. If the Customer cancels the Frame Agreement, the Bank will initiate the account closing procedure and shall close the Account within 8 (eight) days at the latest, save if the Customer requests that the Bank closes the Account after the cancellation period expiry. The Bank retains the right to cancel the Frame Agreement also in the case when there has been no movement in the Account for over twelve months as well as in the case of there being matured outstanding debts towards the Bank.

143. The Bank may unilaterally cancel the Frame Agreement with immediate effect, of which the Bank shall send a written notification to the Customer, especially, but not exclusively, in the case of:

- a) improper management of the Account,
- b) if the Customer fails to comply with the regulations that stipulate the money transfers management, or with the provisions of the Frame Agreement,
- c) if the Customer fails to supply the information and documentation required for account management, or if the Bank suspects that the Account is used for a purpose contrary to the coercive regulations of the Republic of Croatia or the social moral and if the Customer damages the Bank's reputation by their management of the Account,
- d) if the Customer, at the Bank's request, fails to supply the information and documentation required for regulating of all obligations in keeping with the Act on Prevention of Money Laundering and Terrorist Financing, or any documentation required for customer due diligence in keeping with positive regulations, or if they submit incomplete documentation, and if the Bank detects or suspects any possibility of violation of the Act on Prevention of Money Laundering and Terrorist Financing and its implementing regulations,
- e) if the Customer, at the Bank's request, fails to supply the information and documentation required for regulating all obligations in keeping with the Act on Prevention of Money Laundering and Terrorist Financing, to determine the tax residency status and statements, consents and other forms required for implementation of the CRS and FATCA regulations,
- f) if the Customer performs deals and transactions contrary to the business policies of the Bank and RBI Group, and which are directly or indirectly related to games of chance, military activities and nuclear power,
- g) if the Bank suspects any fraudulent actions on the part of the Customer, in connection to operations in the Account that are harmful to the Bank, its customers or third persons.

In the cases as under points e), f) and g) of the above paragraph, the Bank can, besides the Frame Agreement on Term Deposit, terminate also all other agreements it has made with the respective Customer unilaterally, and unilaterally terminate the business relationship in entirety, as well as refuse to execute one or several transactions, especially if it relates to payment or transfer or remittance of money.

U skladu s posebnim mjerama koje propisuju nadležna međunarodna tijela, međunarodne i embargo mjere, mjerodavno pravo, interne procedure i aktand the Bank, Banka zadržava pravo da ne uspostavi ili jednostrano prekine već postojeći poslovni odnos i u slučaju kada se Customer odnosno pravna ili fizička osoba koja se nalazi u vlasničkoj strukturi Customera i/ili sudionik u transactioni nalazi na listi međunarodnih mjera ograničavanja i/ili međunarodnim sankcijskim listama Američke agencije za kontrolu inozemnih sredstava (OFAC) ili Europskoj sankcijskoj listi (EU), UN sankcijskoj listi, UK sankcijskoj listi (OFSI).

At the Customer's request, the Bank will deliver the reasons as under point f) of this Article to the Customer.

The Bank may terminate the Frame Agreement with immediate effect also in the case where the Customer, at the Bank's request, fails to supply the information and documentation required for establishing beneficial/actual owners of the Customer according to Act on Money Laundering and Terrorism Financing Prevention, for determining tax residency status and statement, consents and other templates in keeping with the CRS and FATCA regulations. In that case the Bank may, besides the Frame Agreement and the Time Deposit Agreement, cancel any and all other agreements that have been made with the respective Customer, and terminate the co-operation entirely.

144. The Frame Agreement shall cease with the Bank's closing of the Account (a) pursuant to regulations after learning the fact that the customer has ceased to exist by deletion from the appropriate register, and (b) pursuant to received Customer's notification on deletion from the appropriate register or on termination of performance of activities, or of the independent profession. In such case no written cancellation statement will be sent. As an exception to the above, in the case of a Customer who is a private individual performing an economic activity or free profession, and where the Bank did not receive the notification on deletion from the appropriate register or on termination of performance of activities, or of the independent profession from the Customer, the Bank will send an announcement of closing of the Account by sending a written notification on closing of the Account 15 (fifteen) days prior to closing of the Account.
145. By closing the Account and terminating the Frame Agreement, the Customer loses the right to require provision of services from the Frame Agreement, and all other additional services agreed together with the Account shall no longer be provided, without being cancelled specifically. In the case of the Frame Agreement termination, the Customer shall have no right to the refund of any fees as under the Frame Agreement that were paid in advance and no right to the refund of fees paid in advance for the additional services agreed together with the Account.
146. In the case of the Bank cancelling the Frame Agreement, the Bank may make all its receivables as under the Frame Agreement prematurely overdue and collect them by debiting all the Customer's Accounts held with the Bank.

