

Clients - Retail

General information

Q1: Whose customer will I be following the merger?

A: With the legal merger – i.e. following entry in the companies register, which is expected to take place on 1st September 2020 – Abanka will cease to operate as a legal entity and **all Abanka customers will become Nova KBM customers**. Abanka's operations will continue as part of the merged bank Nova KBM. With the legal merger, Nova KBM will enter into all of Abanka's legal relationships as its universal legal successor, which means that it will take on all the rights and obligations of Abanka.

After the legal merger of Nova KBM and Abanka, **clients will be able to use all services in the same manner as before, i.e. in their respective bank branches or business units, and via the same online and/or mobile bank that they already use**. Until the end of the operational merger, Nova KBM clients will not be able to carry out banking services in Abanka's current branch network and vice-versa. Clients will be notified on any changes in this regard in due time.

Q2: What does the legal merger mean for Abanka customers?

A: Until further notice, as a customer of Abanka, you will continue to use services in exactly the same way as before, namely:

- in **Abanka branches or business units**,
- via the **Abanet online banking and Abamobi mobile banking applications**,
- **Abadenarnica mobile wallet**.

As an Abanka client you cannot carry out banking services in Nova KBM's branch network yet. **Once the technological platforms of both banks have been fully merged** (this is planned for the beginning of 2021), **all clients will be able to use the unified range of products and services as well as over 960 banking points** (including post offices) **in our network which will be the largest physical network in the country**. We will keep you updated on any changes in this regard.

Since 1 April 2020, clients of Abanka and Nova KBM have been able to use their **debit cards for free cash withdrawals and account balance checks at around 400 ATMs in the combined network**.

Q3: What benefits will the operational merger bring to the clients?

A: The combined bank will have **over 960 contact points**, which is more than any other bank in Slovenia. It will also have the **most accessible and extensive banking network in Slovenia**, partly due to its strategic partnership with Pošta Slovenije. By combining the best innovations from both banks, we will be able to provide customers with **an even broader range of products and services**, supported by a powerful IT platform.

Q4: Who will process my personal data after the merger?

From the merger on, Nova KBM d.d. will process your personal data. Your personal data will be processed for the purposes of providing banking, financial and related services. At Nova KBM, we are aware of the importance of personal data protection, which is why we protect your data in accordance with the General Data Protection Regulation (GDPR) and the applicable law governing personal data protection. In order to implement the principle of fair and transparent processing, Nova KBM has prepared General Information on the Protection of Personal Data, which enables you to obtain in one place all relevant information relating to your rights, protection procedures and the processing of your personal data. General information on the

protection of personal data is available on the Nova KBM website (www.nkbm.si/vop), and after the merger it will also be available in all branches of the merged bank.

Q5: Will the prices of services change for Abanka clients?

A: Until further notice, fees for Abanka customers will be charged in accordance with the [current price list](#) (of the former Abanka). The bank will notify customers of any price changes via the usual channels.

Q6: I am a customer of both banks. What will happen with my deposit guarantee schemes?

A: As a result of the legal merger of the two banks, individual deposits of depositors at Nova KBM d.d. and Abanka d.d. will be combined into a joint deposit that could exceed the €100,000 limit covered by the guarantee. We notified customers about this in May 2020.

If the sum of your deposits in both banks after the merger exceeds the amount of the guaranteed deposit, you have the right, regardless of the contractual provisions, to claim early termination of the contract (deposit), without additional costs, including all related interest rates and other benefits until the date of payment. You can exercise this right for a maximum of 2 months after the date of the legal merger of the banks.

Accounts

Q7: What will happen to my current account number? Will I get a new one or will it stay the same?

A: For the time being, the current account numbers of Abanka customers will not change. When the operational merger (i.e. the integration of the systems of the two banks) is carried out, the bank will proceed with the renumbering of accounts. You will be notified about this in good time (prior to the operational merger).

After the operational merger and the transfer of your personal account to Nova KBM, you will be entitled to a number of benefits, e.g. the **Premium bundle** or **Komplet bundle**, which will provide you with both the traditional and digital banking services that you need for your everyday banking at a very competitive price. The Komplet bundle will not only bring you financial savings and discounts on loans products, but will also save you time, as you will be able to take care of many arrangements via Slovenia's best online banking service Bank@Net and the mBank@Net mobile bank.

We will be delighted for you to join the more than 100,000 users of Komplet, and to enjoy the best value services around.

