

## An Excerpt from J&T banka d.d. Decision on Fees Charged for Payment Transaction Services with Corporate and Retail Clients, for Services Provided in Corporate Transactions

### CHARGES FOR TRANSACTION ACCOUNT

<b>C.1</b>	<b>Account Management</b>	
C.1.1	Opening an Account	6,64 EUR
C.1.2	Closing an Account	13,27 EUR
C.1.3	Account Management - If there is account activity during a calculated month - If there is no account activity during a calculated month	2,39 EUR No charge
C.1.4	Amending a Registered Signature	3,98 EUR
C.1.5	Initiating and Amending Line of Credit	4,65 EUR per order
<b>C.2</b>	<b>Internet Banking</b>	
C.2.1	Initial Issuing of a Certificate	3,98 EUR per certificate
C.2.2	Smart Card Reader	19,91 EUR
C.2.3	Using an E-payment Service	4,65 EUR per card/monthly
C.2.4	Issuing an Initial Card	No charge
C.2.5	Issuing a Replacement Card	53,09 EUR
<b>C.3</b>	<b>Registering an Account</b>	
C.3.1	Changing a Registered Account	5,31 EUR
<b>C.6</b>	<b>Notification of Account Changes</b>	
C.6.1	Regular Activities - Delivery of Statements to an Address - Personal withdrawal at the Bank - Personal withdrawal at FINA - Internet banking - Fax - E-mail	5,00 HRK / Statement / currency 3,00 HRK / Statement / currency 4,00 HRK / Statement / currency No charge 3,00 HRK / Statement / currency 2,00 HRK / Statement / currency
C.6.2	Additional Copies Requested by the Client - Delivery of Statements to an Address - Personal withdrawal at the Bank - Internet banking - Fax - E-mail	20,00 HRK / Statement / currency 15,00 HRK / Statement / currency No charge 10,00 HRK / Statement / currency 7,00 HRK / Statement / currency
<b>C.7</b>	<b>Issuing BON-2 Solvency Forms</b>	
C.7.1	Issuing Solvency Forms for the Purposes of Approval of a Bank Loan - for a period of 30 Days - for a period of 90 Days - for a period of 180 Days - for a period of 365 Days	9,29 EUR 13,27 EUR 15,27 EUR 19,91 EUR

C.7.2	Solvency Forms Issued for Other Purposes <ul style="list-style-type: none"> <li>- for a period of 30 Days</li> <li>- for a period of 90 Days</li> <li>- for a period of 180 Days</li> <li>- for a period of 365 da Days na</li> </ul>	9,29 EUR 13,27 EUR 15,27 EUR 19,91 EUR	+ PDV (VAT)
<b>C.8</b>	<b>Reminder</b>	3,98 EUR	
<b>C.9</b>	<b>Other</b>		
C.9.1	Certificates and statements at the Client's Request	6,64 EUR	
C.9.2	Issuing Documents Held in the Archive	1,99 EUR	
C.9.3	Charges Accrued from Fees and Other Costs	0,20 EUR	
C.9.4	Complaints	Actual costs	
C.9.5	Opening and maintaining an Escrow Account	0,15% - 1% of the amount, one-off	
<b>C.11</b>	<b>Activities Related to Postal Orders</b>		
C.11.1	Receipt and Control of a Postal Order	0,27 EUR	
<b>C.12.</b>	<b>Other Costs (FINA and Others)</b>	Actual costs	

## CHARGES FOR DOMESTIC AND CROSS-BORDER PAYMENT TRANSACTIONS IN EUR

<b>C.4</b>	<b>Cash Payment Transactions</b>	
C.4.1.	In-branch Cash Withdrawals	0,19% of the amount withdrawn + 0,40 EUR per order
C.4.2	Cash Withdrawals in FINA branches	0,23% of the amount withdrawn + 0,53 EUR per order
C.4.3	Depositing Cash in Bank's branches	0,19% of the amount deposited + 0,40 EUR per order
C.4.4	Depositing Cash in FINA branches	0,23% of the amount deposited + 0,53 EUR per order
C.4.5	Cash Withdrawals with Fina GS	0,20% of the amount withdrawn + 0,53 EUR per order
C.4.6	Depositing Cash with Fina GS	0,20% of the amount deposited + 0,53 EUR per order
C.4.7	Depositing Cash into a FINA Day/Night Vault	0,23% of the amount deposited + 0,53 EUR per order
C.4.8	Depositing Cash on an User's Retail Account Held with a Different Bank	0,30% of the amount deposited + 0,53 EUR per order
C.4.9	Exchanging Cash	0,50% of the amount
C.4.10	Exchanging Inadequate Banknotes	5% of the amount
<b>C.5</b>	<b>Non-cash Payment Orders</b>	
C.5.1.	Internal Payment Order Transactions to the Bank's Account	No charge
C.5.2	Internal Payment Order Transactions Among Bank's Clients	
C.5.2.1	Payment Orders Submitted on Due Date <ul style="list-style-type: none"> <li>- Paper Payment Orders</li> <li>- Payment Orders on a Magnetic Medium</li> <li>- E-payment Orders</li> <li>- Payment Orders Submitted at FINA</li> <li>- Payment Orders on a Magnetic Medium at</li> </ul>	1,33 EUR / order 0,27 EUR / order  0,28 EUR / order

