

SCHEDULE OF BROKERAGE CHARGES (EUR) with the application of a fixed conversion rate 1 EUR = 7.53450 HRK			SCHEDULE OF BROKERAGE CHARGES (HRK)		
1. Trading in shares, complex financial instruments and rights at stock exchange in Croatia (placing orders by phone, personally or in written form)			1. Trading in shares, complex financial instruments and rights at stock exchange in Croatia (placing orders by phone, personally or in written form)		
1.1.	Execution of orders in the amount of 0,13 EUR - 39.816,84 EUR	1,20%	1.1.	Execution of orders in the amount of 1,00 HRK - 300.000,00 HRK	1,20%
1.2.	Execution of orders in the amount of 39.816,85 EUR - 66.361,40 EUR	0,80%	1.2.	Execution of orders in the amount of 300.000,01 HRK - 500.000,00 HRK	0,80%
1.3.	Execution of orders in the amount of 66.361,41 EUR - 132.722,81 EUR	0,65%	1.3.	Execution of orders in the amount of 500.000,01 HRK - 1.000.000,00 HRK	0,65%
1.4.	Execution of orders in the amount larger than 132.722,82 EUR	0,50%	1.4.	Execution of orders in the amount larger than 1.000.000,01 HRK	0,50%
1.5.	Minimum fee per order	29,20 EUR	1.5.	Minimum fee per order	220,00 HRK
2. Trading in bonds at stock exchange in Croatia			2. Trading in bonds at stock exchange in Croatia		
2.1.	Execution of orders in the amount of 0,13 EUR - 66.361,40 EUR	0,20%	2.1.	Execution of orders in the amount of 1,00 HRK - 500.000,00 HRK	0,20%
2.2.	Execution of orders in the amount of 66.361,41 EUR - 265.445,62 EUR	0,15%	2.2.	Execution of orders in the amount of 500.000,01 HRK - 2.000.000,00 HRK	0,15%
2.3.	Execution of orders in the amount larger than 265.445,63 EUR	0,10%	2.3.	Execution of orders in the amount larger than 2.000.000,01 HRK	0,10%
2.4.	Minimum fee per order	29,20 EUR	2.4.	Minimum fee per order	220,00 HRK
3. Trading online / via SB e-tr@der			3. Trading online / via SB e-tr@der		
3.1.	Execution of orders through the e-brokerage system	0,50%	3.1.	Execution of orders through the e-brokerage system	0,50%
3.2.	Minimum fee per order	10,62 EUR	3.2.	Minimum fee per order	80,00 HRK
4. Individual account in SKDD-CCP settlement system			4. Individual account in SKDD-CCP settlement system		
4.1.	Opening and managing an additional client's omnibus segregated account (OSA) – yearly	2.389,01 EUR	4.1.	Opening and managing an additional client's omnibus segregated account (OSA) – yearly	18.000,00 HRK
4.2.	Opening and managing an client's individual segregated account (ISA) – yearly	3.981,68 EUR	4.2.	Opening and managing an client's individual segregated account (ISA) – yearly	30.000,00 HRK
4.3.	Opening and managing an additional client's individual segregated account (ISA) – yearly	398,17 EUR	4.3.	Opening and managing an additional client's individual segregated account (ISA) – yearly	3.000,00 HRK
5. Public auctions			5. Public auctions		
5.1.	Execution of orders in the amount of 0,13 EUR - 66.361,40 EUR	1,00%	5.1.	Execution of orders in the amount of 1,00 HRK - 500.000,00 HRK	1,00%
5.2.	Execution of orders in the amount larger than 66.361,41 EUR	po dogovoru	5.2.	Execution of orders in the amount larger than 500.000,01 HRK	po dogovoru
5.3.	The auction representation fee*	265,45 EUR fiksno	5.3.	The auction representation fee*	2.000,00 HRK fiksno
* The fixed part of the representation fee is payable prior to the auction. The commission of the investment company and Zagreb Stock Exchange is charged if the auction was successful. Any other expenses related to the auction shall be borne by the client.			* The fixed part of the representation fee is payable prior to the auction. The commission of the investment company and Zagreb Stock Exchange is charged if the auction was successful. Any other expenses related to the auction shall be borne by the client.		

