

8007f527

PREMIUM Brokerage & Custody - fees list

(Applicable as of 01.03.2020.)

| 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 2,000.00 | |
| 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)*- shares | 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* | buy 0.70%, sell 0.40% | EUR 50.00 |
| Finland | 0.40% | EUR 55.00 |
| Ireland* | buy 1.40%, sell 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 50.00 |
| 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 350.00 |
| 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 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 |
| 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 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, 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 EUR 5,000,000.00 | 0.20% + VAT |
| Above EUR 5,000,000.00 | 0.15% + VAT |
| 2.2. Albania, BIH, Belarus, Brazil, Bulgaria, Estonia, India, Indonesia, Kazakhstan, Latvia, Lithuania, North Macedonia, Malaysia, Mexico, Montenegro, Philippines, Romania, Serbia, Slovakia, Slovenia, South Korea, Thailand, Taiwan, Turkey, Ukraine | |
| Value of assets on custody account | 0.30% + VAT |
| 2.3. RCB/RBI structured products - certificates | 0.30% + VAT |
| Minimal monthly fee | EUR 10.00 + VAT |
| <p>Fee is calculated monthly for past period based on average daily value of Assets on custody account. The calculation of the average daily value of Assets 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; for short-term debt Financial Instruments of issuers from the Republic of Croatia, and for other debt instruments for which the market value is below the nominal value, the nominal value shall be applied; if there was no trading on a particular day, the calculation will include the last available price. <p>If a Financial instrument has not been traded for more than 6 months or if Financial Instrument has been delisted, the nominal value shall be applied for its valuation. If a Financial Instrument does not have a nominal value, and for the Financial Instruments traded in the Republic of Croatia, the last available market price will be applied. 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, unless the client holds only RCB / RBI certificates in the custody account.</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 |

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.

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 |
| 5.2. Income collection of RCB/RBI certificates | 0.05% of the income Max. EUR 100.00 |

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.

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 costs

| | |
|--|------------------------------|
| 8.1. Income collection of dividend payoffs in shares | EUR 15.00 |
| 8.2. Subscription of pledging rights over financial instruments | EUR 15.00 |
| 8.3. Removal of pledging rights over financial instruments | EUR 15.00 + real costs |
| 8.4. Obtaining PIN number for non-residents | EUR 15.00 + real costs + VAT |
| 8.5. Issuance of certificates required for regulation of tax issues | EUR 100.00 + real costs |
| 8.6. Processing of documentation required for the avoidance of double taxation | EUR 15.00 + real costs |

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 remains the right, apart from the fee, to additionally charge in real amount all the costs occurred while providing custody service. Such costs, charged and re-invoiced to Client, might be subject to VAT charge and payment.

The tax treatment of fees has been created in accordance with the relevant tax act of the Republic of Croatia for information purposes.