

# FEE LIST FOR CORPORATE

## Validity 01.01.2023



| SERVICES  | FEE AMOUNT in € or %  | FREQUENCY                                       |
|---|---|---|
| <b>ACCOUNTS AND SAVINGS</b>   |   |   |
| <b>TRANSACTION ACCOUNTS</b>   |   |   |
| <b>ACCOUNT MAINTENANCE</b>  |   |   |
| Annual interest rate on sight deposits  | Published in the Decision on interest rate of Nova KBM                            |   |
| <b>I. ACCOUNT OPENING</b>   |   |   |
| Account opening   | free of charge  |   |
| Opening an account for foreign legal entities   | €100,00   | in the month of account opening                 |
| Opening a second and each subsequent transaction account (other than accounts with code F in the RTRR register)   | €35,00  | in the month of account opening                 |
| Extra charge for urgent account opening   | €50,00  | in the month of account opening                 |
| <b>II. TRANSACTION ACCOUNT ADMINISTRATION</b>   |   |   |
| <b>a) For sole traders and private professionals</b>  |   |   |
| Transaction account administration fee  | €6,50   | monthly   |
| Escrow account maintenance for: insolvency manager, notary, attorney, housing stock manager, executor, and other purposes   | €6,50   | monthly   |
| Transaction account administration for foreign legal entity   | €30,00  | monthly   |
| <b>b) For legal entities</b>  |   |   |
| Transaction account administration fee  | €13,00  | monthly   |
| Non-profit institutions serving households  | €6,50   | monthly   |
| Escrow account maintenance for: insolvency manager, notary, attorney, housing stock manager, executor, and other purposes   | €6,50   | monthly   |
| Transaction account administration for foreign legal entity   | €30,00  | monthly   |
| <b>c) Bundle administration</b>   |   |   |
| <b>For sole traders and private professionals</b>   |   |   |
| Smart Start **  | €6,99   | monthly   |
| Smart Business*   | €8,99   | monthly   |
| Flat rate   | according to agreement  | yearly / monthly                                |
| <b>For legal entities</b>   |   |   |
| Smart Business*   | €14,99  | monthly   |
| Flat rate   | according to agreement  | yearly / monthly                                |
| *Smart Business includes business account administration, use of online, electronic and mobile bank, issuance of debit card Visa, SMS notifications for transactions with the selected debit card, transaction account overdraft, issuance and use of Visa charge card, security SMS notification for transactions with Visa charge cards, five inflow domestic/crossborder transactions, 3-month lease-free new POS terminal leases (in accordance with the contractually agreed price). |   |   |
| **Smart Start includes business account management, use of business online, electronic and mobile banking, issuance of Visa debit cards.  |   |   |
| <b>III. TRANSACTION ACCOUNT CLOSURE</b>   |   |   |
| Earlier than 6 months after concluding the contract   | €30,00  | once, on a monthly statement                    |
| Earlier than 6 months after concluding the contract by order of the Bank  | up to the amount of available account balance, max €30,00                         | once, on a monthly statement                    |
| Termination of bundle by the client earlier than 12 months after concluding the contract  | €100,00   | once, on a monthly statement                    |
| <b>IV. ACCOUNT BALANCE STATEMENTS</b>   |   |   |
| Paper statement   | €5.00 / per statement   | once, on a monthly statement                    |
| Paper statement/duplicate   | €4.00 / per duplicate   | at the time of execution                        |
| MT940 per account   | €45,00  | monthly   |
| MT940 + MT942 per account   | €50,00  | monthly   |
| MT101 set up fee  | min €240,00   | after launch                                    |
| MT101   | €20,00  | monthly   |
| Pooling   | in accordance with the contract   |   |
| <b>V. STANDING ORDERS</b>   |   |   |
| Opening a standing order  | free of charge  |   |
| Changes (including cancellation) of a standing order  | €1,50   | at the time of execution                        |
| Cost of non-executed standing order   | €2,50   | at the time of execution                        |
| <b>VI. MANAGEMENT OF AVERAGE MONTHLY BALANCES</b>   |   |   |
| Management of average monthly balances  | free of charge  |   |
| <b>VII. OTHER FEES</b>  |   |   |
| Issuance of transaction and balance statements  | €8,50   | at the time of execution                        |
| Other certificates and statements (certificate of recapitalization, bank account certificate, zero debt certificate, certificate of Founding Capital, inquiry on signatories on individual business account, confirmation of financial identification, authorized signatories of companies ...)   | €8.54 including VAT   | at the time of execution                        |
| Solvency certificate, issuance of BON 2 form  | €18.30 including VAT  | at the time of execution                        |
| More extensive reports and certificates   | €122.00 including VAT   | at the time of execution                        |
| Change of customer's basic data (name, address, registered office, authorized person) and authorizations to use account   | €8,50   | at the time of execution                        |
| Written information on exchange rates, interest rates and similar for past periods  | €36.60 including VAT  | at the time of execution                        |
| Sending reminders   | €8.35 / per reminder  | monthly   |
| Distribution of SMS/e-mail notifications on transaction account use   | €0.05 / per message   | at the time of execution                        |
| Information on account balance at bank counter  | free of charge  |   |
| <b>LOANS</b>  |   |   |
| <b>SHORT-TERM LOANS</b>   |   |   |
| Preparation and processing (origination fee) up to €5,000.00: short-term loan / revolving / corporate overdraft / L/C coverage  | €130,00   | at production                                   |
| Preparation and processing (origination fee) from €5,001.00:  |   |   |
| Short-term loan with maturity up to one year  | 0.10% - 0.40%* min €200.00  | at production                                   |