6. Charges for trading in shares and complex financial instruments (ETF) on important markets abroad				6. Charges for trading in shares and complex financial instruments (ETF) on important markets abroad			
Country / Market	Region	Fee % *	Minimum fee **	Country / Market	Region	Fee % *	Minimum fee **
Austria	1	0,50%	35,00 EUR	Austria	1	0,50%	35,00 EUR
Belgium	1	0,50%	35,00 EUR	Belgium	1	0,50%	35,00 EUR
Finland	2	0,50%	35,00 EUR	Finland	2	0,50%	35,00 EUR
France	1	0,50%	35,00 EUR	France	1	0,50%	35,00 EUR
Ireland	1	0,50%	35,00 EUR	Ireland	1	0,50%	35,00 EUR
Italy	1	0,50%	35,00 EUR	Italy	1	0,50%	35,00 EUR
Netherlands	1	0,50%	35,00 EUR	Netherlands	1	0,50%	35,00 EUR
Germany	1	0,50%	35,00 EUR	Germany	1	0,50%	35,00 EUR
Portugal	2	0,50%	35,00 EUR	Portugal	2	0,50%	35,00 EUR
Spain	2	0,50%	35,00 EUR	Spain	2	0,50%	35,00 EUR
Slovenia	1	0,50%	40,00 EUR	Slovenia	1	0,50%	40,00 EUR
USA	1	0,50%	35,00 USD	USA	1	0,50%	35,00 USD
Switzerland	1	0,50%	35,00 CHF	Switzerland	1	0,50%	35,00 CHF
UK	1	0,50%	35,00 GBP	UK	1	0,50%	35,00 GBP
Australia	2	0,50%	60,00 AUD	Australia	2	0,50%	60,00 AUD
Japan	2	0,50%	5.000,00 JPY	Japan	2	0,50%	5.000,00 JPY
* The brokerage fee is calculated as a percentage of the total transaction value and includes charges of domestic and foreign brokers. ** The minimum brokerage fee is translated to euro according to the middle foreign exchange rate of the Croatian National Bank prevailing on the transaction date.				* The brokerage fee is calculated as a percentage of the total transaction value and includes charges of domestic and foreign brokers. ** The minimum brokerage fee is translated to kuna according to the middle foreign exchange rate of the Croatian National Bank prevailing on the transaction date.			
7. Trading in bonds on markets abroad				7. Trading in bonds on markets abroad			
Execution of orders in the amount lower than 132.722,81 EUR		0,20%	39,82 EUR ***	Execution of orders in the amount lower than 1.000.000,00 HRK		0,20%	300,00 HRK ***
Execution of orders in the amount larger than 132.722,81 EUR		0,15%	39,82 EUR ***	Execution of orders in the amount larger than 1.000.000,00 HRK		0,15%	300,00 HRK ***
*** The brokerage fee is calculated in transaction currency, according to the middle foreign exchange rate of the Croatian National Bank prevailing on the transaction date				*** The brokerage fee is calculated in transaction currency, according to the middle foreign exchange rate of the Croatian National Bank prevailing on the transaction date			
8. Financial instruments settlement and custody fees				8. Financial instruments settlement and custody fees			
Market	Transaction settlement	Financial instrument		Market	Transaction settlement	Financial instrument	
Region 1	13,27 EUR	0,30% or minimum 3,98 EUR + PDV		Region 1	100,00 HRK	0,30% or minimum 30,00 HRK + PDV	
Region 2	53,09 EUR	0,30% or minimum 3,98 EUR + PDV		Region 2	400,00 HRK	0,30% or minimum 30,00 HRK + PDV	
Region 3	79,63 EUR	0,60% or minimum 3,98 EUR + PDV		Region 3	600,00 HRK	0,60% or minimum 30,00 HRK + PDV	

