



Raiffeisenbank Austria d.d., Zagreb (City of Zagreb), Magazinska cesta 69, OIB: 53056966535
(hereinafter: the Bank)

and

OIB¹: (hereinafter: the Client) make the following:

AGREEMENT ON RBA TRANSACTION ACCOUNT

Article 1

General Provisions

Under this Agreement the Client and the Bank consensually define mutual rights and obligations with the purpose of opening, managing and closing the Account as well as of disposing of funds in the Account. By signing the Agreement the Client confirms to be fully acquainted with the contents of the General Terms and Conditions for Transaction Operations of Legal Entities (hereinafter: the General Terms and Conditions), the Time Schedule for Execution of Payment Transactions, the Decision on Service Fees, the Rules on Calculating Interests and Fees and the Decision on Interest Rates that, together with this Agreement, constitute the Frame Agreement.

Article 2

Account Information

The Bank undertake to record any and all changes in the Account and to place at the Client's disposal the Account Statement on Balance and Turnover (hereinafter: the Account Statement), Notification of Transaction Account Interest Calculation/Transaction Account Interest and Fee Calculation (hereinafter: Notification) and Recapitulation of Calculated Transaction Account Fees (hereinafter: Recapitulation) in the manner stipulated under the General Terms and Conditions. By signing the Agreement the Client explicitly declares that the data which are placed at their disposal by the Bank in the form of the Account Statement, the Note and the Recapitulation represent sufficient information regarding the Account and its particular payment transactions. The Client may communicate any potential complaints with respect to recorded transactions to the Bank in the manner and within the period defined under the General Terms and Conditions.

Article 3

Bank Secret and Data Protection

All the information, as well as the facts and circumstances that the Bank learned in the process of providing services pursuant to this Agreement, represent a bank secret, and the Bank can disclose these to third persons only in the cases prescribed by law. In keeping with the Bank's legal obligations referring to risk management, the Bank will forward the information and the documentation to the national and international Raiffeisen Group members for the purpose of forming a joint customer database as well for the purpose of delivering informative offers on services extended by the members of the said Group. By signing this Agreement, the Client executing payment transactions also through the business network of the Financial Agency, explicitly authorises the Bank to communicate to the Financial Agency any and all information required for executing payment transactions, including also the personal data required for executing the Agreement as well as the data which, in keeping with the regulations, represent a bank secret. The Bank will require that any and all persons, to whom it forwarded the confidential information in keeping with the above provisions, act in accordance with the applicable legal obligations in connection to keeping bank secrecy and personal data protection, and not to forward any such information to third persons, save in the cases prescribed by law.

The Bank collects and processes the personal information that the Client made available to the Bank in keeping with the effective regulations that define personal data protection. Information on the rights and obligations of the Bank, referring to personal data collection and processing, the purposes and legal basis for processing, and information on the rights and obligations of private individuals whose personal data the Client made available to the Bank and which data are processed, on security and protection measures of the personal data processed, as well as any and all other information that the Bank as the processing party is obligated to provide to private individuals, are contained in the "Rules of Personal Data Treatment of Raiffeisenbank Austria d.d." (hereinafter: Rules), which are available on the Bank's official internet site www.rba.hr and at the Bank's Branches. By signing this Agreement, the Client confirms to have received from the Bank, by way of the Rules, all the above information, and undertakes to inform any and all private individuals whose personal data the Client made available to the Bank.

¹ If a business activity or a free profession is conducted jointly by several physical persons, then the OIB of the Account Holder is entered and the OIB of other participating persons is given in Supplement I. If the account is opened to an investment fund, the management company OIB is entered and information on the investment funds is entered in Supplement I.

Article 4

Terms and Conditions

Fees, Expenses and Other Receivables

For executing services as under this Agreement the Bank shall charge fee and expenses in keeping with the Decision on Service Fees. The Client explicitly and irrevocably authorises the Bank to, without their any additional consent or approval, for the entire duration of this Agreement, for any and all overdue liabilities or receivables as under this or any other agreement with the Bank, debit all the Client's accounts held with the Bank.

Interests

Funds in the Account shall be considered a vista funds. The Bank shall pay interests to the Client on any positive balance in the Account pursuant to the Decision on Interest Rates and to the Rules on Calculating Interests and Fees. The Bank shall calculate interests on the approved overdraft in the Account pursuant to the Loan Agreement.

