

PREMIUM Brokerage & Custody - fees list

(Applicable as of 28.05.2018.)

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%	HRK 10.00
Via branch/broker	0.70%	HRK 10.00
Auctions	1.00% + HRK 2.000	
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	0.30%	HRK 150.00
Primary issues	0.30%	HRK 150.00
Primary issues – if Bank is lead manager and bookrunner	free of charge	
Brokerage services for financial instruments listed on foreign markets – market, OTC and primary market transaction		
Calculated fees are payable in HRK, in value equivalent to the HRK middle rate of Croatian National Bank valid on trade date, according to which the Bank performs conversion in case the fee has been paid for in currency other than HRK.		
Stocks and ETFs	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 (SETS and IOB)*	buy 0.80%, sell 0.40%	GBP 45.00 (SETS), USD 55.00 (IOB)
United Kingdom (SETS and IOB) - ETFs	0.40%	GBP 45.00 (SETS), USD 55.00 (IOB)
France*	kupnja 0.70%, prodaja 0.40%	EUR 50.00
Finland	0.40%	EUR 55.00
Ireland*	kupnja 1.40%, prodaja 0.40%	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
Macedonia	0.95%	EUR 70.00
Australia	0.95%	EUR 115.00
Hongkong	0.95%	EUR 115.00
Japan	0.95%	EUR 115.00
Singapore	0.95%	EUR 115.00
Primary issues	0.70%	EUR 50.00
Primary issues – if Bank is lead manager and bookrunner	free of charge	
Structured products	Fee	Minimum fee
Structured products	1.80%	EUR 60.00
Structured products – Raiffeisen Centrobank issues	1.50%	EUR 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
Macedonia	1.10%	EUR 70.00
Macedonia	1.30%	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 50.00
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	0.20%	EUR 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 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, or expenses that arise with respect to extending the service of order execution.

* Fee includes market duties

CUSTODY FEES

1. Opening of Custody Account	Free of Charge
2. Custody Fees	Annul Rates per Account

2.1. Australia, Austria, Belgium, Canada, Croatia, Czech Rep., Denmark, Eurobonds, Finland, France, Germany, Great Britain, Greece, Hongkong, Hungary, Ireland, Italy, Japan, Luxembourg, Netherlands, New Zeland, Norway, Poland, Portugal, Russia, Singapur, Spain, South Africa, Sweden, Switzerland, USA	
Value of assets on custody account	
Up to EUR 5,000,000.00	0.20% + VAT
Above EUR 5,000,000.00	0.15% + VAT
2.2. Azerbaijan, BiH, Belarus, Brazil, Bulgaria, Egypt, Estonia, India, Indonesia, Israel, Kazakhstan, Latvia, Lithuania, Macedonia, Malaysia, Mexico, Montenegro, Philippines, Romania, Serbia, Slovakia, Slovenia, South Korea, Thailand, Taiwan, Turkey, Ukraine	
Value of assets on custody account	0.30% + VAT
Minimal monthly fee	EUR 10.00 + VAT
<p>Fee is calculated monthly for past period based on average daily value of asset on custody account. The calculation of the average daily value of asset in the custody account shall include the average daily value of cash and financial instruments. The value of financial instruments shall be calculated by applying the following prices:</p> <ul style="list-style-type: none"> • for equity and long-term debt financial instruments traded in the Republic of Croatia, the average trading prices shall be applied; • for the financial instruments traded abroad, the last bid shall be applied, but if it is not available, the last trading price will be applied; • if financial instruments are not traded on the market, always for short-term debt instruments issued by issuers from the Republic of Croatia and for debt financial instruments, if the market price is below the nominal value, the nominal value will be applied as a price. <p>If there was no trading on a particular day, the calculation will include the last available price. The daily value of financial instruments and cash in a foreign currency and pegged to a foreign currency will be calculated by applying the CNB middle exchange rate. Minimal fee is applied when is the amount of calculated fee minor then minimal fee.</p>	
3. Transaction Fees in Croatia	
3.1. Transactions Free of Payment - CDCC	EUR 7.00
3.2. Delivery versus Payment Transactions - CDCC	EUR 20.00
3.3. Delivery versus Payment Transactions - transfer CDCC	EUR 7.00
3.4. Transaction Cancellation / Amendment	As a new transaction
<p>Transaction fees are calculated monthly. Real costs of Central Depository & Clearing Company (CDCC) are included in transaction fee. Bank is entitled to change the fees in the case of real cost change.</p>	
4. Transaction Fees Abroad	
4.1. Transactions Free of Payment	
Abroad I (List of countries in Appendix)	EUR 30.00
Abroad II (List of countries in Appendix)*	EUR 60.00
Abroad III (List of countries in Appendix)	EUR 90.00
Abroad IV (List of countries in Appendix)	EUR 45.00
*Czech Republic: plus EUR 60.00	
4.2. Delivery versus Payment Transactions	
Abroad I (List of countries in Appendix)	EUR 35.00
Abroad II (List of countries in Appendix) *	EUR 100.00
Abroad III (List of countries in Appendix)	EUR 130.00
Abroad IV (List of countries in Appendix)	EUR 65.00
*Slovakia: plus 0.08%, max. EUR 340.00; Czech Republic: plus EUR 140.00	
4.3. Transaction through RBA Brokers	Free of charge
4.4. Transaction Cancellation / Amendment	As a new transaction
<p>Transaction fees are calculated monthly. Real costs of Global Custodian/Sub-custodian included in the fee. Bank is entitled to change the fees in the case of real cost change.</p>	
5. Income Collection	
5.1. Income collection of interest, redemption and dividend payments, payments coming out of public offer etc.	0.05% of the income Min. EUR 10.00, Max. EUR 100.00
<p>Fees are calculated upon event. If the collected amount is lower then the minimum fee, fee will not be charged. Collected income is proceed to the clients account after deduction of the fee.</p>	

6. Reporting	
6.1. Special statements of the custody accounts	EUR 55.00/report+VAT
Fees are calculated upon event.	
7. Corporate Actions	
7.1. Proxy voting	EUR 110.00 + real costs* + VAT
Fees are calculated upon event.	
*Real costs include: traveling costs, mailing costs, notarization fee, translation of documentation fee, costs of pre-registration of shares, taxes, dues, etc. Real costs will be charged to the client in the real amount.	
7.2. Other Corporate Actions	Upon arrangement
8. Others	
<p>Monthly fees are payable within 7 days from the calculation date based on the issued and delivered invoice, in accordance with the provisions of the Custody Agreement and General Terms of Custody Services. For outstanding balance the Bank is entitled to charge penalty interest. The Bank is entitled to charge a dunning letter fee for outstanding debt to legal entities, and shall deliver it by the 25th day of the respected month.</p> <p>The Bank reserves the right to additionally charge all the costs in real amount (fees, dues, taxes and other costs) occurred while providing custody service. Costs charged and re invoiced to client in actual amount are subject to VAT charge and payment.</p>	