| Loans - deposit insurance 100%  | 0.10% - 0.20%* min €130.00  | at production                                   |
| Revolving, Overdraft  | 0.20% - 0.80%* min €200.00  | at production                                   |
| Limit Smart Business  | 2% min €100.00 max €200.00  | at production                                   |
| Fee for undrawn part of revolving loan (Commitment fee)   | 0.10% - 0.55% * annually from the balance of the unused part of the approved loan | after booking, monthly for the month then ended |
| Approval of a credit line to provide cover for L/C  | 0.20% - 1.00%* min €200.00  | at production                                   |
| Utilization of credit line to provide cover for L/C   | 0.10% - 0.50% * from amount min €50.00 max €200.00                                | at production                                   |
| Fees on credit transactions are determined based on the following criteria, as set out by the Bank's rules: credit rating, competitive aspect, collateral, other products held by the client, and other criteria. The decision shall be reasoned in the Business Case document.   |   |   |
| *Loans with increasing balance are subject to a charge on the increased amount, as defined for the relevant type of loan. If the change of loan amount also extends the final maturity by more than one month, the change is subject to the same fee as a new loan.   |   |   |
| <b>SMART BUSINESS LOANS</b>   |   |   |
| SMART BUSINESS Loans  | 2% min €100.00 max €200.00  | at production                                   |

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| <b>LONG-TERM LOANS</b>   |  |                                 |
| Preparation and processing (Management fee) up to €5,000.00 (also applies to loans fully collateralized by a deposit and rescheduled loans)  | €130,00  | at production                   |
| Preparation and processing (Management fee) from €5,001.00 (also applies to rescheduled loans)   | 0.10% - 1.00%* min €200.00   | at production                   |
| Loans fully collateralized by deposit  | 0.10% - 0.20%* min €200.00   | at production                   |
| Administration of amortizing loans   | 0.05% - 0.20%* annually from the loan balance min €100.00  | yearly                          |
| Commitment fee for undrawn part of the loan  | 0.10% - 0.55%* annually from the balance of the undrawn part of the approved loan, min €100.00. There is no charge for using the loan for up to 30 days. | after booking, monthly for back |
| <i>Fees on credit transactions are determined based on the following criteria, as set out by the Bank's rules: credit rating, competitive aspect, collateral, other products held by the client, and other criteria. The decision shall be reasoned in the Business Case document.</i> |  |                                 |
| <i>*Loans with increasing balance are subject to a charge on the increased amount, as defined for the relevant type of loan. If the change of loan amount also extends the final maturity by more than one month, the change is subject to the same fee as a new loan.</i>             |  |                                 |
| <b>OTHER FEES</b>  |  |                                 |
| Special offers   | under contract with external partners  | at production                   |
| Cancellation after loan approval or signature of contract  | calculation of the fee for the preparation and processing of the loan according to the type of loan  | at production                   |
| Cancellation by the borrower after accepting an indicative offer   | 50% of the calculation of the fee for the preparation and processing of the loan according to the type of loan   | upon resignation                |
| Approval and preparation of a decision for the Slovenian Enterprise Fund and / or other financial institutions d.o.o.  | €200,00  | at production                   |
| Binding letter of intent   | 0.30% min €220.00  | at production                   |
| Modifications of approved loans  |  |                                 |
| Up to €5,000.00  | €130,00  | at production                   |
| From €5,000.01   | 0.10% - 0.30% min €200.00  | at production                   |
| Approval of a moratorium / deferral of payment under ZIUPOK (COVID 19)   |  |                                 |
| a) operations prohibited by a state or municipal ordinance   | free of charge   |                                 |
| b) in all other cases  | 0.30% min €200.00  | at production                   |
| Premature termination of the moratorium by request of the client under ZIUPOK (COVID 19)   | 0.10% of the amount of deferred principal, min €100.00   | at production                   |
| Early partial and fully repayment of the loan  | 2% of the amount of early payment, min €100.00<br>No compensation is charged when the repayment is up to 30 days before the due date.                    | at production                   |
| Issue of certificates and statements by request of the user (e.g. company rating, creditworthiness, amortization schedules, past interest rates, transaction cards, etc.)  | €30,00   | at request                      |
| Land registry permission fee (mortgage deregistration deed statement, notarized mortgage deregistration permissions)   | €80,00   | at request                      |
| Preparing opinions, analyses and reports relating to investments by request of the user  | 0.15% per invoice amount or min €300.00 + VAT  | at request                      |
| Preparing various statements, analyses by request  | on agreement + VAT   | at request                      |
| Financial risk assumed   | individual, according to the competence of the decision-making body  | at request                      |
| Sending reminders  | €8.35/per notice   | at the time of execution        |
| Issuing statement of accounts  | €18.30 including VAT   | at request                      |
| Credit transactions executed on behalf and for the account of legal entities using balances intended for consumers for construction of residential property  | 1.25% three months period, min €3,34<br>max €10.43 per individual credit*  | quarterly                       |