Q8: If I am already a customer of both banks (Nova KBM and Abanka), what will happen to my account?

A: Nothing will change for Abanka customers when the legal merger takes place. Following the operational merger (account transfer), about which you will be notified in good time, the account will be transferred from the Abanka system to the Nova KBM system, which means that in this case you will have two accounts open with Nova KBM. If you do not wish to maintain two accounts, you will be able to request the closure of one of the accounts.

Q9: Who will inform competent institutions such as AJPES (Slovenia's public records agency) and FURS (Slovenia's financial administration) of the change to the current account number?

A: Following the operational merger, Nova KBM will inform the competent institutions of the change to the current account number.

Q10: Am I required to provide new authorisations for the holders of authorisations regarding my accounts?

A: Nothing will change for Abanka customers when the legal merger takes place. Following the operational merger of systems, about which you will be notified in good time, authorisations will be transferred to the renumbered accounts, which means that customers do not need to arrange new authorisations.

Q11: Will my salary / pension / social security benefits be paid into my new current account following the transfer of the account without me having to notify the payer of this?

A: Nova KBM will notify the entities responsible for paying pensions and social security benefits in good time about the renumbering of current accounts. In the case of salaries and other earnings paid into the account (rents, royalties, income from abroad etc.), the customer must communicate the change in account number to all payers making payments into the account.

Q12: Will I have to choose a bundle following the merger? Will the bank assign me a bundle?

A: Nothing changes with your account when the legal merger takes place. You can continue to use your account the way you are used to. We will keep you updated about any future changes.

If you are a holder of the Family Bundle in Abanka, after the operational merger and the transfer of your personal account to Nova KBM, Family Bundle ceases to exist and you can onboard to the **Premium bundle** or **Komplet bundle**, which will provide you with both the traditional and digital banking services that you need for your everyday banking at a very competitive price. The Komplet bundle will not only bring you financial savings and discounts on loans products, but will also save you time, as you will be able to take care of many arrangements via Slovenia's best online banking service Bank@Net and the mBank@Net mobile bank.

Standing orders and direct debits

Q13: Will I have to set up a new standing order/SDD? Who will take care of the transfer? Who will make all the necessary arrangements regarding my standing order?

A: There is no need to worry about standing orders. Just like authorisations, all active standing orders will be transferred, and all arrangements connected to the transfer of standing orders will be made by Nova KBM. In the case of SEPA direct debits, Nova KBM will notify all current recipients of direct debits from Abanka accounts of the new account number and in this way facilitate the uninterrupted payment of SEPA direct debits from the transferred accounts.

Online banking

Q14: What will happen to Abanka's online banking services at legal merger?

A: At legal merger there will be no change for you. As an Abanka customer, you will continue using Abanet online banking services at www.abanka.si same as today without interruption until your account is transferred to Nova KBM (beginning of 2021).

You will only be asked to change your password after you login to Abanet or Abamobi – you will be notified about that in your online or mobile application. Please note that Abanka never sends e-mails or SMSs to ask you to provide your personal data or passwords.

Q15: What online banking application will I be using after my accounts are transferred to Nova KBM (beginning of 2021)?

A: Following transfer (beginning of 2021), you will be able to use Nova KBM's advanced, award-winning online banking from www.nkbm.si, which is extremely simple, transparent and easy to use. Nova KBM's Bank@Net won the title of best online bank in Slovenia in 2020. You will be able to get all information about your transactions, payments and templates etc. in your new Nova KBM online banking application, itemised by account. Your Abanka accounts and cards will also be displayed in your Nova KBM online banking application.

Mobile banking

Q16: What will happen to Abanka's mobile banking application at legal merger?

A: At legal merger there will be no change for you. As an Abanka customer, you can use Abamobi mobile banking application in the same way as today until your account is transferred to Nova KBM (beginning of 2021). You will only be asked to change your password after you login to Abanet or Abamobi. Please note that Abanka never sends e-mails or SMSs to ask you to provide your personal data or passwords.

Q17: What mobile banking application will I be using after my accounts are transferred to Nova KBM (beginning of 2021)?

A: Following transfer (beginning of 2021), you will be able to use Nova KBM's mobile banking application mBank@net, which is extremely simple, transparent and easy to use. You will be able to get all information about your transactions, payments and templates etc. in your new Nova KBM online banking application, itemised by account. Your Abanka accounts and cards will also be displayed in your Nova KBM mobile banking application.

