

General terms of Custody Services of Financial instruments

1. GENERAL PROVISIONS

The General Terms of Custody Services of Financial instruments (hereinafter the **General Terms**) prescribe mutual relationship between Erste & Steiermärkische Bank d.d. (hereinafter: the **Bank**) and the Client in connection with the ancillary service defined in Article 5 Paragraph 2 Point 1 of the Capital Market Act („safekeeping and administration of financial instruments for the account of clients, including custodianship and related services“, hereinafter: the **Custody Service**).

The General Terms are an integral part of the Custody Agreement (hereinafter the **Agreement**).

The General Terms are available at the Bank, within the Custody Department at the address: Ivana Lučića 2, 10000 Zagreb and at the website of the Bank: www.erstebank.hr.

In these General Terms the following expressions have the following meanings:

- **Client** is the customer of the Custody Service
- **Bank** is Erste & Steiermärkische bank d.d., provider of the Custody Service
- **CMA** is the Capital Market Act (NG 88/08, 146/08, 74/09)
- **Financial instruments** are Securities, money-market instruments and units in collective investment undertakings as defined in the CMA, which are held on the Client's Custody Account
- **Securities** are shares, depositary receipts, bonds and other dematerialized securities
- **Custody Account** is a separated Financial instruments' account, which includes all other subaccounts, opened in the Bank, on which the Client holds Financial instruments (hereinafter: the **Account**)
- **Cash account** is one or more cash accounts opened in the Bank on which the Client keeps funds
- **Clients Account** is a cash account opened by the Bank in which the Bank holds funds received from or on behalf of one or more Clients and which is designated in the Bank's records as the Clients Account
- **Order** is an instruction, a request, a written statement of the Client's will, made to the Bank to undertake a specific action on behalf of the Client
- **Central Depository & Clearing Company** (hereinafter: **SKDD**) is the operator of the central depository of dematerialized securities issued in the Republic of Croatia; the operator of the clearing and settlement system and the national numbering agency allocating ISIN & CFI codes
- **Subcustodian** is a financial institution at which the Bank has opened a custody account and / or cash account(s).
- **Corporate Actions** includes general meetings, dividend payments in cash or in shares, interest and maturity payments, stock split/merger, takeovers and tender offers, mergers, subscription offers, capital increase/decrease through rights issue/destruction of shares and all other actions in relation to rights arising from Financial instruments, to changes of Financial instruments or to changes related to Issuers
- **Issuer** is a legal entity that issues Financial instruments
- **SWIFT** is the Society for Worldwide Interbank Financial Telecommunication
- **CET** is Central European Time
- **OIB** is personal identification number, a valid tax number of the Client, issued by the Ministry of Finance – Tax Administration, Republic of Croatia.
- **ISIN** is International Securities Identification Number

2. INFORMATION ABOUT THE BANK

The Bank is registered with Commercial Court Rijeka, Croatia.

Basic data:

Erste & Steiermärkische Bank d.d.
Headquarter: Jadranski trg 3a, 51000 Rijeka, Croatia
ID number: 3337367
Court registration number: 040001037
OIB: 23057039320
SWIFT: ESBCHR22
Phone: +385 062 37 5000
Info phone: 0800 7890
Fax: + 385 (0)62 37 6000
e-mail: erstebank@erstebank.hr
website: www.erstebank.hr
Business account of the Bank: 2402006- 1031262160

Clients Account:

Payments in HRK (kunas):
2402006-1300000154
Payments in foreign currencies:
71800000-for Clients legal persons
71840000-for Clients private persons

Supervisory authority:

1. Croatian Financial Services Supervisory Agency (hereinafter: HANFA)
Address: Miramarska 24b, 10000 Zagreb, Hrvatska
Phone: +385 (0)1 617 3200
Fax: +385 (0)1 481 1406
e-mail : info@hanfa.hr
website: www.hanfa.hr
2. Croatian National Bank
Address: Trg hrvatskih velikana 3, 10002 Zagreb, Hrvatska
Phone: +385 (0)1 456 4555
Fax: + 385 (0)1 461 0551, + 385 (0)1 455 0726
SWIFT: NBHRHR2X
e-mail: info@hnb.hr
website: www.hnb.hr

Authorization

Erste & Steiermärkische Bank d.d. is authorized to provide custody service by HANFA approval from 01.08.2003., class: UP/I-450-08/03-02/449; 567-03/03-2.

Membership

Erste & Steiermärkische Bank d.d. is a member of the SKDD by SKDD's decision U-159/03-2 as of 04.08.2003.
Erste & Steiermärkische Bank d.d. is a member of the Protection Investor Fund as of 29.07.2009

3. COMMUNICATION WITH CLIENTS

The Client can communicate with the Bank via one of the following contact address:

Contact address for Custody Service:

Erste & Steiermärkische Bank d.d.
Custody Department
Business address: Ivana Lučića 2, 10000 Zagreb, Croatia
Phone: +385 (0)62 37 1344/ 1573/ 1176
Fax: +385 (0)62 37 1905
e-mail: custody@erstebank.com
website :www.erstebank.hr
SWIFT: ESBCHR22
E-mail will be opened only within the Bank's business hours.

Business hours of the Bank:

Working day: MON-FRI (excl. holidays)
Working hours: 8:30 CET-16:00 CET

Communication language:

The Bank can communicate with the Client in English or Croatian language.