| Credit transactions executed on behalf and for the account of other legal entities   | 0.5% min €8.35 or by agreement and contract with the legal entity*   | quarterly                       |
| <i>*Charged on the balance of loans drawn and amortizing at the end of the quarter for the quarter then ended. Applies to existing facilities; the Bank does not originate new facilities.</i>   |  |                                 |
| <b>CARDS</b>   |  |                                 |
| <b>PAYMENT CARDS</b>   |  |                                 |
| <b>VISA BUSINESS CARD</b>  |  |                                 |
| Annual membership fee  | €50,00   | the first month after issue     |
| Card cancellation  | €20,00   | at request                      |
| Cash withdrawals (ATM or POS terminal)   | 5% of amount, min €15,00   | monthly                         |
| Creating a copy of the purchase slip/collecting the slip from point of sale (transaction carried out by the cardholder - has no slip)  | €8,00  | at production                   |
| Change of monthly card-linked account limit by request of the client   | €50,00   | at production                   |
| Change of monthly card limit by request of the client  | €5,00  | at production                   |
| Change of settlement date by request of the client   | €5,00  | at production                   |
| <b>VISA DEBIT BUSINESS CARD</b>  |  |                                 |
| Card issuance and regular, automatic renewal   | €4,00  | the first month after issue     |
| Card cancellation  | €10,00   | at request                      |
| Cash withdrawals   |  |                                 |
| a) at ATMs owned by Nova KBM   | free of charge   |                                 |
| b) at other ATMs and through POS   | €3,50  | at the time of the transaction  |
| Creating a copy of the purchase slip/collecting the slip from point of sale (transaction carried out by the cardholder - has no slip)  | €8,00  | at production                   |
| <b>VISA PREPAID BUSINESS CARD</b>  |  |                                 |
| Annual membership fee  | free of charge   |                                 |
| Card issuance and regular, automatic renewal   | €10,00   | at production                   |
| Unblock fee  | €2,00  | at production                   |
| Card cancellation  | €10,00   | at request                      |
| Mini statement at ATMs owned by Nova KBM   | free of charge   |                                 |
| Mini statement at ATM of another bank  | €0,30  | at production                   |
| Prepaid account top-up (online or through a bank account)  | free of charge   |                                 |
| Cash withdrawal  |  |                                 |
| a) At bank counters of Nova KBM  | €3,50  | at the time of the transaction  |
| b) At ATMs owned by Nova KBM   | free of charge   |                                 |
| c) ATMs of other banks and POS   | €3,50  | at the time of the transaction  |

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| Transfer from Prepaid Account to Transaction Account of Nova KBM   |  |                                |
| a) Online bank   | free of charge   |                                |
| b) Bank counters   | €3,50  | at the time of the transaction |
| Balance check  |  |                                |
| a) at ATMs owned by Nova KBM   | free of charge   |                                |
| b) ATMs of other banks in Slovenia   | €0,60  | monthly                        |
| <b>ONLINE BANK PAYMENTS (FOR MERCHANTS)</b>  |  |                                |
| Online bank payments in online store (for merchants)   | Merchants fee 3%<br>max €10.02 from the amount of single payment | monthly or under contract      |
| <b>OTHER</b>   |  |                                |
| Early card replacement   | €10,00   | at production                  |
| Order a new PIN for an existing card   | €10,00   | at production                  |
| Costs of unjustified complaints  | €10,00   | after unjustification          |
| SMS notifications on transactions for a single card  | €1,00  | monthly                        |
| Transaction statements by request of the client  |  |                                |
| a) Online bank statement   | free of charge   | monthly                        |
| b) Second statement by request of the client   | €5,00  | at production                  |
| Sending reminders  | €8.35 / per reminder   | at the time of execution       |
| <b>PAYMENTS</b>  |  |                                |
| <b>DOMESTIC / CROSS-BORDER REGULATED PAYMENT OPERATIONS<sup>1</sup></b>  |  |                                |
| <b>INBOUND TRANSACTIONS</b>  |  |                                |
| Cross-border regulated inbound / outbound payment in domestic payment operations   | 0,13€  | monthly                        |
| <b>OUTBOUND TRANSACTIONS</b>   |  |                                |
| <b>Electronic Order<sup>2</sup></b>  |  |                                |
| Internal order   | €0,38  | monthly                        |
| Payment order up to €50,000.00   | €0,98  | monthly                        |
| Payment order exceeding €50,000.00   | €6,90  | monthly                        |
| Urgent order   | €6,90  | monthly                        |
| <b>Paper order / order on a data medium<sup>2</sup></b>  |  |                                |
| Internal order   | €2,50  | monthly                        |
| Payment order up to €50,000.00   | €3,10  | monthly                        |
| Payment order over €50,000.00  | €10,00   | monthly                        |
| Urgent order   | €10,00   | monthly                        |
| <small>1) Regulated cross-border payment is a payment to / from an EU or EEA Member State* in EUR/ SEK / RON and must contain: Recipient's IBAN, amount of payment in EUR, SEK, RON, shared cost option marked "SHA", which means that each participant pays the costs of his bank to make or receive a payment. Payments to the UK and Switzerland in euro are also charged at the same prices. * EEA = EU + Iceland, Norway and Liechtenstein</small>  |  |                                |