Article 5

Contracting the RBA DIREKT Service

Selecting a manner of delivering payment orders to the Bank through one of the RBA DIREKT services presented in Supplement I. shall be deemed as contracting the Agreement on use of the selected RBA DIREKT service between the Client and the Bank. The exception to this shall be the Application for Use of the RBA iDIREKT service and issuing the FINA certificate for corporate clients which is separately contracted by the Client, the Bank and the FINA. Any and all rights and obligations on use of the respective selected RBA DIREKT service is regulated under the RBA General Terms and Conditions for Use of the RBA DIREKT Services by corporate clients.

Article 6

Authorised Persons

The Client shall authorise persons assigned to dispose of funds in the Account by using the Bank form (Supplement III.). If the Authorised Person should not deposit their respective signature, the Bank shall not be able to execute any payment orders certified by the respective person's signature and such orders shall be rejected. The person authorised to represent shall duly deliver to the Bank any and all changes regarding authorisation and change of Authorised Person by using the Bank forms.

Article 7

Period and Cancellation of the Frame Agreement

The Agreement shall be made for an indefinite period of time.

The Agreement may be terminated by cancellation, pursuant to decision of the court, any competent authority, legislation or other regulations, in which case the Bank shall close the Account, in the manner stipulated under the General Terms and Conditions.

Article 8

Resolving Disputes

The Agreement shall be subject to the Croatian law. The contractual parties shall strive to resolve any potential disputes arising from the Agreement peacefully, and if they fail to succeed in this, the court in Zagreb shall have jurisdiction.

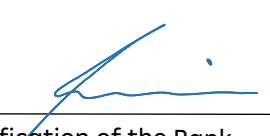
Article 9

Final Provisions

The Agreement shall be made as on the day of signing it, and it shall come into force as on the day of Account activation, of which the Bank shall notify the Client by sending the Note on the RBA Transaction Account Number which is constituent part of the Agreement. The constituent parts of the Agreement are also Supplements I – III, and by signing the Agreement the Client shall confirm the accuracy of all the information stated therein. On the part of the Bank the Agreement may be signed by facsimile signature of the Bank's authorised persons which the Client shall accept explicitly. The Agreement is made in 2 (two) identical copies, of which each contractual party shall retain 1 (one).

Certification of the Customer

Date



Certification of the Bank

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Retail Outlet

INFORMATION ON THE CLIENT / ACCOUNT

A) INFORMATION ON CLIENT'S RESIDENCE AND BUSINESS ACTIVITY

Resident Non-resident

Country

Basic business activity

More detailed description of the activity

B) CONTACT INFORMATION*

Correspondence address (Name of the business entity, street and number, post code, place, country)

Contact person

Telephone

Fax

Mobile phone

E-mail address

C) OIB of PHYSICAL PERSONS JOINTLY PERFORMING A BUSINESS ACTIVITY OR FREE PROFESSIONALS / OIB of the INVESTMENT FUND

Name and surname / Title

OIB

D) ACCOUNT

1. Account type (select one of the provided options)

Regular business account

Partial business entity account

Name

Special purpose account

Purpose

Account for funds exempt from foreclosure pursuant to the Law

The Act and Article of the Act

Purpose

Omnibus Account (the account in which you keep your clients' assets) YES NO

2. Place of performing domestic euro payment transactions

Bank FINA

outlet (to determine main outlet)

all outlets

*Information first stated will be used as primary in the communication between the client and the bank.

3. Manner of delivering payment orders to the Bank

- Bank business network
- RBA internet banking (special agreement) - access with USB or SmartCard.
- RBA internet banking - access with RBA mToken
- RBA mobile banking
- SWIFT (separate agreement)
- _____

4. Formats and periodicity of delivery**

		Daily	Upon turnover	Monthly
RBA internet/mobile banking***	standard (HUB3, PDF, camt.053)		<input type="checkbox"/>	<input type="checkbox"/>
	XML-collective (EUR)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	MT940	<input type="checkbox"/>	<input type="checkbox"/>	
	MT940 structured	<input type="checkbox"/>	<input type="checkbox"/>	
E-mail:	<input type="text"/>			
	PDF	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	HUB3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	camt.053	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	XML-individual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	XML- collective (EUR)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	HUB3 for connected accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FINA (only if You selected FINA under item 2):	paper		<input type="checkbox"/>	<input type="checkbox"/>
	HUB3		<input type="checkbox"/>	<input type="checkbox"/>
	FINA camt.053		<input type="checkbox"/>	<input type="checkbox"/>
SWIFT:	MT940	<input type="checkbox"/>	<input type="checkbox"/>	
	MT940 structured	<input type="checkbox"/>	<input type="checkbox"/>	
	MT941	<input type="text"/>		
	MT942	<input type="text"/>		
	to SWIFT address	<input type="text"/>		
	Contact e-mail address of the receiver	<input type="text"/>		
Fax - number	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
By post to the Client's HQ address	<input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>
By post to the another address	<input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>
Language	<input type="checkbox"/> croatian <input type="checkbox"/> english			

**A different periodicity can be contracted only for different channels of account statement delivery.

***Only standard statements in PDF format are available via RBA mobile banking.

Information

RBA mDIREKT mobile phone no.

