

SCHEDULE OF BROKERAGE CHARGES

SCHEDULE OF BROKERAGE CHARGES			
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 1,00 EUR - 40.000,00 EUR		1,20%
1.2.	Execution of orders in the amount of 40.001,00 EUR - 70.000,00 EUR		0,80%
1.3.	Execution of orders in the amount of 70.001,00 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		30,00 EUR
2.	Trading in bonds at stock exchange in Croatia		
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 70.001,00 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		30,00 EUR
3.	Trading online / via SB e-tr@der		
3.1.	Execution of orders through the e-brokerage system		0,50%
3.2.	Minimum fee per order		10,00 EUR
4.	Individual account in SKDD-CCP settlement system		
4.1.	Opening and managing an additional client's omnibus segregated account (OSA) – yearly		2.400,00 EUR
4.2.	Opening and managing an client's individual segregated account (ISA) – yearly		4.000,00 EUR
4.3.	Opening and managing an additional client's individual segregated account (ISA) – yearly		400,00 EUR
5.	Transaction account		
5.1.	Transaction maintenance opening fee		0,02% + VAT
5.2.	Transaction account closing fee		50,00 EUR
5.3.	Transaction account opening fee		no fee
6.	Public auctions		
6.1.	Execution of orders in the amount of 1,00 EUR - 100.000,00 EUR		1,00%
6.2.	Execution of orders in the amount larger than 100.000,00 EUR		po dogovoru
6.3.	The auction representation fee*		300,00 EUR
<p>* 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.</p>			
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%
	Belgium	1	0,50%
	Finland	2	0,50%
	France	1	0,50%
	Ireland	1	0,50%
	Italy	1	0,50%
	Netherlands	1	0,50%
	Germany	1	0,50%
	Portugal	2	0,50%
	Spain	2	0,50%
			35,00 EUR

Slovenia	1	0,50%	40,00 EUR
USA	1	0,50%	35,00 USD
Switzerland	1	0,50%	35,00 CHF
UK	1	0,50%	35,00 GBP
Australia	2	0,50%	60,00 AUD
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.			
8.	Trading in bonds on markets abroad		
Execution of orders in the amount lower than 130.000,00 EUR		0,20%	Minimum 50,00 EUR ***
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	Financial instrument
	Region 1	13,00 EUR	0,30% or minimum 4,00 EUR + PDV
	Region 2	55,00 EUR	0,30% or minimum 4,00 EUR + PDV
	Region 3	80,00 EUR	0,60% or minimum 4,00 EUR + 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.			
10.	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.			
11.	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 			

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 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.
- 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>