| <small>2) These items do not apply to remittances for humanitarian purposes (tariff annex), payments to subsidiaries and associates of Nova KBM to transaction accounts held with Nova KBM, payments to SAVA Infond to transaction accounts held with a custodian bank, with Raiffeisen Capital Management payments (RCM), Raiffeisen Kapitalanlage - Gesellschaft mbH to transaction accounts with Nova KBM, payments to Sava pokojninska dd - PDPZ long-term business fund to transaction accounts with Intesa SanPaolo Bank, payments to Triglav funds to transaction accounts with Nova KBM, and transfers to the joint account of stock exchange clients (SI56 0451 5000 2425 702).</small> |  |                                |
| <b>SEPA DIRECT DEBIT - PAYMENT RECEIPT</b>   |  |                                |
| Sepa direct debit - internal order   | €0,35  | monthly                        |
| Sepa direct debit - external order   | €0,35  | monthly                        |
| <b>SEPA DIRECT DEBIT - PAYER</b>   |  |                                |
| SEPA direct debits   | €0,40  | monthly                        |
| Non-executed SEPA direct debits  | €2,50  | monthly                        |
| Update of ban on SEPA direct debits under the core scheme  | €5,35  | monthly                        |
| Update of B2B scheme approvals   | €10,00   | monthly                        |
| <b>SEPA MASS PAYMENTS</b>  |  |                                |
| Collective order (batch)   | €6,50  | monthly                        |
| SEPA Mass payments (by order)  | €0,35  | monthly                        |
| Single SEPA  | €0,98  | monthly                        |
| <b>OTHER CROSS-BORDER AND OTHER PAYMENTS</b>   |  |                                |
| <b>INBOUND TRANSACTIONS</b>  |  |                                |
| Inbound payments   | 0.10% min €10.00 max €150.00                                     | monthly                        |
| Internal order for debt payments to Nova KBM   | free of charge   |                                |
| <b>OUTBOUND TRANSACTIONS</b>   |  |                                |
| <b>Internal order</b>  |  |                                |
| Electronic Order   | €0,38  | monthly                        |
| Paper order  | €2,50  | monthly                        |
| For deposits   | free of charge   |                                |
| <b>Standard payment order</b>  |  |                                |
| Paper order  | 0.20% min €20.00 max €300.00                                     | monthly                        |
| Electronic Order   | 0.10% min €10.00 max €150.00                                     | monthly                        |
| Urgent order   | 0.25% min €20.00 max €300.00                                     | monthly                        |
| <small>An additional fee of €17.00 is charged on all payment orders with the option OUR; for the BEN option, the fee is paid by the recipient.</small>   |  |                                |
| <b>STANDING ORDERS / AUTHORIZATIO</b>  |  |                                |
| Payments to accounts of consumers, sole traders, entrepreneurs (same account holder) at Nova KBM   | free of charge   |                                |
| Payments to loan and savings accounts of consumers at Nova KBM   | free of charge   |                                |
| Payment to accounts at Nova KBM  | €1,00  | monthly                        |
| Payment to accounts with another bank  | €1,35  | monthly                        |
| <b>MONITORING OF INBOUND PAYMENTS AND ACCOUNT BALANCES PLEDGED TO THIRD PARTY, BANK</b>  |  |                                |
| Monitoring per each account  | €110,00  | monthly                        |
| Notification of pledgee  | €11.00 per notification  | monthly                        |
| <b>OTHER CHARGES</b>   |  |                                |
| Complaint fee  | actual costs + €30.00  | monthly                        |
| Removal of order from payment schedule by request of the client / change of payment order priority   | €1.30 by order   | monthly                        |
| Written confirmation of executed transfer, inbound / outbound payment  | €8,00  | monthly                        |
| Early termination of deposits  | 1% of balance of deposit terminated early;<br>min €50.00         | at the time of execution       |
| Currency exchange  | free of charge   |                                |
| Sending reminders  | €8.35 / per reminder   | at the time of execution       |

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| <b>MODERN BANKING CHANNELS</b>  |   |   |                            |                          |                        |
| <b>E-BANKING</b>  |   |   |                            |                          |                        |
| <b>Set up fee</b>   |   |   |                            |                          |                        |
| Sole traders and private individuals  | free of charge  |   |                            |                          |                        |
| Legal entities  | free of charge  |   |                            |                          |                        |
| <b>Issuance of security credential:</b>   |   |   |                            |                          |                        |
| In the Approve mobile application   | free of charge  |   |                            |                          |                        |
| Token One one-time password generator (including theft, loss, damage)                             | €65,50  | the first month after introduction  |                            |                          |                        |
| Qualified digital certificate Halcom CA   | According to the valid Price list of Halcom CA for Legal entities | Issuing cost for qualified digital certificate is paid directly to Halcom |                            |                          |                        |
| <b>Monthly service fee</b>  |   |   |                            |                          |                        |