Closing the Account

147. When closing the Account the Customer shall make such funds transfer order so as to bring the Account balance of all currencies to a null.
148. The Bank shall not be obligated to comply with the Customer's request for closing the Account and cancelling the Frame Agreement if the Customer has overdue outstanding liabilities towards the Bank or is obligated to return any points that are the Bank's property.
149. In the case of death of the Customer who is a physical person performing a registered activity, the Bank shall make impossible any management of the Account immediately upon receiving the notification of the Customer's death, and upon being presented a valid ruling on inheritance it will disburse any potentially remaining funds to heirs and close the Account, or, if it is possible, transfer the Account to the heirs. Any possible liabilities under the Account shall be settled by the heirs as stated in the valid ruling on inheritance.

XVIII. LIABILITY AND RESPONSIBILITY

150. The Bank's liability for inability to perform money transfers and provide services from the Frame Agreement in the cases when extraordinary and unforeseen circumstances occur on which the Bank could not have had any influence, and which represent objective disturbances to perform money transfer transactions shall be excluded.

Disturbances in executing money transfer transactions shall be any and all events aggravating or preventing money transfer transactions, and that are caused by acts of vis major, war, unrests, terrorist acts, strikes, breach in communication links or other communication channels, any action and regulation of any government or other authorised body, as well as all other events the occurrence of which cannot be ascribed to the Bank.

Disturbances shall be also the cease of functioning or improper functioning of the clearing systems used by the Bank to execute payment transactions.

The Bank shall be exempt from liability for any and all damages that may occur to the Customer, and which may be ascribed to the mediators or any third parties participating in the execution of international payment transactions.

The Customer shall be liable, up to the full amount, for all transactions executed by debiting the Account, save if they prove that the respective transaction has not been authenticated/is not authenticated (Art. 42 of the ZPP) in the agreed manner as well as that the Customer and Authorised Persons complied with all obligations undertaken under the Frame Agreement.

In the case when the Customer has submitted their notification of an unauthenticated payment transaction, if the Customer proves their claims, including the unauthenticated payment transaction initiated via a payment service provider and irrespective of the liability of the payment service provider, the Bank, as a payment service provider managing the Account, shall immediately, and no later than by the end of the first business day after the day on which it received the Customer's notification of an unauthenticated payment transaction or after learning of an unauthenticated payment transaction in another way, bring the debited Account of the Customer as Payer to to the balance corresponding to the Account balance had the unauthenticated payment transaction not been executed, and the credit value date for the Payer's Account shall not be later than the date on which the respective Account was debited for thte amount of the unauthenticated payment transaction.

In the case when an unauthenticated payment transaction is executed, non-execution, irregular execution or delay in the execution of the payment transaction, the Customer shall have the right to default interests and to the difference up to the full compensation of damages from the responsible payment service provider according to the general rules on liability for damages.

The Bank shall not be liable for any money refund if it has a justified reason to suspect fraud and if it notifies the Croatian National Bank of that reason, as well as in the case when the Customer as Payer fails to fulfil the obligations as under the Frame Agreement and/or special general terms and conditions with respect to the manner of using the payment instrument or with respect to the manner of treating the personalized security features of the payment instrument or fails to fulfil the obligations intentionally or due to gross negligence, and in the case when the Customer as Payer fails to notify the Bank without delay of finding out the loss, theft oor misuse of the payment instrument or its unauthenticated use.

Further, the Bank shall not be held liable for non-execution or irregular execution of transactions or for execution of unauthorized payment transactions in the following cases:

- if the Customer has not, immediately and without delay, and not later than as laid out in point 135 herein, notified the Bank of non-execution, irregular execution or delay in the execution, as well as of execution of an unauthenticated transaction,
- if the execution of unauthorized payment transaction, not executing or irregularly executing a payment transaction arises as the consequence of fraud of the Customer or their Authorized Persons,
- if, intentionally or due to gross negligence, a Customer and/or their Authorized Person do not fulfil the obligations as under these General Terms and Conditions and/or Special General Terms and Conditions regulating payment instruments management, especially with regard to undertaking the measures for protecting personalized features of a payment instrument,
- if it is found that a Customer's payment order was forged or modified, which the Bank was unable to detect by their implementation of due diligence,
- if the execution of an unauthorized payment transaction was the consequence of using a stolen or lost payment instrument, or a misused payment, until the moment of reporting to the Bank the loss, theft or other misuse/ unauthenticated use of the payment instrument;
- if the execution of an unauthenticated payment transaction, delay in the execution, or irregular execution, or non-execution of a payment transaction is the consequence of the Bank's obligation to apply the regulations on anti-money laundering and terrorist financing, international restriction measures and/or other coercive regulations, or sanctions that are implemented by the USA,
- if the payment transaction execution is related to operations and activities shall also reject any Customer's orders if such originate from and/or are related to operations and activities contrary to the business policies of the Bank and RBI group or if these are related to games of chance, military activities and nuclear power and/or potential fraudulent actions directly or indirectly, and
- in the case of cross-border payment transactions.

