



Application for the use of RBA iDIREKT SERVICE and issuance of the FINA (Financial Agency) certificate for business entities

(Internet banking for legal persons, small entrepreneurs and freelancers)

Name of the business entity

SMBK/MBG OIB (Personal identification number)

Address

RBA transaction account number

Specification of the required FINA certificate:

Certificate Authority (CA): Fina RDC 2015

- Qualified certificate for advanced electronic signature Certificate for authentication, electronic signature and encryption

All users - applicants for the use of RBA iDIREKT SERVICE state that they are entirely familiar with the GENERAL TERMS OF RAIFFEISENBANK AUSTRIA D.D. for the use of RBA DIREKT SERVICES for business entities and that, in case of a positive solution of this Application, they accept the same in their entirety. By accepting this Application by the Bank, it shall be deemed that an agreement on the use of RBA iDIREKT SERVICES has been made between the business entity and the Bank, and the Bank shall charge the fee for the use of the service by directly debiting the account.

All users - applicants for the use of RBA iDIREKT SERVICE state that they agree that all personal data which the Bank acquires under positive regulations, i.e. all data that the authorized persons have made available to the Bank at the occasion of arranging the RBA iDIREKT SERVICE, and all data which the Bank should learn while executing the Agreement on the use of RBA iDIREKT SERVICE may be further processed, used and published for the purposes of processing or provided for use to the members of Raiffeisen group in the country and abroad, for the purpose of risk management, creating a joint database of clients of the afore mentioned group, delivering informative offers on services provided by the members of the group, the possible assignment of claims which the Bank has in respect to the Client, in the aim of preventing money laundering and terrorism financing, and in the aim of handling complaints. All users - applicants for the use of RBA iDIREKT SERVICE state that they agree that all data on the Agreement on the use of RBA iDIREKT SERVICE may be communicated to FINA for the purpose of issuing the Certificate.

To be filled out by the Bank:

 <hr style="border: 0; border-top: 1px solid black;"/> <p>Application approved by / Certification of the Bank</p>	<hr style="border: 0; border-top: 1px solid black;"/> <p>Date of Application receipt</p>
<p>Financial Agency Zagreb, Ulica grada Vukovara 70, OIB: 85821130368 (hereinafter: FINA), represented by Dražen Čović, Chairman of the Management Board and</p>	
<input style="width: 100%; height: 20px;" type="text"/> <small>(short name of the business entity)</small>	
<input style="width: 100%; height: 20px;" type="text"/> <small>(headquarters -country, place, street and number, OIB)</small>	
<p>(hereinafter: business entity), represented by <input style="width: 60%; height: 20px;" type="text"/> <small>(first and last name, function of the person authorized for representation)</small></p>	

enter into the

AGREEMENT on providing certification services

Article 1

The parties' rights and obligations hereunder arise from the provisions of the Electronic Signature Act (hereinafter referred to as the Act), regulations adopted pursuant to the Act, the Certification Policy (hereinafter referred to as CP), the Terms and Conditions of Business Entity Certification Services (hereinafter referred to as the Terms and Conditions), and other FINA's certification service documents. FINA shall make the applicable Terms and Conditions and the pricelist for its certification services available at <http://www.fina.hr/finadigicert>.

Article 2

Upon receiving a written request from the Business Entity and following the completion of the required procedure, FINA shall perform the following services (using the appropriate forms in paper or electronic format):
 1) issuance of certificates for the signatory(form: Application for the use of RBA iDIREKT SERVICE and issuance of the FINA certificate for business entities)
 2) revocation, suspension, reactivation and recovery of certificates(form: Application for revoking, suspension, reactivation and recovery of the certificate issued to the business entity)

Article 3

In consideration of the services specified in Article 2 of this Agreement, the Business Entity shall pay a fee to Raiffeisenbank Austria d.d. (hereinafter referred to as the Bank) as a party which performs registration activities on behalf of FINA. The fee payment method is defined in a special agreement made between the Bank and the business entity.

Article 4

This Agreement comes into effect as of the date of being signed by the person authorized to represent the business entity, if the Agreement on Use of RBA iDIREKT SERVICE between the Bank and the Business Entity has entered into force. In case the Agreement on Use of RBA iDIREKT SERVICE should enter into force after the date of signing this Agreement, this Agreement shall take effect as of the date of the the Agreement on Use of RBA iDIREKT SERVICE. In respect of each signatory, this Agreement shall take effect as of the date on which the respective signatory signs the receipt of RBA iDIREKT package with the advanced electronic signature creation tool, provided the Agreement on Use of RBA iDIREKT SERVICE between the Bank and the business entity has become effective.