| Sole traders and private individuals  | €2,00   | monthly   |                            |                          |                        |
| Legal entities  | €5,90   | monthly   |                            |                          |                        |
| Change of Token One one-time password generator by request of the user                            | €10,00  | at request  |                            |                          |                        |
| <b>E-DOCUMENTS - TRANSMISSION OF E-DOCUMENTS AND E-LOGIN</b>                                      |   |   |                            |                          |                        |
| <b>ACCEPTANCE AND TRANSMISSION OF AN E-DOCUMENT TO THE RECIPIENT (CHARGE PAID BY THE ISSUER)</b>  |   |   |                            |                          |                        |
| <b>a) Internal delivery</b>   |   |   |                            |                          |                        |
| <b>Number of e-documents</b>  | <b>Size of each e-document:</b>                                   |   |                            |                          |                        |
|   |   | <b>up to 200 kB</b>   | <b>200 kB up to 500 kB</b> | <b>500 kB up to 1 MB</b> | <b>1 MB up to 2 MB</b> |
|   | Up to 500   | €0.12   | €0.13                      | €0.14                    | €0.17                  |
|   | 501 to 10,000   | €0.11   | €0.12                      | €0.13                    | €0.16                  |
|   | 10,001 to 25,000  | €0.10   | €0.11                      | €0.12                    | €0.15                  |
| 25,001 onwards  | €0.08   | €0.09   | €0.10                      | €0.14                    |                        |
| <b>b) External delivery</b>   |   |   |                            |                          |                        |
| <b>Number of e-documents</b>  | <b>Size of each e-document:</b>                                   |   |                            |                          |                        |
|   |   | <b>up to 200 kB</b>   | <b>200 kB up to 500 kB</b> | <b>500 kB up to 1 MB</b> | <b>1 MB up to 2 MB</b> |
|   | Up to 500   | €0.23   | €0.25                      | €0.26                    | €0.34                  |
|   | 501 to 10,000   | €0.21   | €0.22                      | €0.23                    | €0.32                  |
|   | 10,001 to 25,000  | €0.19   | €0.20                      | €0.21                    | €0.30                  |
| 25,001 onwards  | €0.16   | €0.17   | €0.18                      | €0.27                    |                        |
| <i>Charge calculated based on the number of e-documents sent and the size of each e-document.</i> |   |   |                            |                          |                        |
| <b>E-LOGIN / LOGOUT - ACCEPTANCE OF EXTERNAL E- DOCUMENTS (CHARGE PAID THE ISSUER)</b>            |   |   |                            |                          |                        |
| E-login / logout - acceptance of external e-documents.  | €0,02   | monthly   |                            |                          |                        |
| <b>E-RETURN RECEIPT (CHARGE PAID BY THE ISSUER)</b>   |   |   |                            |                          |                        |
| E-document: external delivery   | €0,02   | monthly   |                            |                          |                        |
| E-login / e-logout: external delivery   | €0,02   | monthly   |                            |                          |                        |
| <b>CASH BUSINESS</b>  |   |   |                            |                          |                        |
| <b>CASH OPERATIONS in €</b>   |   |   |                            |                          |                        |
| <b>CURRENCY EXCHANGE (domestic and foreign cash) at bank counter</b>                              |   |   |                            |                          |                        |
| Exchange of banknotes for coins and vice versa  | €0.20 per sleeve / bag  | monthly   |                            |                          |                        |
| Exchange of banknotes for banknotes   | 1.0% of amount<br>min €5.50 max €350.00                           | monthly   |                            |                          |                        |
| <b>CURRENCY EXCHANGE (domestic and foreign cash) at Post counter</b>                              |   |   |                            |                          |                        |
| Exchange of banknotes for coins and vice versa up to 50 pieces                                    | free of charge  |   |                            |                          |                        |
| Exchange of banknotes for coins and vice versa over 50 pieces                                     | 2% of amount; min €2.00   | at the time of execution  |                            |                          |                        |
| Exchange of banknotes for banknotes up to 10 pieces   | free of charge  | at the time of execution  |                            |                          |                        |
| Exchange of banknotes for banknotes over 10 pieces  | 1% of amount  | at the time of execution  |                            |                          |                        |
| <b>CASH WITHDRAWAL</b>  |   |   |                            |                          |                        |
| Coins   | €0.20 per sleeve / bag  | monthly   |                            |                          |                        |
| Coins (Post office)   | 0.2% of amount min €2.00  | monthly   |                            |                          |                        |
| Banknotes   | 0.11% of amount<br>min €2.90 max €150.00                          | monthly   |                            |                          |                        |
| <b>CASH DEPOSIT</b>   |   |   |                            |                          |                        |
| <b>a) 24-hour cash deposit</b>  |   |   |                            |                          |                        |
