PRIVREDNA BANKA ZAGREB
Intesa Sanpaolo Group

Notice of Amendments to the General operating terms of Privredna banka Zagreb d.d. for transaction accounts and performance of payment and other services for non-consumers, Fees for payment and cheque handling services to corporates and Time of receipt and execution of payment orders (cut-off time)

Dear Sir/Madam,

We would like to inform you about amendments to the following Privredna banka Zagreb d.d. (hereinafter: the Bank) documentation applicable to business customers:

1. General operating terms of Privredna banka Zagreb d.d. for transaction accounts and performance of payment and other services for non-consumers, effective as of **1 December 2026**

The Bank is introducing the possibility for business customers to initiate domestic payment transactions in currencies other than euro, as well as cross-border payment transactions and international payment transactions at the Bank's branches.

Accordingly, the General General operating terms of Privredna banka Zagreb d.d. for transaction accounts and performance of payment and other services for non-consumers are being amended by supplementing Section 4. Other with a provision relating to the cut-off times for the receipt of payment orders submitted at the Bank's branches.

In addition, Article 9. Payment execution is amended by introducing a provision that clarifies the Bank's actions in the context of transaction monitoring obligations aimed at detecting and preventing payment-related fraud. Based on these obligations, the Bank reserves the right to refuse the execution of a payment transaction where there is suspicion of fraud or unauthorized use of a payment instrument. Furthermore, it is specified that the Bank may contact the Customer to verify a transaction using the contact details provided by the Customer to the Bank. For this purpose, the Bank will collect the following contact information from the Customer in the Application for Opening a Transaction Account: name and surname, telephone number, mobile phone number, and e-mail address.

2. Fees for payment and cheque handling services to corporates effective as of **6 December 2026**

To enhance the operations of building management companies and homeowners' associations, PBZ is introducing a new module **"Integrated Business Entity Management"** within the PBZ Digital Banking service for business customers.

The new module enables building management companies to:

- view account balances and transactions of multiple homeowners' associations in one place;
- initiate bulk payment orders debiting the accounts of multiple homeowners' associations through a single digital interface;

- view and download consolidated multi-client account statements containing information on the accounts of multiple homeowners' associations.

The use of the **"Integrated Business Entity Management"** module is subject to a monthly fee of **EUR 1.00 per end user for each individual homeowners' association** (fee item **1.12.1.5**).
The fee shall be calculated and charged in accordance with the agreed billing model, either to the account of the building management company or to the account of the homeowners' association.

3. Time of receipt and execution of payment orders (cut-off time) effective as of **1 December 2026**

Following the introduction of the option to submit payment orders for domestic payment transactions in currencies other than euro, as well as cross-border and international payment transactions at the Bank's branches, the cut-off times for the receipt of paper-based payment orders are being more precisely defined for credit transfers in domestic payment transactions denominated in currencies other than euro, as well as for cross-border and international credit transfers.

Notice of changes to the delivery method for statements and notifications

We would also like to inform you that, effective **1 January 2027**, the Bank will discontinue the delivery of account statements and other notifications related to transaction accounts by post to customers' addresses, as well as the delivery of payment transaction notifications by fax. From that date onwards, statements and notifications will be delivered exclusively through other agreed delivery channels.

Customers who currently do not have an alternative delivery channel agreed with by the Bank are kindly requested to contact their Relationship Manager in due time to arrange an appropriate delivery method and ensure the uninterrupted receipt of the Bank's statements and notifications.

The updated documents are available on the Bank's website at www.pbz.hr under General Terms and Conditions and Other Legal Documents → General Terms and Conditions, where you can find the document General Terms and Conditions of Privredna banka Zagreb d.d. for Transaction Accounts and the Provision of Payment and Other Services for Non-Consumers.

The Fees for Payment Services for Business Entities and the Cut-off Times for the Receipt and Execution of Payment Orders are available on the Bank's website at www.pbz.hr under General Terms and Conditions and Other Legal Documents → Fees.

Sincerely,
Privredna banka Zagreb d.d.