

PREMIUM Brokerage & Custody - fees list

(Applicable as of 01.03.2025.)

Brokerage services for Financial instruments listed on Zagreb Stock Exchange – market, OTC and primary market transaction		
Stocks, rights and structured products	Fee	Minimum fee
Via eBroker service - stocks	0.40%	EUR 1.33
Via branch/broker	0.70%	EUR 1.33
Auctions	1.00% + EUR 265.45	
Primary issues	0.70%	
Primary issues – if Bank is lead manager and bookrunner	free of charge	
Bonds and notes	Fee	Minimum fee
Via branch/broker	0.20%	EUR 19.91
Primary issues – if Bank is lead manager and bookrunner	free of charge	
Clearing in the Individual Account*	Fee	Minimum fee
One-time account opening fee	EUR 1,327.23	
Annual account maintenance fee	EUR 3,981.68	
Transaction clearing	EUR 1.33 per stock exchange transaction	
Acceptance of rights and obligations under a transaction carried out on the stock exchange through another member	0.10% of transaction value	
Transfer of rights and obligations under transaction of the Bank	free of charge	
Brokerage transaction account fee	Fee	Minimum fee
One-time account opening fee	free of charge	
Annual account maintenance fee	0,015% + VAT	
Minimum monthly fee	free of charge	
One-time account closing fee	EUR 70 + VAT	
The fee for the calculation of account maintenance fee is expressed on an annual basis. The fee is calculated monthly.		
Brokerage services for Financial instruments listed on foreign markets – market, OTC and primary market transaction		
Stocks, ETF, ETC	Fee	Minimum fee
USA	0.05 USD/share	USD 45.00
Canada	0.05 CAD/share	CAD 80.00
Austria	0.40%	EUR 60.00
Germany	0.40%	EUR 45.00
Germany (floor)	0.60%	EUR 65.00
Italy	0.50%	EUR 50.00
Switzerland	0.40%	CHF 60.00
Belgium	0.40%	EUR 50.00
Denmark	0.40%	DKK 375.00
United Kingdom - shares	0.40%	GBP 45.00/USD 55.00
United Kingdom – ETF, ETC	0.40%	GBP 45.00/USD 55.00
France	0.40%	EUR 50.00
Finland	0.40%	EUR 55.00
Ireland	0.50%	EUR 55.00

Netherland	0.40%	EUR 50.00
Norway	0.40%	NOK 470.00
Spain	0.40%	EUR 60.00
Sweden	0.40%	SEK 400.00
Portugal	0.40%	EUR 80.00
Greece	0.90%	EUR 115.00
Ukraine	0.90%	EUR 115.00
Turkey	0.90%	EUR 115.00
Israel	0.90%	EUR 115.00
Hungary	0.50%	EUR 115.00
Czech Republic	0.70%	EUR 115.00
Russia	0.50%	EUR 215.00
Bulgaria	0.95%	EUR 115.00
Poland	0.50%	PLN 210.00
Slovenia	0.50%	EUR 50.00
Romania	0.70%	RON 180.00
Slovakia	0.90%	EUR 115.00
Estonia	0.90%	EUR 115.00
Latvia	0.90%	EUR 115.00
Lithuania	0.90%	EUR 115.00
Serbia	0.90%	EUR 70.00
Bosnia - Sarajevo	0.90%	EUR 70.00
Bosnia - Banja Luka	0.90%	EUR 70.00
Montenegro	0.90%	EUR 70.00
North Macedonia	0.95%	EUR 70.00
Australia	0.95%	EUR 115.00
Hong Kong	0.95%	EUR 115.00
Japan	0.95%	EUR 115.00
Singapore	0.95%	EUR 115.00
Primary issues	0.70%	EUR 150.00
Primary issues – if Bank is lead manager and bookrunner	free of charge	
Structured products	Fee	Minimum fee
Structured products	1.80%	EUR 60.00/USD 60.00
Structured products – Raiffeisen Bank International issues	1.00%	EUR 15.00/USD 15.00
Bonds	Fee	Minimum fee
Bosnia - Banja Luka	0.30%	EUR 70.00
Bosnia - Sarajevo	0.60%	EUR 70.00
Montenegro	0.50%	EUR 70.00
North Macedonia	1.10%	EUR 70.00
Austria	0.40%	EUR 80.00
Germany	0.50%	EUR 60.00
Italy	0.50%	EUR 60.00
Netherland	0.50%	EUR 60.00
France	0.50%	EUR 60.00
Luxembourg	0.50%	EUR 60.00
Switzerland	0.50%	EUR 60.00
USA	0.70%	USD 70.00

Other markets (acceptance of the Bank's offer)	0.30%	EUR 60.00
Primary issues	0.30%	EUR 150.00
Primary issues – if Bank is lead manager and bookrunner	free of charge	
Shares of foreign investment funds	Fee	Minimum fee
Shares of foreign investment funds	0.50%	EUR 50.00/USD 50.00
Shares of foreign investment funds issued in USA	0.40%	EUR 70.00
Shares of offshore hedge funds or mutual funds with complex settlement	0.30%	EUR 450.00

The brokerage fee is expressed in the gross amount including the expenses of the stock exchange, the CDCC, the CDCC CCP for transactions cleared on omnibus accounts, the broker to whom the order is forwarded to be executed and the custody transaction expenses if the Client settles the transaction to the custody account with the Bank and this is stipulated in the custody agreement, but not including any and all taxes, duties, fees of third parties and other duties, market duties, or expenses that arise with respect to extending the service of order execution.

*In addition to the fee, the Bank reserves the right also to calculate and charge any actual costs (third-party charges, duties, taxes, possible penalties, fines and other expenses) incurred in the performance of the clearing service.