| Clients   | 0.30% of amount min €2.00   | monthly   |                            |                          |                        |
| Non-clients   | 0.40% of amount min €3.00   | monthly   |                            |                          |                        |
| <b>b) At bank counter</b>   |   |   |                            |                          |                        |
| <b>b1) Banknotes</b>  |   |   |                            |                          |                        |
| Clients   | 0.35% of amount min €2.20   | monthly   |                            |                          |                        |
| Non-clients   | 0.40% of amount min €3.80   | monthly   |                            |                          |                        |
| <b>b2) Coins</b>  |   |   |                            |                          |                        |
| Clients   |   |   |                            |                          |                        |
| Coin deposit up to €4.99  | free of charge  |   |                            |                          |                        |
| Coin deposit over €5.00   | 2.00% of amount min €4.00   | monthly   |                            |                          |                        |
| Non-clients   | 2.15% of amount min €5.00   | monthly   |                            |                          |                        |
| <b>c) Sealed cash deposit bag</b>   |   |   |                            |                          |                        |
| Clients   | 0.30% of amount min €2.00   | monthly   |                            |                          |                        |
| Non-clients   | 0.40% of amount min €3.00   | monthly   |                            |                          |                        |
| <b>REFUND OF UNCLAIMED CASH ON THE DAY OF TRANSFER</b>  |   |   |                            |                          |                        |
| Up to €10,000.00  | €10,00  | monthly   |                            |                          |                        |
| Over €10,000.00   | 0.60% of amount   | monthly   |                            |                          |                        |
| <b>FOREIGN CASH</b>   |   |   |                            |                          |                        |
| Withdrawal at bank counter  | 2.00% min €10.00  | monthly   |                            |                          |                        |
| Deposit at bank counter   | 0.60% min €3.00   | monthly   |                            |                          |                        |
| <b>24-HOUR CASH DEPOSIT</b>   |   |   |                            |                          |                        |
| Use fee   | €40,00  | yearly  |                            |                          |                        |
| Cash deposit bag (price per pc)   | €0.25 for banknotes,<br>€0.80 for coins                           | monthly   |                            |                          |                        |
| Issue of additional card (also applies to lost / damaged magnetic cards and keys)                 | €10,00  | at production   |                            |                          |                        |
| Unauthorized deposit of coins   | 4% of amount min €15.00   | after unauthorization   |                            |                          |                        |
| <b>WEB CASH</b>   |   |   |                            |                          |                        |
| WebGOTOVINA application usage fee   | free of charge  |   |                            |                          |                        |
| GLN (global location number usage fee)  | free of charge  |   |                            |                          |                        |
| Transfer of messages  | free of charge  |   |                            |                          |                        |
| <b>REPLACEMENT OF DAMAGED EURO BANKNOTES</b>  |   |   |                            |                          |                        |
| Replacement of euro banknotes (in case of damaged bill and triggered anti-theft devices)          | €0.10 per piece min €4.50   | at request  |                            |                          |                        |

# FEE LIST FOR CORPORATE

## Validity 01.01.2023



| SERVICES   | FEE AMOUNT in € or %   | FREQUENCY                                    |
|--|--|--|
| <b>OTHER</b>   |  |  |
| Purchase, sale and replacement of retail banknotes (applies to central vaults)   | 0.1% - 0.175% max €625.94  | at request                                   |
| Sending reminders  | €8.35 / reminder   | at the time of execution                     |
| <b>SAFE DEPOSIT BOXES</b>  |  |  |
| <b>RENTAL FEE for accountholders</b>   |  |  |
| For safe deposit box A - G   | €305.00 including VAT  | yearly                                       |
| Replacement of lost key  | €24.40 including VAT + real costs  | at issuing the key                           |
| Sending reminders  | €8.35 / reminder   | at the time of execution                     |
| <b>DOCUMENTARY BUSINESS</b>  |  |  |
| <b>DOCUMENTARY COLLECTION AND INTERNATIONAL BILL OF EXCHANGE</b>   |  |  |
| Nostro and loro documentary collection (opening or notification)   | 0.21% min €32.00 max €160.00   | at transaction / daily                       |
| Outstanding bill of exchange / returned document   | €22.00   | at transaction / daily                       |
| Obtaining acceptance of bill of exchange or irrevocable payment commitment   | 0.16% min €22.00 max €160.00   | at transaction / daily                       |
| Loro documentary collection with executed protest of bill of exchange  | 0.21% min 22.00 max €160.00  | at transaction / daily                       |
| Amendments   | €28.00   | at transaction / daily                       |
| Payment by loro collection   | 0.10% min €10.00 max €150.00   | at transaction / daily                       |
| Urgency; inquiry by order of the client  | €28.00   | at transaction / daily                       |