Transaction costs are denominated in foreign currency and in EUR according to the middle foreign exchange rate of the Croatian National Bank prevailing on the transaction execution date.		Transaction costs are denominated in foreign currency and in HRK according to the middle foreign exchange rate of the Croatian National Bank prevailing on the transaction execution date.	
9.	Financial instruments custody fee	9.	Financial instruments custody fee
Custody fee rates are expressed as annual rates for an average length of year of 365 days. The financial instrument custody fee is calculated on the market value of assets in the account on the last day of the month. Asset value is calculated according to the CNB middle foreign exchange rate prevailing on the calculation date. The fee shall be subject to VAT payment.		Custody fee rates are expressed as annual rates for an average length of year of 365 days. The financial instrument custody fee is calculated on the market value of assets in the account on the last day of the month. Asset value is calculated according to the CNB middle foreign exchange rate prevailing on the calculation date. The fee shall be subject to VAT payment.	
10.	Other fees related to trading with financial instruments abroad	10.	Other fees related to trading with financial instruments abroad
The Bank reserves the right to additionally charge all extraordinary and other unexpected expenses related to the implementation of the transaction or related services, as well as all incurred duties and taxes, costs of custodian bank or payment operations, corporate actions, extraordinary reports and other third-party expenses as actually incurred, irrespective of whether they are indicated as chargeable in this Schedule of Charges or not. Other costs include, for example: <ul style="list-style-type: none"> • tax on buying and selling transactions according to the valid rate in United Kingdom (stamp duty) • tax on buying transactions according to the valid rate in France, Italy, Spain 		The Bank reserves the right to additionally charge all extraordinary and other unexpected expenses related to the implementation of the transaction or related services, as well as all incurred duties and taxes, costs of custodian bank or payment operations, corporate actions, extraordinary reports and other third-party expenses as actually incurred, irrespective of whether they are indicated as chargeable in this Schedule of Charges or not. Other costs include, for example: <ul style="list-style-type: none"> • tax on buying and selling transactions according to the valid rate in United Kingdom (stamp duty) • tax on buying transactions according to the valid rate in France, Italy, Spain 	

In accordance with the Act on introduction of Euro as an official currency in the Republic of Croatia, in the period 05.09.2022. - 31.12.2023. certain monetary statements in business with consumers (natural persons) are displayed dual: in HRK and in EUR. The conversion of the amount displayed in EUR was carried out according to the official fixed exchange rate for EUR conversion: 1 EUR = 7.53450 HRK.

Interim and final provisions

- All fees related to financial instruments trading and not included in the order execution report (bank transfer fee, swift expenses, costs for payment system, etc.) are shown in a special calculation report and the Bank is entitled to charge them to the Clients.
- If the Client should fail to pay any of the fees defined by this Schedule of charges as due, the Bank shall be entitled to withhold the Client's funds held on any account (either euro or foreign currency) and/or financial instruments, and use such funds and/or financial instruments to settle outstanding amounts without any further request or approval, subject to prior notice to the Client.
- Maintenance of the TARGET2-Securities (T2S) transaction account is paid to the Bank based on fee agreed with the client
- The Schedule of Charges refers to services provided by the Brokerage Team.
- The Bank may agree with Clients other fees than the ones defined by this Schedule of Charges and contract the provision of services not covered by this Schedule of Charges, in which case the Bank shall, prior to the provision of these services, present to the Client the estimation of expenses to be charged to the Client following the execution of the agreed transaction.
- The service of receipt and transfer and the service of order execution shall be free of VAT pursuant to the Value Added Tax Act and the Value Added Tax Ordinance.
- The Bank is entitled to unilaterally modify this Schedule of Charges. In the event of any change of third-party fees defined by this Schedule of Charges, the Bank may charge such fees without modification of this Schedule of Charges according to the third party's valid price list.
- In some cases, the Bank reserves the right to make decision to decrease previously stated fees
- The Bank shall publish any amendments to the Schedule of Charges on the Bank's website www.otpbanka.hr or <https://www.otpbanka.hr/globalna-trzista/dokumenti-globalnih-trzista>