Article 5

This Agreement is entered into for an indefinite period of time. The Business Entity may terminate the Agreement in writing without stating its reasons. FINA shall terminate the Agreement if:

- 1) the Business Entity or signatory fails to meet any requirements provided in CP or the Terms and Conditions,
- 2) the Business Entity or signatory acts in violation of any provisions of this Agreement.
- 3) This agreement is terminated in case the business entity ceases to be a client of the Bank or FINA receives the Bank's notice that the account of the business entity has been blocked.

In case of cancellation or termination of the Agreement all certificates issued hereunder shall be revoked. If this Agreement is cancelled by one or several signatories or the business entity cancels it for one or several signatories, or FINA cancels it for one or several signatories, it shall cease to be valid only for the said signatory/signatories, and remain in force for other signatories. In that case all certificates issued to the respective signatory/signatories shall be revoked.

Article 6

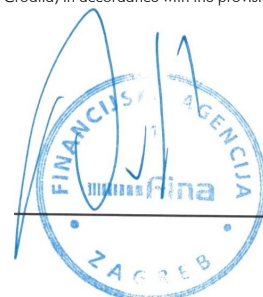
The parties shall use their best efforts to resolve any disputes between them amicably; failing this, they shall submit to the jurisdiction of a competent court in Zagreb, Croatia, in accordance with the provisions of Croatian law.

Article 7

This Agreement is executed in two counterparts, one for each party to the Agreement.

Zagreb, _____

Financial Agency
Chairman of the Board, Dražen Čović



Additional Services and Applicants for the Use of RBA iDIREKT SERVICE and Issuance of the FINA Certificate for Business Entities

Name of the business entity		
	RBA Transaction Account	Business entity ID/filled by the Bank

*Raiffeisen Invest - buying/selling units using iDIREKT SERVICE

..... FIRST AND LAST NAME Personal identification number "OIB" E-mail (obligatory for the use og B2G services)	<input type="checkbox"/> USB with FINA certificate <input type="checkbox"/> SmartCard with FINA certificate <hr/> <input type="checkbox"/> arranging new device <input type="checkbox"/> adding authorisation to the existing device Serial number <input style="width: 100%;" type="text"/>	<input type="checkbox"/> entry**** <input type="checkbox"/> authorisation**** <input type="checkbox"/> entry and authorisation**** ID of the user/ to be filled out by the Bank <input style="width: 100%;" type="text"/> Phone number <input style="width: 100%;" type="text"/>
..... FIRST AND LAST NAME Personal identification number "OIB" E-mail (obligatory for the use og B2G services)	<input type="checkbox"/> USB with FINA certificate <input type="checkbox"/> SmartCard with FINA certificate <hr/> <input type="checkbox"/> arranging new device <input type="checkbox"/> adding authorisation to the existing device Serial number <input style="width: 100%;" type="text"/>	<input type="checkbox"/> entry**** <input type="checkbox"/> authorisation**** <input type="checkbox"/> entry and authorisation**** ID of the user/ to be filled out by the Bank <input style="width: 100%;" type="text"/> Phone number <input style="width: 100%;" type="text"/>

*By selecting the said option and by signing the Application for the Use of RBA iDIREKT SERVICE and Issuance of the FINA Certificate for Business Entities, the client authorises all RBA iDirekt service users with the authorization function, to place and authorize instructions for issuance and purchase of shares in the RI funds in keeping and in the manner as defined under the General Terms and Conditions of Raiffeisenbank Austria d.d. for the Use of RBA DIREKT SERVICE for business entities, with which they are fully familiar and accept these in entirety. The client is familiar with the fact that by selecting this functionality, it is activated in all of their accounts held with RBA. The client acknowledges to be familiar with the Prospectus and Rules of the fund in which they buy/sell shares and that they accept these in entirety.

**By signing this Application, the Applicants for the Use of RBA iDIREKT SERVICE and Issuance of the FINA Certificate for Business Entities accept and state that they agree also to any and all provisions of the Agreement on the Certification Service that constitutes an integral part of this Application.

*** By signing this document, the person authorised for representation accepts any and all provisions of the Agreement on the Certification Service, places the Application for the Use of RBA iDIREKT SERVICE and Issuance of the FINA Certificate for Business Entities, and certifies the information on the persons applying for the issuance of the FINA Certificate for Business Entities and the use of the RBA iDIREKT SERVICE.

****If you have contracted access to the mBIZ service, by contracting the RBA iDIREKT service you will be assigned the same authorisation level as well as the accompanying additional features that you have contracted already for the access to and use of the mBIZ service.

OFFICER ID AND SIGNATURE

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***Verification of the person/s authorized for representation