

PREMIUM Brokerage & Custody - fees list

(Applicable as of 01.09.2022.)

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 / EUR 1.33
Via branch/broker	0.70%	HRK 10.00 / EUR 1.33
Auctions	1.00% + HRK 2,000.00 / 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	0.30%	HRK 150.00 / EUR 19.91
Primary issues	0.30%	HRK 150.00 / 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	HRK 10,000.00 / EUR 1,327.23	
Annual account maintenance fee	HRK 30,000.00 / EUR 3,981.68	
Transaction clearing	HRK 10.00 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 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, 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
Netherlands	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 Centrobank issues	1.50%	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. 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 4.645,298.29 EUR / 35.000.000,00 HRK	0.20% + VAT
Above 4.645,298.29 EUR / 35.000.000,00 HRK	0.15% + VAT
2.2. 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
2.3. RCB/RBI structured products - certificates	0.30% + VAT
Minimal monthly fee	9.29 EUR / 70.00 HRK + VAT
<p>Fee is calculated monthly for past period based on average value of Assets on Custody account.</p> <p>The daily value of Financial Instruments and Cash assets in a foreign currency and pegged to a foreign currency will be calculated by applying the CNB middle exchange rate. The daily value of Assets shall be calculated as the sum of the balances of Cash assets in the Customer's Custody account and the value of Financial Instruments in the Customer's Custody account, applying following rules:</p> <ul style="list-style-type: none"> for debt Financial Instruments traded in the Republic of Croatia the average trading prices weighted by traded volume shall be applied; for Financial Instruments traded abroad as well as for equity instruments traded in the Republic of Croatia the last trading price from appropriate source (ZSE, Bloomberg) will be applied; for short-term debt Financial Instruments of issuers from the Republic of Croatia, and for other debt Financial 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 of the same type; if the last price is not available at all (for example, a Financial Instrument has never been traded on a stock exchange), the nominal value is used for valuation; 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. <p>In case that the Global Custodian/Sub-custodian, for valuating Financial Instruments, uses a price higher than the Bank does according to above stipulated rules, the Bank shall be entitled, in order to cover its actual costs, to use the price that the Global Custodian/Sub-custodian uses.</p> <p>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	6.64 EUR / 50.00 HRK
3.2. Delivery versus Payment Transactions - CDCC	19.91 EUR / 150.00 HRK
3.3. Delivery versus Payment Transactions - transfer CDCC	6.64 EUR / 50.00 HRK
3.4. Transaction Cancellation / Amendment	As a new transaction
<p>Transaction fees are calculated monthly, according to the transaction date / trade date specified in the instruction.</p> <p>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)	26.54 EUR / 200.00 HRK
Abroad II (List of countries in Appendix)*	53.09 EUR / 400.00 HRK
Abroad III (List of countries in Appendix)	79.63 EUR / 600.00 HRK

Abroad IV (List of countries in Appendix)	39.82 EUR / 300.00 HRK
*Czech Republic: plus 59.73 EUR / 450.00 HRK	
4.2. Delivery versus Payment Transactions	
Abroad I (List of countries in Appendix)	33.18 EUR / 250.00 HRK
Abroad II (List of countries in Appendix)*	92.91 EUR / 700.00 HRK
Abroad III (List of countries in Appendix)	119.45 EUR / 900.00 HRK
Abroad IV (List of countries in Appendix)	59.73 EUR / 450.00 HRK
*Slovakia: plus 0.08%, max. 331.81 EUR / 2,500.00 HRK; Czech Republic: plus 135.38 EUR / 1,020.00 HRK	
4.3. Transaction through RBA Brokers	Free of Charge
4.4. Transaction Cancellation / Amendment	As a new transaction
Transaction fees are calculated monthly, according to the transaction date / trade date specified in the instruction. 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. 9.95 EUR / 75.00 HRK, max. 99.54 EUR / 750.00 HRK
5.2. Income collection of RCB/RBI certificates	0.05% of the income max. 99.54 EUR / 750.00 HRK
5.3. Income collection of receiving Financial Instruments from corporate action.	13.27 EUR / 100.00 HRK
Fees are calculated upon event. If the collected amount is lower then the minimum fee, fee will be charged for available amount. Collected income is proceed to the Client account after deduction of the fee.	
6. Reporting	
6.1. Special statements of the custody accounts	53.09 EUR / 400.00 HRK report + VAT
Fees are calculated upon event.	
7. Corporate Actions	
7.1. Proxy voting	106.18 EUR / 800.00 HRK + real costs* + VAT
Fees are calculated upon event. *Real costs includes 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. Subscription of pledging rights over financial instruments	13.27 EUR / 100.00 HRK
8.2. Removal of pledging rights over financial instruments	13.27 EUR / 100.00 HRK + real costs
8.3. Obtaining PIN number for non-residents	13.27 EUR / 100.00 HRK + real costs + VAT
8.4. Issuance of certificates required for regulation of tax issues	99.54 EUR / 750.00 HRK + real costs
8.5. Processing of documentation required for the avoidance of double taxation	13.27 EUR / 100.00 HRK + 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.	

Fixed exchange rate of conversion of the kuna to the euro: 1 euro = HRK 7.53450 is applied for the dual display of the amount of fees and other monetary presentations, taking into account the conversion and rounding rules in accordance with the Act on the Introduction of the Euro as the Official Currency in the Republic of Croatia.