

<b>PRIVATE BANKING SERVICES PRICE LIST</b>		
<b>1.</b>	<b>Trading in shares, complex financial instruments and rights at stock exchange in Croatia (placing orders by phone, personally or in written form)</b>	
1.1.	Execution of orders in the amount of 1,00 EUR - 40.000,00 EUR	1.20%
1.2.	Execution of orders in the amount of 40.000,01 EUR - 70.000,00 EUR	0.80%
1.3.	Execution of orders in the amount of 70.000,01 EUR - 135.000,00 EUR	0.65%
1.4.	Execution of orders in the amount larger than 135.000,00 EUR	0.50%
1.5.	Minimum fee per order	EUR 30.00
<b>2.</b>	<b>Trading in bonds and treasury bills at stock exchange in Croatia</b>	
2.1.	Execution of orders in the amount of 1,00 EUR - 70.000,00 EUR	0.20%
2.2.	Execution of orders in the amount of 70.000,01 EUR - 300.000,00 EUR	0.15%
2.3.	Execution of orders in the amount larger than 300.000,00 EUR	0.10%
2.4.	Minimum fee per order	EUR 30.00
<b>3.</b>	<b>Trading online / via SB e-tr@der for equity securities*</b>	
3.1.	Execution of orders through the e-brokerage system	0.50%
3.2.	Minimum fee per order	EUR 10.00
* The prices mentioned pertain solely to equity instruments. The costs associated with trading bonds and treasury bills via OTP e-tr@der are identical to those for placing orders by phone, as outlined in items 2 and 8 of this Schedule of Charges.		
<b>4.</b>	<b>Individual account in SKDD-CCP settlement system</b>	
4.1.	Opening and managing an additional client's omnibus segregated account (OSA) – yearly	EUR 2,400.00
4.2.	Opening and managing a client's individual segregated account (ISA) – yearly	EUR 4,000.00
4.3.	Opening and managing an additional client's individual segregated account (ISA) – yearly	EUR 400.00
<b>5.</b>	<b>investor's transaction account</b>	
5.1.	Transaction account maintenance fee – annual*	0.02%+VAT
5.2.	Fee for closing of transaction account	EUR 50.00
* The calculation of the fee is based on the value of the securities on the final day of the month, which is established as the market value for equity securities and ETFs, or the nominal value for debt securities. In cases where the market value of equity securities and ETFs has not been available for the past 90 days, the book value per share or the NAV for ETFs will be utilized. If there is no available information regarding the book value of capital for a particular issuer, the nominal value of the security or the amount of share capital per share will be used. For equity securities belonging to an issuer undergoing bankruptcy proceedings, a book value of 0 (zero) will be applied.		
<b>6.</b>	<b>Participation and voting at the assemblies of domestic publishers</b>	
6.1.	Participation of the client in the assembly by the representative of OTP banka d.d. *	EUR 100.00 – 140.00 + VAT
6.2.	Fee for the preparation of documentation for the client's participation in the issuer's assembly either in person, through third parties or through electronic voting	EUR 15.00 +VAT
* In addition to fees for participation and voting at assemblies, the client also bears all additional real costs incurred during the performance of services. The actual costs may also include the costs of third parties incurred when registering for the general meeting and voting at the annual general meetings on behalf of and at the behest of the client (e.g. signature verification, postage costs, travel costs, fees, accommodation costs, electronic voting, etc.).		

7.	Charges for trading in shares and complex financial instruments (ETF) on important markets abroad		
Country /Market	Region	Fee*	Minimum fee**
Austria	1	0.50%	EUR 35.00
Belgium	1	0.50%	EUR 35.00
Finland	2	0.50%	EUR 35.00
France	1	0.50%	EUR 35.00
Ireland	1	0.50%	EUR 35.00
Italy	1	0.50%	EUR 35.00
Netherlands	1	0.50%	EUR 35.00
Germany	1	0.50%	EUR 35.00
Portugal	2	0.50%	EUR 35.00
Spain	2	0.50%	EUR 35.00
Slovenia	1	0.50%	EUR 40.00
USA	1	0.50%	USD 35.00
Switzerland	1	0.50%	CHF 35.00
UK	1	0.50%	GPB 35.00
Australia	2	0.50%	AUD 60.00
Canada	1	0.50%	CAD 60.00
Hungary	2	0.50%	HUF 15,000.00
Japan	2	0.50%	JPY 6,000.00
Poland	2	0,50%	150,00 PLN
Sweden	2	0,50%	390,00 SEK
Norway	2	0,50%	420,00 NOK
Denmark	2	0,50%	265,00 DKK
* 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.			
8.	Trading in bonds and treasury bills on markets abroad ***		
Execution of orders in the amount of 1,00EUR - 130.000,00 EUR		0.20%	minimum EUR 50.00
Execution of orders in the amount larger than 130.000,00 EUR		0.15%	-
*** 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			
9.	Financial instruments settlement and custody fees		
Market	Transaction settlement	Safekeeping of financial instruments in the broker's custody account	
Region 1	EUR 13.00	0.30% or at least EUR 4.00 + VAT	
Region 2	EUR 55.00	0.30% or at least EUR 4.00 + VAT	
Region 3	EUR 80.00	0.60% or at least EUR 4.00 + VAT	
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.			
10.	Financial instruments custody fee		
Custody fee rates are expressed as annual rates. The financial instrument custody fee is calculated on the market value of foreign 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.			
11.	Other fees related to trading in 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"> <li>• tax on buying and selling transactions according to the valid rate in United Kingdom (stamp duty)</li> </ul>			

