

I. FEES FOR PAYMENT TRANSACTION SERVICES FOR BUSINESS ENTITIES AND FINANCIAL INSTITUTIONS

ITEM	DESCRIPTION OF FEE	BASIS OF CALCULATION	FEE AMOUNT
1.	MULTICURRENCY TRANSACTION ACCOUNT		
1.1.	ACCOUNT OPENING		
1.1.1.	Account opening - Residents	account/one-off	6,64 EUR
1.1.2.	Account opening - Non-residents	account/one-off	132,72 EUR
1.2.	ACCOUNT MAINTENANCE		
1.2.1.	Account maintenance - Residents	account/monthly	3,98 EUR
1.2.2.	Account maintenance - Non-residents	account/monthly	6,64 EUR
1.2.3.	Changes in account register and signatory data	each change	5,97 EUR
1.3.	ACCOUNT CLOSING		
1.3.1.	Account closing	account/one-off	26,54 EUR
1.4.	OTHER SERVICES RELATED TO ACCOUNTS		
1.4.1.	Certificate of paid equity/capital increase	per confirmation	9,29 EUR + VAT
1.4.2.	Information on solvency (BON 2) in branch-office	1 copy	19,91 EUR + VAT
1.4.3.	Information on solvency (BON 2) via Internet banking	1 copy	13,27 EUR + VAT
1.4.4.	Information on solvency (BON 2) photocopies	1 copy	2,65 EUR + VAT
2.	NATIONAL PAYMENT TRANSACTIONS (DOMESTIC)		
2.1.	CASH TRANSACTIONS, EUR CURRENCY		
2.1.1.	CASH DEPOSITS		
2.1.1.1.	Cash deposits in branch	amount	0,35%
2.1.1.2.	Cash deposits at night vault (DNT)	amount	0,30%
2.1.1.3.	Cash deposits at ATM	amount	0,30%
2.1.1.4.	Cash deposit - FINA	amount	0,30%
2.1.1.5.	Cash deposit at DNT - FINA	amount	0,30%
2.1.1.6.	Deposit in coins at DNT ¹	amount	2,50%
2.1.1.7.	Payment order ²	payment order	0,66 EUR
2.1.1.8.	Cash deposit - business network of FINA GS	amount+payment order	based on Contract with customer

2.1.2.	CASH WITHDRAWALS		
2.1.2.1.	Cash withdrawals in branch ³	amount	0,35%
2.1.2.2.	Cash withdrawals - FINA	amount	0,30%
2.1.2.3.	Cash withdrawals in coins ⁴	amount	2,50%
2.1.2.4.	Payment order ⁵	per order	0,66 EUR
2.2.	CASH PAYMENT TRANSACTIONS IN CURRENCY OTHER THAN EUR		
2.2.1.	Depositing of cash in FC and refund of business trip	amount	1,00%, min. 10,62 EUR
2.2.2.	Withdrawal of cash in FC and daily allowances (per diems)	amount	1,00%, min. 10,62 EUR
2.3.	CASHLESS TRANSACTIONS		
2.3.1.	NATIONAL PAYMENT TRANSACTIONS, EUR CURRENCY		
2.3.1.1.	Incoming payments to account	per order	0,13 EUR
2.3.1.2.	Internal payment order, hardcopy	per order	1,73 EUR
2.3.1.3.	Internal payment order, digital channels (IB&MB), through a payment initiation service provider	per order	0,29 EUR
2.3.1.4.	Internal payment order, hardcopy - FINA	per order	1,73 EUR
2.3.1.5.	Internal payment order, magnetic media - FINA	per order	1,00 EUR
2.3.1.6.	External payment order, hardcopy	per order	1,99 EUR
2.3.1.7.	External payment order, digital channels (IB&MB), through a payment initiation service provider	per order	0,40 EUR
2.3.1.8.	External payment order, hardcopy - FINA	per order	1,73 EUR
2.3.1.9.	External payment order, magnetic media - FINA	per order	1,00 EUR
2.3.1.10.	Payment order - urgent ⁶	per order	9,29 EUR
2.3.1.11.	Batch booking (salaries) ⁷	service	free-of-charge
2.3.1.12.	Standing order - Arrangement ⁸	one-off	13,27 EUR
2.3.1.13.	Standing order - Internal	per order	0,40 EUR
2.3.1.14.	Standing order - External	per order	0,46 EUR
2.4.	SEPA DIRECT DEBITS (SDD)		
2.4.1.	SEPA direct debit - fees paid by the recipient		
2.4.1.1.	Arrangement of SDD payment order processing	per contract/month	66,36 EUR
2.4.1.2.	Execution of SDD payment orders	per order	0,20 EUR
2.4.1.3.	Reversal of SDD payment orders	per order	0,40 EUR
2.4.1.4.	Revocation of SDD payment orders	per order	0,40 EUR
2.4.2.	SEPA direct debit - fees paid by the payer		
2.4.2.1.	Services of collecting, exchanging and archiving mandates	statement	2,65 EUR + VAT
2.4.2.2.	Executing of SEPA Direct Debit orders	per order	0,33 EUR
2.4.2.3.	Refusal of SDD payment orders	per order	1,33 EUR
2.4.2.4.	Changes of special conditions of the execution	per change	1,33 EUR