Q18: How will I pay bills via mobile banking from now on?

A: As an Abanka customer, you can continue to pay bills using Abanka's mobile banking application until your account is transferred to Nova KBM. Following the transfer, you will be able to pay your bills via the Nova KBM mBank@Net mobile banking application. The bank will transfer any existing scheduled payments to the new current account and will execute the payments on the desired date. This will be done regardless of the fact that the payment was scheduled via Abanka's mobile banking with a transaction date subsequent to the change of account and the switch to the Nova KBM mobile banking application.

Q19: What fees will I pay for using online/mobile banking mBank@Net?

A: The fees will be charged in accordance with the current price list.

ATMs

Q20: What will happen to the ATM network?

A: Abanka customers can already take advantage of the merged Abanka and Nova KBM ATM network. As of 1 April 2020, all Abanka customers have been able to use their debit cards to withdraw cash and check their balances on Nova KBM ATMs free of charge. Details of the Nova KBM ATM network can be found at <https://www.nkbm.si/poslovalnice-in-bankomati>, where all changes in the functioning of ATMs will also be explained.

Q21: Will I be able to make commission-free cash withdrawals from Nova KBM ATMs in the future?

A: Since 1 April 2020 Abanka customers have been able to make commission-free cash withdrawals and balance enquiries at the ATMs of both banks using their debit cards.

Payment cards

Q22: Will my Abanka debit card continue to be valid after the legal merger with Nova KBM?

A: Abanka debit cards will be valid until the transfer of your bank account to Nova KBM. You will receive your new card before the transfer takes place and will be notified about this in good time. The replacement of this card will be free of charge.

Q23: What about my other cards?

A: You will keep your deferred payment cards and instalment credit cards for some time after the transfer of your account to Nova KBM. You will be notified in good time about card replacements.

Q24: I had an overdraft limit with Abanka. Will I be able to keep it with Nova KBM?

A: All limits will remain unchanged at the legal merger. We will keep you updated about any future changes.

Q25: Will I still be able to use the Abadenarnica mobile wallet?

A: You can continue to use the Abadenarnica mobile wallet with Abanka payment cards until the transfer of your bank account to Nova KBM. After the transfer of your account, when you will also receive a new payment card, you will be notified in good time of all changes relating to the Abadenarnica mobile wallet.

Loans

Q26: Where can I take out a loan following the legal merger with Nova KBM?

A: Just as before, you as an Abanka can take out a loan at existing Abanka branches. We will keep you updated about any future changes.

Q27: What happens to loans after the merger? Do the conditions set out in the loan agreement (e.g. early repayment conditions) remain the same?

A: Loans and conditions in loan agreements will remain the same after the merger. We will keep you updated about any future changes.

Q28: What happens with mortgages? Who will cover the costs of transferring the mortgage?

A: Transfer of the mortgage will not be necessary. This means that you will incur no extra costs.

Deposits

Q29: What will happen to my deposits?

A: The terms and conditions for deposits remain unchanged, as defined in the contract that you signed with the bank. If any changes should occur in this respect, we will notify you about them in good time.

Savings

Q30: What will happen to savings accounts? What about interest?

A: The terms and conditions for savings accounts remain unchanged, as defined in the contract that you signed with the bank. If any changes should occur in this respect, we will notify you about them in good time.

Insurance

Q31: What will happen to the property or life insurance I took out via Abanka?

A: All insurance that you have taken out at Abanka will remain valid until the end of the insured period. Since these are insurance services, they will not be transferred like other banking services, as they are entered into with the insurance corporation, and are not affected by the merger. Following the operational merger, you will be able to take out new insurance policies at any branch of the merged bank, where you will find a wide range of life insurance, property insurance, health insurance, accident insurance and travel insurance available at favourable prices.

Other services

Q32: I have signed up to receive e-invoices. Will I still receive them or do I have to subscribe again?

A: Until further notice, operations for customers of the merged bank will continue unchanged. We will notify you in good time about any changes relating to electronic invoices (e-invoices).

Clients - Corporate

General information

Q33: I am a legal entity (Abanka customer). Who will be my relationship officer in the future?

A: You will be notified in good time of any changes of adviser and any other changes.

Q34: Will services costs change for Abanka customers (legal entities) as a result of the merger of the banks?

A: Following the legal merger of the banks, the current price lists of services of both banks will remain in force. You will be notified in good time of any changes.

Q35: I have deposits in both banks - are my deposits secure?