5. Providing Account solvency information at a third person's request

YES NO

6. FlexiBIZ business package

YES NO

FlexiBIZ STANDARD FlexiBIZ BALANCE* FlexiBIZ BONUS*

Note (required – filled by the Bank):

*Statement for ORYX Assistance (valid only if you chose the FlexiBIZ business package BALANCE or BONUS)

By signing the Agreement on RBA Transaction Account, the person authorized for Customer representation gives their consent to the Bank to take the following actions towards the ORYX Group d.o.o.:

- deliver the ORYX Assistance membership activation, whereby they gain the right to the ORYX Assistance benefits, confirm receipt of the General Rules and Conditions for ORYX Assistance ORYX Benefits with the FlexiBIZ business package BALANCE or BONUS, and accept the provisions thereof in entirety,
- forward data of the business entity (name, PIN, correspondence address and other communication data recorded in the Bank's system at the time of data delivery) as well as personal data of the person/s authorized for Customer representation as identified and registered in the Bank's system at the moment of service activation whose membership shall begin on the beginning of the 5th day in the month following the month in which the person authorized for Customer representation was identified and registered in the Bank's system.

The Bank sends data of the person authorized for Customer representation to the extent necessary for the realization of the rights and benefits arising from the membership (name and surname, PIN).

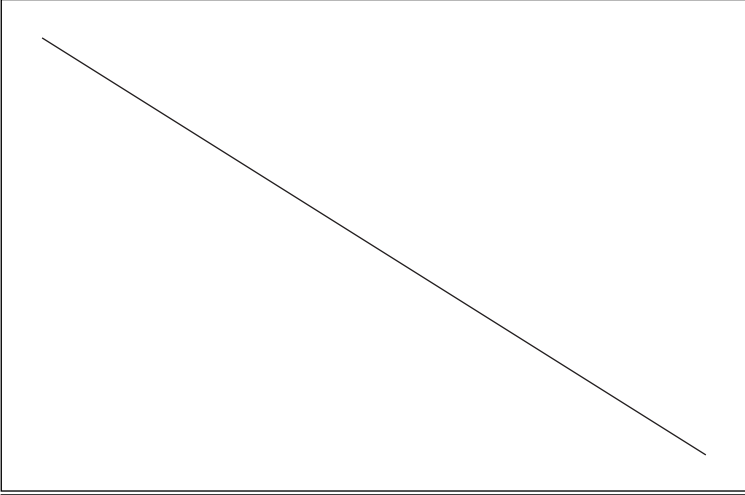


STAMP REGISTRATION

Use of stamp* to certify payment orders

YES

NO

	
Numeration**	<input type="text"/>

* A registered stamp shall include the name, respectively the company title of the Client in the manner as it is stated in the decision on entry into the appropriate register.

** If the usage of a stamp with particular numeration has not been specifically indicated, the Bank shall accept payment orders certified by the respective registered stamp regardless of any potentially declared numeration on the respective stamp.



REGISTERING AUTHORIZED PERSONS FOR THE ACCOUNT

AUTHORIZED PERSON 1

Name and surname:

OIB:

AUTHORIZATION TO DISPOSE OF FUNDS IN THE ACCOUNT

<p>Number of signatures on the payment order *: <input type="checkbox"/> 1 <input type="checkbox"/> 2</p> <p>Maximum amount in EUR **: <input type="text"/></p> <p>Select additional authorization if the number of signatures on the payment order is 2</p> <p>Obligatory Authorized Person <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>Independent Authorized Person <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>Limit of the Independent Authorized Person **: <input type="text"/></p>	<p>MASTERCARD BUSINESS DEBIT CARD</p> <p>Daily limit amount:</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td><input type="checkbox"/> ATM</td><td>EUR 796,34</td><td>EFT POS</td><td>no limit</td></tr> <tr><td><input type="checkbox"/> ATM</td><td>EUR 530,89</td><td>EFT POS</td><td>EUR 331,81</td></tr> <tr><td><input type="checkbox"/> ATM</td><td>EUR 796,34</td><td>EFT POS</td><td>EUR 1327,23</td></tr> <tr><td><input type="checkbox"/> ATM</td><td>EUR 0,00</td><td>EFT POS</td><td>EUR 1327,23</td></tr> <tr><td><input type="checkbox"/> ATM</td><td>EUR 530,89</td><td>EFT POS</td><td>EUR 0,00</td></tr> <tr><td><input type="checkbox"/> ATM</td><td>EUR 265,45</td><td>EFT POS</td><td>EUR 265,45</td></tr> <tr><td><input type="checkbox"/> ATM</td><td>EUR 1990,84</td><td>EFT POS</td><td>no limit</td></tr> </table> <p>Account balance on the ATM: <input type="checkbox"/> YES <input type="checkbox"/> NO</p>	<input type="checkbox"/> ATM	EUR 796,34	EFT POS	no limit	<input type="checkbox"/> ATM	EUR 530,89	EFT POS	EUR 331,81	<input type="checkbox"/> ATM	EUR 796,34	EFT POS	EUR 1327,23	<input type="checkbox"/> ATM	EUR 0,00	EFT POS	EUR 1327,23	<input type="checkbox"/> ATM	EUR 530,89	EFT POS	EUR 0,00	<input type="checkbox"/> ATM	EUR 265,45	EFT POS	EUR 265,45	<input type="checkbox"/> ATM	EUR 1990,84	EFT POS	no limit
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<p>RBA DIREKT SERVICES</p> <p><input type="checkbox"/> RBA internet banking - USB or SmartCard with FINA's certificate (with the conclusion of a separate agreement)***</p> <p><input type="checkbox"/> RBA internet banking - mToken***</p> <p><input type="checkbox"/> RBA mobile banking***</p> <p>mobile phone number <input type="text"/></p> <p>e-mail <input type="text"/></p>	<p>Type of change:</p> <p><input type="checkbox"/> entry</p> <p><input type="checkbox"/> authorization</p> <p><input type="checkbox"/> entry and authorization</p>
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AUTHORIZED PERSON 2

Name and surname:

OIB:

AUTHORIZATION TO DISPOSE OF FUNDS IN THE ACCOUNT

<p>Number of signatures on the payment order *: <input type="checkbox"/> 1 <input type="checkbox"/> 2</p> <p>Maximum amount in EUR **: <input type="text"/></p> <p>Select additional authorization if the number of signatures on the payment order is 2</p> <p>Obligatory Authorized Person <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>Independent Authorized Person <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>Limit of the Independent Authorized Person **: <input type="text"/></p>	<p>MASTERCARD BUSINESS DEBIT CARD</p> <p>Daily limit amount:</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td><input type="checkbox"/> ATM</td><td>EUR 796,34</td><td>EFT POS</td><td>no limit</td></tr> <tr><td><input type="checkbox"/> ATM</td><td>EUR 530,89</td><td>EFT POS</td><td>EUR 331,81</td></tr> <tr><td><input type="checkbox"/> ATM</td><td>EUR 796,34</td><td>EFT POS</td><td>EUR 1327,23</td></tr> <tr><td><input type="checkbox"/> ATM</td><td>EUR 0,00</td><td>EFT POS</td><td>EUR 1327,23</td></tr> <tr><td><input type="checkbox"/> ATM</td><td>EUR 530,89</td><td>EFT POS</td><td>EUR 0,00</td></tr> <tr><td><input type="checkbox"/> ATM</td><td>EUR 265,45</td><td>EFT POS</td><td>EUR 265,45</td></tr> <tr><td><input type="checkbox"/> ATM</td><td>EUR 1990,84</td><td>EFT POS</td><td>no limit</td></tr> </table> <p>Account balance on the ATM: <input type="checkbox"/> YES <input type="checkbox"/> NO</p>	<input type="checkbox"/> ATM	EUR 796,34	EFT POS	no limit	<input type="checkbox"/> ATM	EUR 530,89	EFT POS	EUR 331,81	<input type="checkbox"/> ATM	EUR 796,34	EFT POS	EUR 1327,23	<input type="checkbox"/> ATM	EUR 0,00	EFT POS	EUR 1327,23	<input type="checkbox"/> ATM	EUR 530,89	EFT POS	EUR 0,00	<input type="checkbox"/> ATM	EUR 265,45	EFT POS	EUR 265,45	<input type="checkbox"/> ATM	EUR 1990,84	EFT POS	no limit
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* Not necessary to complete in case the person shall be authorized to dispose of funds in the Account exclusively by using MasterCard Business Debit Card.