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<ul style="list-style-type: none"> <li>tax on buying transactions according to the valid rate in France, Italy, Spain</li> </ul>		
<b>12.</b>	<b>Custody operations fees ****</b>	
12.1.	Ranging from EUR 0.13 to 132,722.81	0.45%
12.2.	Ranging from EUR 132,722.81 to 663,614.04	0.35%
12.3.	In excess of EUR 663,614.04	0.25%
**** net of VAT. Custody operations fees are accrued once a month on the total value of stocks and bonds you own, with quarterly invoices. The minimum quarterly fee charged per portfolio is EUR 39.82.		
<b>13.</b>	<b>Fees for PB Club / PB Club+ service</b>	
13.1.	Contracting and membership fee for PB Club+	EUR 199.08
<b>14.</b>	<b>Security transfer fee</b>	
14.1.	Outgoing - transfer to another custodial account outside the Bank (per security + custody fee)	EUR 66.36
<b>15.</b>	<b>Structured products</b>	
15.1.	Purchase of a structured product on the secondary market	capped at 2.00%
15.2.	Sale of a structured product on the primary market	capped at 0.50%
<b>16.</b>	<b>Investment funds managed by OTP Fund Management LTD.</b>	
16.1.	Entry load charged upon execution of an order for purchase of units OTP Multi-asset funds	1% of the transaction amount, to the maximum of 150 EUR
16.2.	Entry load charged upon execution of an order for purchase of units OTP Short Bond funds*****	0,5% of the transaction amount, to the maximum of 50 EUR
16.3.	Entry load charged upon execution of an order for purchase of units OTP Strategic Bond Fund	0,5% of the transaction amount, to the maximum of 50 EUR
16.4.	Entry load charged upon execution of an order for purchase of units OTP equity funds	1% of the transaction amount, to the maximum of 150 EUR
16.5.	Exit loan upon execution of an order for redemption of units units OTP Multi-asset funds	0.5% of the transaction amount, to the maximum of 20 EUR
16.6.	Exit loan upon execution of an order for redemption of units OTP Short Bond funds*****	0.3% of the transaction amount, to the maximum of 10 EUR
16.7.	Exit loan upon execution of an order for redemption of units OTP Strategic Bond funds	0.3% of the transaction amount, to the maximum of 10 EUR
16.8.	Exit loan upon execution of an order for redemption of units OTP equity funds	0.5% of the transaction amount, to the maximum of 20 EUR
*****For funds denominated in USD, the fee is recalculated at the middle exchange rate of the CNB on the date of execution of the transaction		
<b>17.</b>	<b>Services*****</b>	
17.1.	Submission of requests for determination and allocation of OIB and takeover of the certificate of issued taxpayer ID number (OIB)	EUR 100.00
***** In case of other services, not listed herein, a separate offer will be made, which will include the estimated costs of the transaction.		
<b>18.</b>	<b>Loans against deposit (<i>Lombard loans</i>)</b>	
18.1.	Front-end fee for loan against deposit	1% of the loan amount, capped at EUR 132.72
18.2.	Front-end fee for loan against units in investment funds managed by OTP Invest	1% of the loan amount, capped at EUR 132.72
<b>19.</b>	<b>OTP Premium package</b>	
19.1.	Membership fee	EUR 15.93 per month
19.2.	PB Club+ membership fee	EUR 7.96 per month
<b>20.</b>	<b>Visa Platinum charge card fees</b>	
20.1.	Main cardholder membership fee (not holding OTP Premium package)	EUR 60 p.a.
20.2.	Additional cardholder membership fee (not holding OTP Premium package)	EUR 32 EUR p.a.
20.3.	Cash withdrawal with Visa Platinum charge card	
	Cash withdrawal at OTP ATMs and EFT/POS devices in OTP branches	3.00% + EUR 3.32
	Cash withdrawal at other banks' ATMs and EFT/POS devices in the country and abroad	4.00% + EUR 3.32

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## Transitional and final provisions

- All fees pertaining to trading in financial instruments and not indicated in the order billing or in the report of order execution (SWIFT costs, payment system costs and so on) will be indicated in a separate billing note, and the Bank is entitled to charge them to the Client.
  - If the Client fails to pay any of the fees specified herein by their respective due date, the Bank can exercise its right of retention of the funds the Client may hold in any of their accounts with the Bank, and/ or financial instruments, and is entitled to collect its receivables from such funds and/or financial instruments without any further requests or approvals, but having notified the Client beforehand.
  - This Price List relates to the services provided by the Private Banking Department
  - The Bank can negotiate fees different than the ones laid down herein with the Clients, as well as arrange for the provision of services not foreseen in this Price List, in which case, before rendering of those services, the Bank shall present to the Client estimated costs to be collected after the agreed transaction.
  - The service of order receiving, transfer and execution is not subject to VAT, in line with the provisions of the Value Added Tax Act and the Value Added Tax Ordinance.
  - The Bank is entitled to amend this Price List unilaterally. In the event a third party charges a fee that is different from the rates laid down herein, the Bank is entitled to charge such fee in line with the applicable price list of such third party, without the need to amend this Price List.
  - The Bank reserves the right to cut the mentioned fees in certain cases.
- Any changes to the Price List of the Private Banking Department shall be published on the website [www.otpbanka.hr](http://www.otpbanka.hr) and/or <https://www.otpbanka.hr/dokumenti/naknade> and/or <https://www.otpbanka.hr/dokumenti-pb/naknade>