	FINA	0,80 EUR / order 0,53 EUR / order
C.5.2.2	Payment Orders Submitted Before Due Date (announcement) <ul style="list-style-type: none"> <li>- Paper Payment Orders</li> <li>- Payment Orders on a Magnetic Medium</li> <li>- E-payment Orders</li> <li>- Payment Orders Submitted at FINA</li> <li>- Payment Orders on a Magnetic Medium at FINA</li> </ul>	1,33 EUR / order 0,27 EUR / order 0,27 EUR / order 0,66 EUR / order 0,41 EUR / order
C.5.3	Interbank Payment Orders	
C.5.3.1	Payment Orders Submitted on Due Date <ul style="list-style-type: none"> <li>- Paper Payment Orders</li> <li>- Payment Orders on a Magnetic Medium</li> <li>- E-payment Orders</li> <li>- Payment Orders Submitted at FINA</li> <li>- Payment Orders on a Magnetic Medium at FINA</li> </ul>	1,59 EUR / order 0,33 EUR / order 0,80 EUR / order 0,86 EUR / order 0,48 EUR / order
C.5.3.2	Payment Orders Submitted Before Due Date (announcement) <ul style="list-style-type: none"> <li>- Paper Payment Orders</li> <li>- Payment Orders on a Magnetic Medium</li> <li>- E-payment Orders</li> <li>- Payment Orders Submitted at FINA</li> <li>- Payment Orders on a Magnetic Medium at FINA</li> </ul>	1,59 EUR / order 0,80 EUR / order 0,33 EUR / order 0,79 EUR / order 0,41 EUR / order
C.5.3.3	Credits from outer systems	0,13 EUR / order
C.5.4	Interbank Payment Orders – Urgent Execution <ul style="list-style-type: none"> <li>- Paper Payment Orders</li> <li>- E-payment Orders</li> </ul>	14,60 EUR / order 13,27 EUR / order
C.5.5	Offsets <ul style="list-style-type: none"> <li>- Paper Payment Orders</li> <li>- E-payment Orders</li> </ul>	0,46 EUR / order 0,13 EUR / order
C.5.6	Standing Orders <ul style="list-style-type: none"> <li>- Paper Payment Orders</li> <li>- Payment Orders on a Magnetic Medium</li> <li>- E-payment Orders</li> <li>- Payment Orders Submitted at FINA</li> <li>- Payment Orders on a Magnetic Medium at FINA</li> </ul>	0,41 EUR / order 0,35 EUR / order 0,13 EUR / order 0,46 EUR / order 0,41 EUR / order
C.5.7	Issuing Receipts for Starting Capital and Recapitalisation Deposits	6,64 EUR
C.5.8	Transfer of a Starting Capital Deposit to an Account Held with the Bank	No charge
C.5.9	Transfer of a Starting Capital Deposit to an Account Held with another Bank	1,33 EUR
C.5.10	Cancellation of a Payment Order or a Refund Requested by the Payer	1,99 EUR
C.5.11	Processing Bills of Exchange Submitted for Payment (Safekeeping, Collection and Returning Uncovered Bills of Exchange)	2,65 EUR / order / Bill
C.5.12	Forwarding Orders for Closed Accounts at the Client's Request	1,33 EUR / order; quarterly payments

## CHARGES FOR DOMESTIC, CROSS-BORDER AND INTERNATIONAL PAYMENT TRANSACTIONS IN FOREIGN CURRENCIES AND INTERNATIONAL PAYMENT TRANSACTIONS IN EUR

<b>A.6.</b>	<b>Cash Transactions in Foreign Currencies</b>	
A.6.1.	Cash Withdrawals in Bank's branches - Up to EUR 15,000.00 - Over EUR 15,000.00	1% min 6,64 EUR 1,50%
A.6.1.	Cash Deposits	0,30% min 6,64 EUR max 530,89 EUR
<b>A.1.</b>	<b>Domestic, cross-border and international payment transactions in foreign currencies and international payment transactions in EUR</b>	
<b>A.1.1</b>	<b>Payments and Transfers (Outflows)</b>	
A.1.1.1	Internal Payment Orders - Payment Orders Submitted on Paper	0,20% min 6,64 EUR max 530,89 EUR
A.1.1.2	Inter-bank Payment Orders - Payment Orders Submitted on Paper - Submitted E-payment Orders	0,30% min 6,64 EUR max 530,89 EUR 0,25% min 6,64 EUR max 530,89 EUR
A.1.1.3	Inter-bank Payment Orders – Urgent Execution - Payment Orders Submitted on Paper - Submitted E-payment Orders	0,60% min 13,27 EUR max 663,61 EUR 0,50% min 13,27 EUR max 663,61 EUR
A.1.1.4	Conditional Remittances	0,50% min 13,27 EUR max 663,61 EUR
<b>A.1.2</b>	<b>Collections (Credits)</b>	
A.1.2.1	Credits	0,25% min 6,64 EUR max 530,89 EUR
A.1.2.2	Conditional Remittances	0,50% min 13,27 EUR max 663,61 EUR
<b>A.2</b>	<b>Other</b>	
A.2.1	Subsequent Alteration of Details included on a Payment Order	13,27 EUR + Cost Born by the Foreign Bank
A.2.2	Invalid IBAN or BIC	13,27 EUR + Cost Born by the Foreign Bank
A.2.3	Request/Claim	13,27 EUR + Cost Born by the Foreign Bank
A.2.4	Payment Order Cancellation/Refund/Annulment	13,27 EUR + Cost Born by the Foreign Bank
A.2.5	Sending a SWIFT message	6,64 EUR
A.2.6	Transfer of Foreign Currency Remittances to Another Bank	10,00 EUR