** Not applicable for input access for RBA internet banking/RBA mobile banking.

*** Initial contracting of the USB or SmartCard tool with the FINA Certificate is agreed by contracting a separate agreement. The authorization level as well as the accompanying additional features assigned for access to the RBA internet banking through the personalized tool/RBA mToken will be assigned to the authorized person also at the moment of contracting the RBA mobile banking service. If the RBA internet banking and RBA mobile banking are agreed at the same time, then identical authorisations shall be applicable to both services.


REGISTERING AUTHORIZED PERSONS FOR THE ACCOUNT
AUTHORIZED PERSON 3

 Name and surname:

 OIB:
AUTHORIZATION TO DISPOSE OF FUNDS IN THE ACCOUNT

Number of signatures on the payment order *: <input type="checkbox"/> 1 <input type="checkbox"/> 2 Maximum amount in EUR **: <input style="width: 100%;" type="text"/> Select additional authorization if the number of signatures on the payment order is 2 Obligatory Authorized Person <input type="checkbox"/> YES <input type="checkbox"/> NO Independent Authorized Person <input type="checkbox"/> YES <input type="checkbox"/> NO Limit of the Independent Authorized Person **: <input style="width: 100%;" type="text"/>	MASTERCARD BUSINESS DEBIT CARD Daily limit amount: <table style="width: 100%; border-collapse: collapse;"> <tr><td><input type="checkbox"/></td><td>ATM</td><td>EUR</td><td>796,34</td><td>EFT</td><td>POS</td><td>no limit</td></tr> <tr><td><input type="checkbox"/></td><td>ATM</td><td>EUR</td><td>530,89</td><td>EFT</td><td>POS</td><td>EUR 331,81</td></tr> <tr><td><input type="checkbox"/></td><td>ATM</td><td>EUR</td><td>796,34</td><td>EFT</td><td>POS</td><td>EUR 1327,23</td></tr> <tr><td><input type="checkbox"/></td><td>ATM</td><td>EUR</td><td>0,00</td><td>EFT</td><td>POS</td><td>EUR 1327,23</td></tr> <tr><td><input type="checkbox"/></td><td>ATM</td><td>EUR</td><td>530,89</td><td>EFT</td><td>POS</td><td>EUR 0,00</td></tr> <tr><td><input type="checkbox"/></td><td>ATM</td><td>EUR</td><td>265,45</td><td>EFT</td><td>POS</td><td>EUR 265,45</td></tr> <tr><td><input type="checkbox"/></td><td>ATM</td><td>EUR</td><td>1990,84</td><td>EFT</td><td>POS</td><td>no limit</td></tr> </table> Account balance on the ATM: <input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/>	ATM	EUR	796,34	EFT	POS	no limit	<input type="checkbox"/>	ATM	EUR	530,89	EFT	POS	EUR 331,81	<input type="checkbox"/>	ATM	EUR	796,34	EFT	POS	EUR 1327,23	<input type="checkbox"/>	ATM	EUR	0,00	EFT	POS	EUR 1327,23	<input type="checkbox"/>	ATM	EUR	530,89	EFT	POS	EUR 0,00	<input type="checkbox"/>	ATM	EUR	265,45	EFT	POS	EUR 265,45	<input type="checkbox"/>	ATM	EUR	1990,84	EFT	POS	no limit
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AUTHORIZED PERSON 4

 Name and surname:

 OIB:
AUTHORIZATION TO DISPOSE OF FUNDS IN THE ACCOUNT

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* Not necessary to complete in case the person shall be authorized to dispose of funds in the Account exclusively by using MasterCard Business Debit Card.

** Not applicable for input access for RBA internet banking/RBA mobile banking.

*** Initial contracting of the USB or SmartCard tool with the FINA Certificate is agreed by contracting a separate agreement. The authorization level as well as the accompanying additional features assigned for access to the RBA internet banking through the personalized tool/RBA mToken will be assigned to the authorized person also at the moment of contracting the RBA mobile banking service. If the RBA internet banking and RBA mobile banking are agreed at the same time, then identical authorisations shall be applicable to both services.

We are aware that all information on processing of personal data are provided in the document "Personal Data Processing Rules of Raiffeisenbank Austria d.d.", which is available in branches and at www.rba.hr. The information is collected pursuant to the Money Laundering and Terrorism Financing Prevention Act, Payment System Act, Civil Obligations Act, and to the effect of executing the Agreement hereof.