A: As a result of the legal merger of the two banks, individual deposits of depositors at Nova KBM d.d. and Abanka d.d. will be combined into a joint deposit that could exceed the €100,000 limit covered by the guarantee. We notified customers about this in May 2020.

If the sum of your deposits in both banks after the merger exceeds the amount of the guaranteed deposit, you have the right, regardless of the contractual provisions, to claim early termination of the contract (deposit), without additional costs, including all related interest rates and other benefits until the date of payment. You can exercise this right for a maximum of 2 months after the date of the legal merger of the banks.

Bank accounts

Q36: I have a business/I am a sole trader and I have a business account. What will happen to my business account?

A: Banking with your business account that was opened at Abanka will remain unchanged following the legal merger. We will keep you updated of any changes.

After the operational merger (beginning of 2021) you will be entitled to a number of benefits, e.g. the SMART BUSINESS bundle, which includes an automatic overdraft alongside the most important business banking services at a fixed competitive price.

Q37: What will happen to my account number? Will I get a new one or will it stay the same?

A: The account number will remain the same until the account is transferred to the Nova KBM system (until the operational merger of the banks). Customers will be notified in good time about the change of number.

Q38: What happens to the benefits I have as a holder of the Apaket Podjetnik or Apaket Društva bundle?

A: Holders of the Apaket Podjetnik or Apaket Društva bundle can continue to use all benefits at legal merger. We will keep you updated about any changes.

After the operational merger (beginning of 2021) you will be entitled to a number of benefits, e.g. SMART BUSINESS, which includes an automatic overdraft, alongside all the most important business banking services at a fixed competitive price.

Q39: Will the monthly statement of fees under the current account change at all or will it remain the same following the transfer of the account to Nova KBM?

A: Following the transfer of your account to Nova KBM, the monthly statement of fees will not change in terms of content but it will look slightly different. The fees will remain as specified in the price list until your account is transferred to the Nova KBM system.

Q40: What will happen with Account movements in the form of SWIFT MT940 messages?

A: Information on the balance and the movement of funds on the account in the form of SWIFT MT940 messages will continue to be provided in the future without interruption. After the transfer of your account to the Nova KBM system, or in the event of a new current account being opened before that date, we will send these messages from BIC code KBMASI2X. You will be notified separately about any changes in the structure of the message.

We advise all customers who use SWIFT MT940 messages to notify all banks involved in the process of exchanging these messages as soon as possible after receiving the new current account number and BIC code.

Q41: What will happen with SEPA direct debits (SDD) and e-invoicing?

A: If you settle your company's liabilities to suppliers via direct debits in your current account or via e-invoices, there will be no change after the legal merger, and you can continue making payments as before.

After receiving your new current account number, you are kindly requested to inform issuers of invoices about the change of account number as soon as possible. Unfortunately, the bank cannot make these arrangements for you since it does not have all the necessary details at its disposal.

Online and mobile banking

Q42: What will happen to the online banking operations of Abanka business customers?

A: Users of online banking services can continue to use the existing Abanka online banking application in the interim.

If you want to use the best online bank Bank@Net or Poslovni Bank@Net you need to open a new account at Nova KBM.

Q43: What will happen to Abanka's online, electronic and mobile banking services?

A: No change. You will be able to use Abanka's online, electronic and mobile banking services without interruption until the transfer of your account to Nova KBM.

Later, in the beginning of 2021, Nova KBM's own electronic, online and mobile banking applications will be available to you. In terms of functionalities and user experience, these will not differ significantly from Abanka's present solutions. The bank will provide you with information about past transactions carried out via Abanka's online, electronic and mobile banking applications, itemized by account and by payment card. You will be notified in good time about how to access this information and how long it will be available for.

Payment cards

Q44: What will happen to Abanka payment cards?

A: Abanka payment cards will remain valid up until the transfer of your account to Nova KBM, about which you will be notified in good time. When the transfer takes place, you will receive new payment cards. There will be no costs of any kind for replacing cards.

Loans and deposits

Q45: What interest rate will apply following the merger of the banks?

A: For existing loans/deposits, the interest rate will not change as a result of the merger. It will remain as specified in the loan/deposit agreement.

Q46: What happens to loans/deposits following the legal merger? Do the conditions laid down in the agreement remain the same?

Loans/deposits and the terms and conditions in the agreement will remain the same following the legal merger. If any changes should occur in this respect, we will notify you about them in good time.