

## Closing of Abanka Purchase - Q&A

### Retail clients

#### **What are the reasons for Nova KBM d.d. purchasing Abanka d.d.?**

We want to create a stronger, stable and sustainably profitable bank that contributes to the economy of Slovenia. With the future merger we will connect the best of both banks.

#### **What does this mean for me?**

Initially, you will not experience changes. You can expect to access the same products and services, cards, ATMs, mobile and on-line banking, website, and we will continue to serve you in the respective branch and contact points.

#### **How will this benefit me?**

As of now, there is no change at all as the two banks continue operating separately as they do now. However, we plan to merge the two banks later this year, which means that you can expect to have access to an expanded banking network with more ATMs, branches and service points nationwide, as well as enhanced digital channels. You will also benefit from a stronger product and service offering, as we merge the very best of what Abanka d.d. and Nova KBM d.d. respectively offer.

#### **Will I see changes to my accounts and products with Nova KBM?**

At this point, there are no changes to the products and services currently offered to you. You can continue to use your Nova KBM d.d. branches, cards, website, mobile and online banking. When the two banks merge, we will take the opportunity to review and merge products across the two banks where appropriate.

#### **What will happen with my account number?**

Nothing - at this point, your account number remains the same. If there are any changes in the future, we will communicate them to you promptly.

#### **Will there be a change to my branch?**

As of now, all our customers will continue to have access to the same branches. Going forward, as the two banks merge, we will review the branch network as we aim to continuously improve the accessibility and services provided to our clients. Should there be any changes related to your local branch at the time, we will contact you promptly with further information.

#### **Will the pricing change?**

There are no changes at this point, however the bank is constantly reviewing its product set to reflect market conditions and expectations. Should there be any changes to our pricing in the future, we will notify you in advance.

#### **Will the Terms & Conditions change?**

There are no changes at this point due to the closing of the Abanka d.d. purchase, however the bank is constantly reviewing its Terms & Conditions. In case any changes in the Terms & Conditions in the future, we will notify you in advance.

### **Should I consolidate my loans?**

No – there is no changes to the products at this point and the two banks keep operating separately as before. In case of any changes in the future, you will be notified in due course.

### **Will Nova KBM d.d. / Abanka d.d. name change?**

At this stage changes in names are not planned. Any potential changes will be communicated to you in due course.

### **Can I now use banking services at Abanka d.d.'s branch offices?**

No. The two banks continue to operate separately as they do now. As Nova KBM d.d. clients, you are not able to use banking services at Abanka d.d. You are invited to continue doing business in your usual branch(es). We will contact you with details of any changes to your services and branch access in the future (if any).

### **Can I as Nova KBM d.d. client withdraw cash from an Abanka d.d. ATM free of charge?**

As both banks continue to operate as usual, there are no changes in the products and services provided to you (incl. fees). We will notify you in due course about any upcoming changes in services.

### **Who do I contact if I have further questions or concerns?**

You can contact staff in your usual branches or the bank's contact center with any questions. Alternatively, you can also write to us at [info@nkbm.si](mailto:info@nkbm.si). We will endeavor to resolve your query promptly.

### **Will my brokerage account be affected?**

There is no change to your current brokerage account. If there are any changes in the future, we will communicate to you promptly.

## **Corporate clients**

### **What to do when both Nova KBM d.d. and Abanka d.d. are lenders bi-laterally? Should we discuss terms and conditions?**

In such cases there will be no changes for you, unless the exposure of your company exceeds a certain threshold, which will be communicated to you.

### **Where should I transfer my business?**

There is no change to your current business. You will be notified by your Relationship Manager of any upcoming changes in due course.

### **Who do I contact if I have further questions or concerns?**

 **Nova KBM**

**ABANKA**

Please contact your dedicated Relationship Manager, who will be happy to assist you.