3.	CROSS-BORDER CASHLESS TRANSACTIONS - EUR		
3.1.	Incoming payments to account	per order	0,13 EUR
3.2.	Payment order, hardcopy	per order	1,99 EUR
3.3.	Payment order, digital channels (IB&MB), through a payment initiation service provider	per order	0,40 EUR
3.4.	Payment order - urgent ⁶	per order	6,64 EUR
4.	INTERNATIONAL TRANSACTIONS, CROSS-BORDER TRANSACTIONS AND NATIONAL TRANSACTIONS IN CURRENCY OTHER THAN EUR⁹		
4.1.	INCOMING PAYMENTS		
4.1.1.	Payments up to 0 EUR	per order	free of charge
4.1.2.	Payments up to 50 EUR	per order	5,31 EUR
4.1.3.	Payments over 50 EUR	per order	0,20%, min 10,62 EUR, max 530,89 EUR
4.2.	PAYMENTS AND TRANSFERS		
4.2.1.	Internal payment order/transfer, hardcopy	per order	1,73 EUR
4.2.2.	Internal payment order/transfer, digital channels (IB&MB), through a payment initiation service provider	per order	0,27 EUR
4.2.3.	External payment order, hardcopy	per order	0,30%, min 10,62 EUR, max 530,89 EUR
4.2.4.	External payment order, digital channels (IB&MB), through a payment initiation service provider	per order	0,25%, min 10,62 EUR, max 530,89 EUR
5.	STATEMENTS		
5.1.	Hardcopy - at branch office/sent to user's adress	per item	0,13 EUR
5.2.	Statement - electronic channels (digital channels/e-mail)	per item	0,01 EUR
5.3.	Re-sent Account Statements	per statements	3,98 EUR
5.4.	Statements at FINA branch-office, any form	per item	0,20 EUR
6.	ACCOUNT-RELATED SERVICES AND PRODUCTS		
6.1.	Internet banking (IB@Nova) for legal entities		
6.1.1.	Registration fee		free-of-charge
6.1.2.	Usage fee	monthly	3,98 EUR
6.1.3.	Issuing/replace of ID device ¹⁰	per device	26,54 EUR
6.1.4.	Changes to authorizations (adding and deleting of authorizations)	for each change	2,65 EUR
6.2.	Mobile banking (MB@Nova) for legal entities		
6.2.1.	Registration fee		free-of-charge
6.2.2.	Usage fee	monthly, for each user	2,65 EUR
6.2.3.	Issuing/replace of M-token device		free-of-charge
6.2.4.	Changes to authorizations (adding and deleting of authorizations)	for each change	2,65 EUR