| Sending Documents / Express Courier Costs (DHL)  | actual costs + €15.00  | at transaction / daily                       |
| <i>Within the documentary collection business, the Bank also charges a fee on payments according to relevant payment operations fee items. This applies to the collection of banknotes and other securities ordered by private professionals and sole traders.</i> |  |  |
| <b>DOCUMENTARY AND STANDBY LETTER OF CREDIT</b>  |  |  |
| <b>IMPORT (NOSTRO) DOCUMENTARY AND STANDBY LETTER OF CREDIT</b>  |  |  |
| Opening an L/C   | 0.25% min €50.00 for each started quarter from the day of opening to the date of payment | at transaction/daily                         |
| Amendment of terms of L/C, cancellation of L/C   | €35.00   | at transaction/daily                         |
| Accepting and checking documents   | 0.16% min €40.00   | at transaction/daily                         |
| Payment per Letter of Credit   | 0.15% min €30.00 max €320.00   | at transaction/daily                         |
| Urgency; inquiry by order of the client  | €28.00   | at transaction/daily                         |
| Preparation of draft   | min €40.00   | at transaction/daily                         |
| <b>EXPORT (LORO) DOCUMENTARY AND STANDBY LETTERS OF CREDIT</b>   |  |  |
| Notification   | 0.2% min €35.00 max €850.00  | at transaction/daily                         |
| Confirmation - by prior agreement  | by agreement   | calculation quarterly at transaction / daily |
| Amendments, Unutilized L/C   | €35.00   | at transaction/daily                         |
| Transfer of Letter of credit   | 0.2% min €50.00  | at transaction/daily                         |
| Accepting and checking documents   | 0.16% min €40.00   | at transaction/daily                         |
| Payment per Letter of Credit   | the price of the payment order   | at transaction/daily                         |
| Payment based on reimbursement authorization of the issuing bank   | €55.00 for each payout   | at transaction/daily                         |
| Urgency; inquiry by order of the client  | €28.00   | at transaction/daily                         |
| Preparation of a draft L/C or preview of L/C   | min € 40.00  | at transaction/daily                         |
| Preview of documents   | €30.00   | at transaction/daily                         |
| Documents / Express Courier Costs (DHL)  | Real costs + €15.00  | at transaction/daily                         |
| <i>Common messaging rate or flat rate not charged between banks.</i>   |  |  |
| <i>If the L/C is not used (in part or in full) due to any reason, the fee is not refunded.</i>   |  |  |
| <b>LORO GUARANTEES</b>   |  |  |
| Notification without commitment  | 0.15% min €35.00 max €400.00   | at transaction/daily                         |
| Amendments, <b>early termination</b>   | €30.00   | at transaction/daily                         |
| Encashment of loro guarantee   |  | at transaction/daily                         |
| a) Preparation of draft or preview of the encashment claim   | €40.00   | at transaction/daily                         |
| b) Acceptance and review of documents for encashment of loro guarantee   | 0.21% min €40.00 max €160.00   | at transaction/daily                         |
| c) Confirmation of signatures of authorized persons  | €15.00   | at transaction/daily                         |
| Transfer fee per guarantee   | the price of the payment order   | at transaction/daily                         |
| Urgency; inquiry by order of the client  | €28.00   | at transaction/daily                         |
| <b>GUARANTEE BUSINESS</b>  |  |  |
| <b>GUARANTEES, BILL ENDORSEMENT, AND BANK GUARANTEE STATEMENT</b>  |  |  |
| Guarantee (service, payment) of up to and including €1,000.00  | min €100.00 (payable in advance/ without maintenance fee)                                | once; at transaction/daily                   |
| Guarantee issued from guarantee line (service, payment) up to and including €1,000.00  | min € 50.00 (payable in advance /without maintenance fee)                                | once; at transaction/daily                   |
| Bid bond   | 0.15 - 1.00%* min €50.00   | once; at transaction/daily                   |
| Guarantee line for bid bonds   | 0.15 - 0.40%* min €50.00   | quarterly                                    |
|  | 0.20 - 0.50%* min €75.00   | once; at transaction/daily                   |
|  | 0.15 - 0.40%* min €50.00   | quarterly                                    |
| Service guarantees (performance, warranty, retention money)  | 0.15 - 1.00%* min € 50.00  | once; at transaction/daily                   |
|  | 0.30 - 0.80%* min €50.00   | quarterly                                    |
| Guarantee line for service guarantees  | 0.20 - 0.50%* min €75.00   | once; at transaction/daily                   |
|  | 0.30 - 0.80%* min €50.00   | quarterly                                    |
| <b>Advance payment guarantees</b>  | <b>0.30 - 1.20%* min €50.00</b>  | <b>once; at transaction/daily</b>            |
| <b>Guarantee line for advance payment guarantees</b>   | <b>0.40 - 0.90%* min €100.00</b>   | <b>quarterly</b>                             |
|  | <b>0.20 - 0.50%* min €75.00</b>  | <b>once; at transaction/daily</b>            |
|  | <b>0.40 - 0.90%* min €100.00</b>   | <b>quarterly</b>                             |
| Payment guarantees (payment, customs, tax, excise duties, rent, missing B / L)   | 0.30 - 1.20%* min €50.00   | once; at transaction/daily                   |
|  | 0.40 - 0.90%* min €100.00  | quarterly                                    |
| Guarantee line for payment guarantees (payment,-customs, tax, excise duties, rent, missing B / L) and statements   | 0.20 - 0.50%* min €75.00   | once; at transaction/daily                   |
|  | 0.40 - 0.90%* min €100.00  | quarterly                                    |
| Guarantees with 100% cash coverage   | 0.10 - 0.30%* min €50.00   | once; at transaction/daily                   |
|  | 0.10 - 0.30%* min 50.00  | quarterly                                    |
| Binding guarantee statement, which is an integral part of bid bond   | min €50.00 max €110.00   | once; at transaction/daily                   |
