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 enterpreneurs and freelancers)

Raiffeisen BANK

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:

Application approved by / Certification of the Bank

Date of Application receipt

Financial Agency
Zagreb, Ulica grada Vukovara 70, OIB: 85821130368
(hereinafter: FINA), represented by Dražen Čović, chairman of the Board and

(short name of the business entity)

(headquarters -country, place, street and number, OIB)

(hereinafter: business entity), represented by

(first and last name, function of the person authorized for representation)

enter into the

AGREEMENT
on providing certification services

Article 1.
The rights and obligations of the contracting parties as under this Agreement are derived from the provisions of the Regulation (EU) No. 910/2014 of the European Parliament and Council of 23 June 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC (hereinafter: eIDAS Regulation), Act on implementation of the Regulation (EU) No. 910/2014 of the European Parliament and Council of 23 June 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC, Certificate Policy for Qualified Certificates for Electronic Signatures and Seals or Certificate Policy for Non-qualified Certificates (hereinafter: CPQC-eIDAS, or CPNQC-eIDAS), Certification Practice Statement for Qualified Certificates for Electronic Signatures and Seals or Certification Practice Statement for Non-Qualified Certificates (hereinafter: CPSQC-eIDAS, or CPSNQC-eIDAS), Terms and Conditions of Providing Certification Services for Personal Certificates (hereinafter: Terms and Conditions) and other acts of FINA on providing certification services.

FINA undertakes to make the acts from paragraph 1 of this Article and the price list for certification services available on the internet address 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
2) revocation, suspension, reactivation and recovery of the certificate

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 refer 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.

If the contractual relationship between FINA and the Signatory continues even after the business co-operation between the Bank and FINA has ceased, the Signatory shall pay the fee to FINA, in keeping with the price list for FINA services, within 15 days from the invoice date, save if otherwise defined by other acts. The Bank will notify the Signatory on the termination of the relationship between FINA and the Bank.

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 Agreements shall take effect as of the date of 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 tool, provided the Agreement on Use of RBA iDIREKT SERVICE between the Bank and the business entity has become effective.

Article 5.
The Agreement is entered into for an indefinite 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) FINA may terminate this agreement and revoke the certificate in case the business entity ceases to be a client of the Bank or receives the Bank's notice that the account of the business entity has been blocked, unless the contractual parties agree otherwise

In case of cancellation of 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

- The service is contracted for all transaction accounts and the fee is charged accordingly
- The client agrees that the Bank enters the respective transaction account number subsequently

RBA transaction account number

Business entity ID / to be filled out 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)

☐ USB with FINA certificate
☐ SmartCard with FINA certificate

☐ arranging new device
☐ adding authorisation to the existing device

Serial number

☐ entry****
☐ authorisation****
☐ entry and authorisation****

**User signature

ID of the user/ to be filled out by the Bank

Phone number

FIRST AND LAST NAME

Personal identification number "OIB"

E-mail (obligatory for the use og B2G services)

☐ USB with FINA certificate
☐ SmartCard with FINA certificate

☐ arranging new device
☐ adding authorisation to the existing device

Serial number

☐ entry****
☐ authorisation****
☐ entry and authorisation****

**User signature

ID of the user/ to be filled out by the Bank

Phone number

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 Certification Service Agreement. Information on the client of the FINA personal data processing as collected by this Request are available on http://rdc.fina.hr/gdpr/gdpr-info.pdf.

*By selecting the said option and by signing the Application for Use of RBA iDIREKT SERVICE and Issuance of the FINA Certificate for Business Entities, the Client authorizes all RBA iDirekt service users with 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 businesses 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 and that they accept these in entirety.

**By signing this Application, the Applicants for the Use of the 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 authorized for representation accepts any or 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 informations on the persons applying for the issuance of FINA Certificate for Business Entities and the use of 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. If the services RBA iDIREKT and mBIZ are contracted at the same time, identical authorisations are applicable to both services.

OFFICER ID AND SIGNATURE

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