PREMIUM CUSTODY FEES

1. Custody Fees*	Annul Rates per Account
1.1. Australia, Austria, Belgium, Canada, Croatia, Czech Rep., Denmark, Eurobonds, Finland, France, Germany, Great Britain, Greece, Hong Kong, Hungary, Ireland, Italy, Japan, Luxembourg, Netherlands, New Zealand, Norway, Poland, Portugal, Russia, Singapore, Spain, South Africa, Sweden, Switzerland, USA	
Value of assets on custody account Up to 400,000.00 EUR*	0.20% + VAT
1.2. Albania, BIH, Belarus, Brazil, Bulgaria, Estonia, India, Indonesia, Kazakhstan, Latvia, Lithuania, Malaysia, Mexico, Montenegro, North Macedonia, Philippines, Romania, Serbia, Slovakia, Slovenia, South Korea, Thailand, Taiwan, Turkey, Ukraine	
Value of assets on custody account	0.30% + VAT
1.3. RBI structured products - certificates	0.25% + VAT
1.4. Treasury bills issued by Republic of Croatia	0,05% + VAT
The service of opening and closing accounts is included in the custody fee for financial instruments. The fee is charged for the past calendar month based on the average value of Assets in the Custody Account. The daily value of Assets will be calculated by applying the valuation rules as defined in Article 29 of the General Terms and Conditions. Minimal fee is not charged for clients. * When the value of EUR 400,000.00 is exceeded, the tariff for Private Banking clients is applied.	
2. Transaction Fees in Croatia	
2.1. Transaction w/o payment at CDCC	7.00 EUR
2.2. Transaction with payment - CDCC	20.00 EUR
Transaction fees are charged on a monthly basis, by the transaction date/trading date specified on the Instruction. Actual costs of the Central Depository and Clearing Company Inc. (CDCC) are included in the fee. Should these fees change, the Bank shall have the right to amend the fee. Cancellation/Change to the Instruction is charged as a new transaction.	
3. Transaction Fees Abroad	
3.1. Transactions Free of Payment	
Abroad I (List of countries in Appendix)	30,00 EUR
Abroad II (List of countries in Appendix)*	55,00 EUR
Abroad III (List of countries in Appendix)	80,00 EUR
Abroad IV (List of countries in Appendix)	40,00 EUR
*Czech Republic: plus 60.00 EUR	
3.2. Delivery versus Payment Transactions	
Abroad I (List of countries in Appendix)	35,00 EUR
Abroad II (List of countries in Appendix)*	95,00 EUR
Abroad III (List of countries in Appendix)	120,00 EUR
Abroad IV (List of countries in Appendix)	60,00 EUR
*Slovakia: plus 0.08%, max. 332.00 EUR; Czech Republic: plus 136.00 EUR	
No transaction custody fee is charged for transaction made through an RBA broker. Transaction fees are charged monthly, by the transaction date/trading date specified on the Instruction. Cancellation/Change to the Instruction is charged as a new transaction. Actual costs of the Global Custodian/Sub-Custodian are included in the fee. Should these fees change, the Bank shall have the right to amend the fee.	
4. Income Collection	
4.1. Income collection of payments arising from public offer etc.	0.05% of the income min. 10.00 EUR, max. 100.00 EUR
4.2. Income collection of receiving Financial Instruments from corporate action	15,00 EUR
Fees are calculated upon event. If the collected amount is lower than the minimum fee, fee will be charged in the amount of the received proceeds. The collected proceeds less the fees is routed to the Clients account. No fee is charged for the collection of interests, dividends, principals.	

5. Reporting	
5.1. Special statements of the custody accounts	55.00 EUR report + VAT
Fees are calculated upon event.	
6. Corporate Actions	
6.1. Proxy voting	110.00 EUR + real costs* + VAT
Fees, plus actual costs, are calculated upon event. *Actual costs of effecting proxy voting are travel costs, daily allowance, mailing costs, notarization fee, document translation costs, share pre-registration costs, taxes, dues, etc. Actual costs will be charged to the client in the actual amount.	
7. Others costs	
7.1. Entry/Removal of pledge right encumbrance on financial instruments	15.00 EUR
7.2. Obtaining "OIB" for non-residents	35,00 EUR + actual costs + VAT
7.3. Issuance of certificates necessary for the regulation of tax issues (the client does the tax refund independently), relief at source (RAS) services in the markets of Slovenia and Serbia.	50,00 EUR + actual costs
7.4. Initiating a request for a refund of overpaid tax (the bank, at the request of the client, conducts the tax refund procedure for the client)	200,00 EUR + actual costs
<p>Calculated monthly fees are charged within 7 days from the invoice date, in accordance with the submitted calculation, and in the manner as defined in the Custody Agreement and the General Terms and Conditions. For delayed payments, the Bank shall have the right to charge the default interest rate.</p> <p>The Bank shall have the right to, besides the fee, additionally calculate any costs, in their respective actual amount, arising from the execution of the custody service for financial instruments. Such costs, calculated and invoiced over to the Client, can be subject to the obligation of calculation and payment of the VAT.</p> <p>The Bank shall have the right to additionally calculate any costs, in their respective actual amount, arising from the provision of services that require personal attendance or enhanced engagement of the Bank's staff or third persons, any extraordinary and other unforeseen costs related to the provision of services, as well as any duties and taxes calculated to the Bank, irrespective of whether this document outlined collection of such costs.</p> <p>Tax treatment of fees has been created in compliance with the applicable tax law in the Republic of Croatia and is for information purposes only.</p>	