6.3.	NIGHT DEPOSITORY VAULT (DNT)		
6.3.1.	Contracting DNT/50 withdrawal bag	one-off	13,27 EUR
6.3.2.	Additional bag	1 bag	0,13 EUR
6.3.3.	Additional DNT bank card	1 card	1,33 EUR
6.3.4.	Cancellation of use of DNT	one-off	13,27 EUR
6.4.	FINA SERVICE		
6.4.1.	Info FINA service	account / per month	10,62 EUR
6.4.2.	FINA On – line service	account / per month	13,27 EUR
6.4.3.	Balance inquiry, at customer request - FINA	per inquiry	0,40 EUR
7.	OTHER FEES		
7.1.	Reminders	per reminder	3,98 EUR
7.2.	Bills of exchange - receipt, control, safe keeping and up due dates	per bill	6,64 EUR
7.3.	Issuing of certificates regarding account and payment transactions	per certificate	5,31 EUR
7.4.	Reports at request of auditors, at customer request	per order	39,82 EUR + VAT
7.5.	Confirmation on payment order execution ¹¹	per confirmation	2,65 EUR
7.6.	SWIFT expenses for guarantees/Confirmation on control of authorized signatories	per SWIFT confirmation	6,64 EUR
7.7.	Subsequent sending of orders, notices, SWIFTs and other documents	per order	2,65 EUR
7.8.	Cashless transactions - enforcement actions, instructed by FINA	per transaction	1,59 EUR
7.9.	Customer complaints - national payment transactions	per order	6,64 EUR + the actual costs
7.10.	Customer complaints - cross-border and international payment transactions	per order	33,18 EUR + the actual costs
8.	LETTERS OF CREDIT (L/C), LETTERS OF GUARANTEE (L/G)		
8.1.	DOCUMENTARY COLLECTION		
8.1.1.	Import		
8.1.1.1.	Acceptance and control of documents		0,15%, min 19,91 EUR
8.1.1.2.	Redemption and payment of documents		0,25%, min 19,91 EUR
8.1.1.3.	Sending of bills of exchange to protest		0,15% min 66,36 EUR + the actual costs
8.1.2.	Export		
8.1.2.1.	Acceptance, control and delivery of documents		0,25%, min 19,91 EUR
8.1.2.2.	Document collection		0,15%, min 19,91 EUR
8.2.	LETTERS OF CREDIT / STAND-BY LETTERS OF CREDIT		
8.2.1.	Import (nostro) L/C		
8.2.1.1.	Opening of L/C, with payment (covered L/C)		0,35%, min 19,91 EUR
8.2.1.2.	Liquidation of L/C		0,15%, min 19,91 EUR
8.2.1.3.	Changes of terms and conditions to L/C, reversal of L/C		26,54 EUR + the actual costs

8.2.1.4.	Draft wording of L/C		39,82 EUR
8.2.2.	Export (loro) L/C		
8.2.2.1.	Notification		0,20%, min 66,36 EUR
8.2.2.2.	Review of documents, w/o payment		0,20%, min 66,36 EUR
8.2.2.3.	Collection of loro letters of credit		0,20%, min 66,36 EUR
8.2.2.4.	Changes of terms and conditions to L/C		26,54 EUR + the actual costs
8.2.2.5.	Confirmation of L/C		66,36 EUR
8.3.	LETTERS OF GUARANTEE (L/G)		
8.3.1.	Loro (received) L/Gs		
8.3.1.1.	Notification, w/o obligation		66,36 EUR
8.3.1.2.	Forwarding of demands for payment		0,20%, min 66,36 EUR
8.4.	Documentary operations - Other fees		
8.4.1.	Changes to import/export documentary collection		26,54 EUR + the actual costs
8.4.2.	Customer complaints	per complaint	33,18 EUR + the actual costs
9.	ACCOUNT PACKAGES FOR MICRO AND SMALL ENTREPRENEURS		
9.1.	ACCOUNT AND ACCOUNT-RELATED SERVICES		
9.1.1.	Account opening - with Green or Orange package		included in price of package
9.1.2.	Account processing - with Green or Orange package		included in price of package
9.1.3.	Green account product package	per account/monthly	13,27 EUR
9.1.3.	Orange account product package	per account/monthly	18,58 EUR
9.2.	NATIONAL PAYMENT TRANSACTIONS (DOMESTIC)		
9.2.1.	CASHLESS TRANSACTIONS		
9.2.1.1.	NATIONAL PAYMENT TRANSACTIONS, EUR CURRENCY		
9.2.1.1.1	Internal payment order, digital channels (IB&MB), with Green package	per order	15% discount on tariff item No. 2.3.1.3.
9.2.1.1.2	Internal payment order, digital channels (IB&MB), with Orange package	per order	30% discount on tariff item No. 2.3.1.3.
9.2.1.1.3	External payment order, digital channels (IB&MB), with Green package	per order	15% discount on tariff item No. 2.3.1.7.
9.2.1.1.4	External payment order, digital channels (IB&MB), with Orange package	per order	30% discount on tariff item No. 2.3.1.7.
9.2.1.1.5	Standing order – Arrangement, with Green and Orange package		included in package
9.2.1.1.6	Standing order – Internal, with Green package	per order	15% discount on tariff item No. 2.3.1.14
9.2.1.1.7	Standing order – Internal, with Orange package	per order	30% discount on tariff item No. 2.3.1.14
9.2.1.1.8	Standing order – External, with Green package	per order	15% discount on tariff item No. 2.3.1.15
9.2.1.1.9	Standing order – External, with Orange package	per order	30% discount on tariff item No. 2.3.1.15
9.3.	CROSS-BORDER CASHLESS TRANSACTIONS - EUR		
9.3.1.	Payment order, digital channels (IB&MB), with Green package	per order	15% discount on tariff item No. 3.3.