| Stand-alone binding statement  | 0.10 - 0.50%* min €50.00   | once; at transaction/daily                   |
| Indemnity letter   | 0.50%* min €50.00  | at request                                   |
| Priority issue of guarantees - additional costs  | €50.00   | at transaction/daily                         |
| Redrafting of previously issued guarantee by request of the client   | for guarantees up to €100,000.00: €30.00<br>for guarantees from €100,000.01: €50.00      | at transaction/daily                         |

# FEE LIST FOR CORPORATE

## Validity 01.01.2023



| SERVICES  | FEE AMOUNT in € or %  | FREQUENCY                 |
|---|---|---------------------------|
| <i>Calculation of quarterly charges for guarantees and endorsed bills issued for a period shorter than three months: in calculating charges on guarantees and endorsed bills issued for a period shorter than three months, the actual number of days is considered, but not less than the minimum amount indicated.</i>  |   |                           |
| <i>Calculation of quarterly charges for guarantees and endorsed bills issued for a period longer than three months: in calculating charges on guarantees and endorsed bills issued for a period longer than three months, the first charge shall be applied by considering the actual number of days between the date of the guarantee or endorsement of the bill until the last day of the third month (the first month shall be the month in which the guarantee or endorsement was issued). For each next month started, the fee is calculated according to the actual number of days, but not less than the minimum amount indicated.</i> |   |                           |
| <i>*Fees on guarantee transactions are determined based on the following criteria, as set out by the Bank's rules: credit rating, competitive aspect, collateral, other products held by the client, and other criteria. The decision shall be reasoned in the Business Case document.</i>  |   |                           |
| <b>AMENDMENTS OF GUARANTEES, BILL ENDORSEMENTS AND BANK GUARANTEE STATEMENTS</b>  |   |                           |
| Amendments without approval by Credit Committee   | €50,00  | at transaction/daily      |
| Amendments with approval by Credit Committee  | one-off: 0.1 - 0.5%* of the amount.<br>to which the change relates, min €100.00 | at transaction/daily      |
| <i>Where a modification of the term of a guarantee or guarantee line has the characteristics of a renewal, the modification is not subject to fees under this section, but rather to a one-time origination fee.</i>  |   |                           |
| <i>*Fees on guarantee transactions are determined based on the following criteria, as set out by the Bank's rules: credit rating, competitive aspect, collateral, other products held by the client, and other criteria. The decision shall be reasoned in the Business Case document.</i>  |   |                           |
| <b>OTHER CHARGES</b>  |   |                           |
| Non-binding guarantee statements that are not integral part of the guarantee  | €80,00  | at transaction/daily      |
| Encashment of guarantee   | 0.21% min €40.00 max €160.00  | at transaction/daily      |
| Drafting a guarantee  | min €40.00  | at transaction/daily      |
| Early cancellation of the guarantee   | €30,00  | at transaction/daily      |
| Cancellation before signing the contract  |   | at transaction/daily      |
| a) After approval of a short-term loan / guarantee / statement  | €150,00   | at transaction/daily      |
| b) After approval of a long-term loan / guarantee / statement   | €250,00   | at transaction/daily      |
| c) Cancellation of guarantee from guarantee line  | €50,00  | at transaction/daily      |
| Monitoring guarantees from other issuers where a SWIFT encashment message is required   |   | at transaction/daily      |
| a) Fee for recording the guarantee for electronic encashment  | €20,00  | at transaction/daily      |
| b) Fee for mediation in electronic submission under guarantee   | €100,00   | at transaction/daily      |
| Sending reminders   | €8.35 / per reminder  | at the time of execution  |
| <b>ENFORCEMENTS</b>   |   |                           |
| <b>ENFORCEMENT OF COURT DECISIONS AND ORDERS OF OTHER AUTHORITIES</b>   |   |                           |
| <b>ACCEPTANCE AND ENFORCEMENT OF COURT DECISIONS AND ORDERS OF OTHER AUTHORITIES</b>  |   |                           |
| Processing of enforcement order - account block   | €38,00  | after the decision        |
| Payment order for the transfer of funds   | €11,00  | at payment order          |
| Processing of account balance attachment order for a client in personal bankruptcy  | €10,00  | once                      |
| Acceptance and processing of bill of exchange   | €25,00  | once                      |
| Processing of IOU note  | €38,00  | by bill of exchange       |
| Enforcement of decision on inheritance - per heir   | €10,00  | by execution order        |
| <b>OTHER</b>  |   |                           |
| Copy of enforcement order and other documents received  | €1.83 per page including VAT  | at the request            |
| Various certificates regarding the execution of enforcement and protection orders, IOU notes, bills of exchange, e.g. additional notification on execution of enforcement decision, interest statement, breakdown of partial payments, statement of sums outstanding, etc.  | €6.10 including VAT   | after the decision        |
| Extracts from records regarding the execution of enforcement and protection orders, IOU notes, bills of exchange, e.g. list of orders, list of paid fees  | €6.10 including VAT   | after extracts, printouts |
| <b>DEPOSITS</b>   |   |                           |
| Premature deposit termination fee   | 1% of the deposit amount, min €50.00  | upon of early termination |
| <i>All services are exempt from VAT in accordance with point (4) Article 44 ZDDV-1, except for services subject to VAT. Fees charged on services subject to tax are shown as including VAT. The VAT rate is 22% under current legislation.</i>  |   |                           |