If, due to loss, theft or other misuse of the payment instrument, despite the Customer's adherence to all obligations as under the Frame Agreement, the Customer's Account has been debited through an unauthenticated transaction, the Customer shall be liable up to the amount of 1.000,00 EUR.

If the Bank, based on a complaint of an unauthenticated transaction, indemnifies the Customer, and subsequently in the resolution process detects that there was no obligation of the Bank to indemnification, the Customer agrees that by direct debit against all Customer's Accounts at the Bank, charges the amount which it had credited to the Customer plus all accompanying fees, expenses and interests.

The Customer shall not be liable for any unauthenticated payment transactions:

1. if the Customer could not have detected loss, theft or misuse of the payment instrument prior to the execution of such unauthenticated payment transaction,
2. if the unauthenticated payment transactions resulted from action or omission of an employee, representative or branch of the Bank or of the entity to whom their activities have been outsourced,

3. if the Bank failed to ensure adequate funds for notifications of loss, theft or misuse of the payment instrument at all times,
4. if the Payer's Bank failed to require reliable authentication of a Customer,
5. if the Payee's payment service provider did not implement the required reliable authentication of a Customer and,
6. for the amount of unauthenticated payment transactions executed after the Customer notified the Bank of the event of loss, theft or other misuse of the Card, save if they acted with the intent of fraud.

A payment transaction shall be deemed to have been authorized and that the Bank acted with due diligence until the Customer proves otherwise.

XIX. BANK SECRET AND DATA PROTECTION

151. The data on any particular Account balance and movements shall be considered a Bank secret and the Bank may disclose these data to third persons only in the cases stipulated under regulations or at the respective Customer's explicit written consent.
152. The Customer managing their payment transactions also through the FINA business network, authorises the Bank to deliver all data necessary for executing payment transactions to the FINA.
153. By accepting these General Terms and Conditions and by signing the Agreement, the Customer, the Customer's Representative, as well as all the respective persons authorised to manage the Account, express their consent that any data and documentation which the Representative and other persons authorised for representing the Customer have placed at the Bank's disposal upon contracting the Agreement as well as the data which the Bank has learned during the execution of the Agreement, and the personal data which the Bank collects under regulations, may be further processed, used and disclosed for the purpose of processing or submitted for use and exchange with the Raiffeisen Group members in the country and abroad for the purpose of creating a joint Customer database of the mentioned Group, of delivering information offers on services provided by the members of the respective Group, for the purpose of preventing money laundering and terrorism financing, for the purpose of determining the Customers tax residency status and fulfilling of the Bank's obligations that arise from the FATCA and CRS regulations, for the purpose of investigating and detecting frauds in the payment system, and to the effect of facilitating resolution of complaints.
The Customer, the Customer's Representative, as well as all the respective persons authorised to manage the Account (except the authorised persons from point 18) give their consent also for use of their respective information as above for the purpose of creating offers for the Customer and/or for marketing purposes and/or for the purpose of market research and/or Customer satisfaction research. In the process of contracting the Frame Agreement and during its life, the Bank shall collect personal information, which information it will treat in accordance with the Rules of Personal Data Treatment of Raiffeisenbank Austria d.d.

XX. FINAL PROVISIONS

154. The Frame Agreement, including the accompanying annexes, forms filled to the effect of regulating particular rights and obligations, or services, any enclosures and any other requests submitted by the Customer to the Bank, can be created in the electronic format and signed by a qualified electronic signature, if the Bank enables this and to the extent that this is applicable considering the contents of a document. The Frame Agreement, or the accompanying documentation signed by a qualified electronic signature represents an electronic document. In this case, the Customer agrees and explicitly accepts the use and circulation of the respective electronic document for their needs as well as for the needs of the contractual relationship at hand, which refers also to the use of such documents as evidence in any potential court and out-of-court proceedings, as well as in any other potential proceedings before public authorities, and that they shall not be at liberty to refuse an electronic document only because it was created, used and circulated in its electronic format. Further, the Customer waives any complaint on the grounds of creation, validity, safe-keeping and storage of such documents. Every individual specimen of an electronic document shall be deemed an original and can be used in all actions and procedures that require use of original documents.

155. All disputes arising from the legal relationship regulated under this Frame Agreement, the Customer and the Bank shall endeavour to resolve by consent.

In the case of resolving a dispute before a court, the court in Zagreb shall have the material and territorial jurisdiction thereof.

156. The Agreements on Opening RBA Transaction Account made before these General Terms and Conditions come into force shall be subject to these General Terms and Conditions.

157. The laws of the Republic of Croatia shall be relevant and applicable to execution of the services in keeping with these General Terms and Conditions and for their interpretation.

158. The General Terms and Conditions shall become effective as of 30 November 2025.

As of the moment of these General Terms and Conditions coming into force, the General Terms and Conditions for Transaction Account Operations for Business Entities dated 1 September 2025 shall cease to be valid and effective.