9.3.2.	Payment order, digital channels (IB&MB), with Orange package	per order	30% discount on tariff item No. 3.3.
9.5.	Internet (IB@Nova) and mobile (MB@Nova) for legal entities		
9.5.1.	Use of Internet banking service, with Green or Orange package	monthly per users	included in package
9.5.2.	Use of Mobile banking service, with Green or Orange package	monthly per users	included in package
9.5.3.	Issuing of ID device – first user, with Green package	one-off	15% discount on tariff item No. 6.1.3.
9.5.4.	Issuing of ID device – first user, with Orange package	one-off	30% discount on tariff item No. 6.1.3.
9.6.	Use of debit business payment card		
9.6.1.	Annual membership fee (for each card issued)	per card	included in package
9.7.	Multicurrency transaction account overdraft facility		
9.7.1.	Approval fee, with Green package	one-off	15% discount on regular fee
9.7.2.	Approval fee, with Orange package	one-off	30% discount on regular fee

¹ No fee is charged for depositing coins in the amount equal to or less than 13,27 EUR.

² The fee is charged with tariff items 2.1.1.1., 2.1.1.2., 2.1.1.4., 2.1.1.5.

³ Cash withdrawals in excess of 100.000,00 HRK need to be announced 1 (one) WORKING day in advance, in writing, signed by an authorized person. Cash withdrawals in excess of 100.000,00 HRK cannot be announced for a Saturday.

⁴ Due to restrictions in the branch-offices, the service needs to be announced at least 1 (one) day in advance.

⁵ The fee is charged on tariff items 2.1.2.1., 2.1.2.2.

⁶ If the bank is in the TARGET 2 system, for payment orders set in hardcopy form or via digital channels (IB/MB)

⁷ A fee is charged for each payment order within that group of payment orders, based on tariff items 2.3.1.3., 2.3.1.7.

⁸ Does not relate to standing orders for closing loan annuities of the same business subject at the Bank (NO fee is charged for setting a standing order in the system for this specific purpose).

⁹ The amount of the calculated fee may be increased for the costs of the other bank.

¹⁰ A replacement fee is charged in case the identification device is lost, damaged or stolen.

¹¹ The item is not charged if the order refers to a payment from a loan approved in the Bank

12.	OPERATIONS WITH FINANCIAL INSTITUTIONS		
12.1.	Account processing of financial institutions (bank client)		
12.1.1.	Account opening	account	free-of-charge
12.1.2.	Fee for account processing ¹	account/per month	50,00 EUR
12.1.3.	Account closing	account	free-of-charge
12.1.4.	Amount on EUR account		no interest is calculated, unless the parties agree otherwise in writing (in the form of a letter of e-mail)
12.1.5.	Amount on foreign currency account		no interest is calculated, unless the parties agree otherwise in writing (in the form of a letter of e-mail)
12.2.	Account reporting		
12.2.1.	SWIFT statement	statement	free-of-charge
12.2.2.	Confirmation of account balance at request of auditor - group member	confirmation	free-of-charge

12.2.3.	Confirmation of account balance at request of auditor - domestic and foreign banks	confirmation	80,00 EUR+VAT ²
12.3.	Internal transactions		free-of-charge
12.4.	Back Value transactions		free-of-charge

¹ No minimal account balance required. A negative account balance is not permitted. Bank does not settle the payment orders costs with the OUR option in an amount in excess of 75,00 EUR (in line with current market practices, the Bank finds this amount to represent the standard maximum amount of the cost to be applied by a bank).

² Non-resident tax payers who pursuant to Art. 17 (1) of the VAT Act settle their obligations at their registered seat. In Croatia only the net amount of the invoice is charged, with mandatory specification of the "reverse charge" mechanism applied in the VAT calculation on the invoice.

Cut-off-times for the individual currencies:

Valuta	C-O-T	Valuta	C-O-T	Valuta	C-O-T	Valuta	C-O-T	Valuta	C-O-T					
AUD	14:00	VD-1	CZK	12:30	VD	HUF	13:30	VD	RON	14:00	VD-1	TRY	10:00	VD
BAM	11:00	VD	DKK	11:00	VD	JPY	14:00	VD-1	RSD	14:00	VD	USD	14:00	VD
CAD	14:00	VD	EUR	14:00	VD	NOK	11:00	VD	SEK	11:00	VD	ZAR	13:00	VD
CHF	09:00	VD-1	GBP	13:00	VD	PLN	11:30	VD						