## DOCUMENTARY AND CLEAN COLLECTION AND DOCUMENTARY LETTERS OF CREDIT

<b>A.3</b>	<b>Documentary and Clean Collection</b>	
<b>A.3.1</b>	<b>Loro Collection (Credits)</b>	
A.3.1.1	Delivering Documentation Free of Payment or the Return of Documentation	13,27 EUR
A.3.1.2	Documentary and Clean Collection without entering a protest of the Bill of Exchange	0,15% min 26,54 EUR
A.3.1.3	Documentary and Clean Collection with entering a	0,35% min 39,82 EUR + other cost

	protest of the Bill of Exchange	
A.3.1.4	Obtaining Acceptance of Bills of Exchange	0,15% min 13,27 EUR
A.3.1.5	Changing Instructions	26,54 EUR + other cost
A.3.1.6	Payment as per Loro Collection	0,25% min 4,65 EUR max 530,89 EUR
<b>A.3.2</b>	<b>Nostro Collection (Outflows)</b>	
A.3.2.1	Documented and Clean Collection	0,15% min 13,27 EUR
A.3.2.2	Changing Instructions	26,54 EUR
A.3.2.3	Cancellations	26,54 EUR + other cost
A.3.2.4	Credits as per Nostro Collection	0,25% min 4,65 EUR max 530,89 EUR
<b>A.4</b>	<b>Documentary Letters of Credit</b>	
<b>A.4.1</b>	<b>Nostro (Import) Documentary Credits</b>	
A.4.1.1	Opening Letters of Credit with Deposited Coverage	0,25%min 39,82 EUR quarterly
A.4.1.2	Opening a Letter of Credit Covered by another Letter of Credit (back to back)	1,25%, min 46,45 EUR quarterly + Cost Born by the Bank
A.4.1.3	Opening a Letter of Credit with Delayed Deposited Coverage	0,60% min 46,45 EUR quarterly
A.4.1.4	Changing a Letter of Credit's Conditions	53,09 EUR
A.4.1.5	Obtaining Confirmation	1%, min 66,36 EUR + Cost Born by the Bank
A.4.1.6	Subsequent Confirmation of a Letter of Credit	1,25%, min 66,36 EUR + Cost Born by the Bank
A.4.1.7	Payment of a Letter of Credit without Presenting Documentation	0,30% min 39,82 EUR
A.4.1.8	Payment as per Letter of Credit	0,25% min 4,65 EUR max 530,89 EUR
A.4.1.9	Diversion of Documentation	39,82 EUR
A.4.1.10	Cancelling Credit	39,82 EUR + Cost Born by the Bank
A.4.1.11	Collected fees shall not be refunded in the event that, for any reason, a letter of credit is not used or is not used in full	
A.4.1.12	Criminal Charges for Payment by Letter of Credit at the Banks Expense	3%, min 132,72 EUR
A.4.1.13	If the Duration of a Letter of Credit is less than three (3) Months, a full Quarterly Fee will be Charged	
<b>A.4.2</b>	<b>Loro (Outflow) Documentary Credits</b>	
A.4.2.1	Notification	0,10% min 33,18 EUR
A.4.2.2	Notification of Credits between Two Domestic Banks	0,10% min 33,18 EUR
A.4.2.3	Confirmation	According to the Management Board decision
A.4.2.4	Transfer of a Letter of Credit	0,30% min 39,82 EUR quarterly
A.4.2.5	Assistance to the First User when Transferring a Letter of Credit	66,36 EUR
A.4.2.6	Changing the Terms of a Letter of Credits	39,82 EUR
A.4.2.7	Downloading and Viewing Documents	0,30% min 39,82 EUR
A.4.2.8	Issuing of Blank Bills of Exchange within a Commercial Letter of Credit or Documentary Settlement transactions	0,66 EUR per document

A.4.2.9	Diversión of Documentation	39,82 EUR
A.4.2.10	Collection of Documentation	0,25% min 4,65 EUR max 530,89 EUR
A.4.2.11	Cancelation of Documentation	39,82 EUR + Cost Born by the Bank
A.4.2.12	Collected fees shall not be refunded in the event that, for any reason, a letter of credit is not used or is not used in full	

Valid from January 1st 2023