4. THE CUSTODY SERVICE

The Custody Service includes following services:

- A. safekeeping of Financial Instruments
- B. clearing, settlement and execution of transactions with Financial instruments by Orders
- C. collection of income and reporting of dividend payments, interest payments and other redemptions of Financial Instruments
- D. notifying of Corporate Actions, of general meetings, of rights arising from Financial instruments and executing Orders related to Corporate Actions
- E. proxy voting service

5. AGREEMENT

To open a Custody account, the Client must sign the Agreement. The Agreement is signed between the Bank and the Clients prior to receiving and execution of the first Order.

Documents required to open a Custody Account

- A. Private person - resident
 1. Agreement
 2. Signature card for Account
 3. Client data form
 4. Fee Schedule for Custody Service
 5. Copy of ID document
 6. Copy of OIB document
 7. Copy of the cash account card opened at Bank/ agreement of opening of cash account at Bank
- B. Private person -nonresident:
 1. Agreement
 2. Signature card for Account
 3. Client data form
 4. Fee Schedule for Custody Service
 5. Copy of ID document/passport
 6. Copy of OIB document
 7. Copy of the cash account card opened at Bank/ agreement of opening of cash account at Bank
- C. Domestic legal person - resident
 1. Agreement
 2. Signature card for Account
 3. Client data form
 4. Fee Schedule for Custody Service
 5. Copy of ID document of authorized persons
 6. Copy of OIB document
 7. The original excerpt from the Court Register not older than three months
 8. Copy of agreement of opening giro account at Bank
 9. Statement on the account status
 10. Statement on the beneficiary owner
 11. Statement on political exposure
 12. Ownership structure table
 13. Notice of classification of activities issued by the Central Bureau of Statistics

If the legal person-resident has giro account opened in the Bank, documentation from item 8 to 13 is not required.
- D. Foreign legal person- nonresident:
 1. Agreement
 2. Signature card for Account
 3. Client data form
 4. Fee Schedule for Custody Service
 5. Copy of ID document/passport of authorized persons
 6. Copy of OIB document
 7. The original proof of registration from the register in the country of domicile or certified copy, not older than three months, accompanied by certified translation in Croatian language
 8. Copy of agreement of opening non-resident account at Bank
 9. Questionnaire
 10. Statement on the true beneficial owner
 11. Statement on political exposure
 12. Ownership structure table

13. The latest audited annual financial report accompanied by certified translation in Croatian or English language
If the legal person-nonresident has non-resident account opened in the Bank, documentation from item 8 to 13 is not required.

Additional notice

If the Client is represented by a third person, beside above stated documentation, the Client must submit:
- Letter of attorney certified by a public notary
- Copy of the representative's ID document

If the Client doesn't submit the above data and/or documents, the Bank has the right to refuse to accept and / or execute the Order.

The Bank has the right to request additional documentation.

6. CLIENT CLASSIFICATION

The Bank shall categorize the Client with regard to his/her/its knowledge, experience, financial situation and investment objectives as retail or professional client.

The treatment that the Bank provides to retail client has a higher level of protection while treatment that the Bank provides to professional client has a lower level of protection assuming his/her/its higher level of experience and knowledge in performing activities in relation to Financial instruments.

Classification criteria

Professional client is regarded a Client who possesses the experience, knowledge and expertise to make his/her/its own investment decisions and properly assess the risks that he/she/it incurs, that is who meets the following criteria:

- Client is institutional investor (investment firms, credit institutions, other financial institutions, insurance undertakings, collective investment schemes and management companies of such schemes, pension funds and management companies of such funds, pension insurance undertakings, commodity and commodity derivatives dealers, local firms, other institutional investors)
- Client is a legal persons which meets at least two of the following requirements:
 - total assets amounting to HRK 150 million;
 - net turnover amounting to HRK 300 million;
 - own funds amounting to HRK 15 million.
- National and regional governments, public bodies that manage public debt, central banks, international and supranational institutions such as the World Bank, the International Monetary Fund, the European Central bank, the European Investment Bank and similar international organizations.

Retail client is regarded a client who does not meets above mentioned criteria.

Classification of Client

By signing Agreement, Bank shall consider and classify Client as a professional client if Clients meets above mentioned criteria or as a retail client if Client doesn't meet those criteria, without sending additional notification to Client regarding classification.

Client classified as a professional client:

- may submit to the Bank written request asking for treatment with higher level of protection in the case when the Client deems he/ she/ its is unable to properly assess or manage the risks involved.
- is responsible for keeping the Bank informed about any change, which could affect current categorization.
- has lost a higher level of protection that the Bank provides to retail client

Change of Client's treatment

If the Client wishes to be treated differently, the Client must submit to the Bank a written request for classification.

The Bank may treat the Client as professional only upon receipt of a written request from the Client and if the following criteria are satisfied:

1. at least two of the following criteria should be satisfied:

- the Client has carried out transactions, in significant size, on the relevant market at an average frequency of 10 per quarter over the previous 12 months;
 - the size of the Client's financial instrument portfolio exceeds HRK 4 million;
 - the Client works or has worked in the financial sector for at least one year in a professional position, which requires knowledge of the transactions or services envisaged.
2. the Bank has undertaken an adequate assessment of the knowledge, experience and expertise of the Client, that he/she/it is capable of making his/her/its own investment decisions and understands the risks involved
 3. the Bank has warned the Client in writing of the protections and investor compensation rights that the Client may lose
 4. the Client must state in writing, that he/she/it is aware of the consequences of losing higher level of protection.

Eligible counterparties

Eligible counterparties for the purposes of this CMA are: investment firms, credit institutions, insurance undertakings, open-end investment funds with public offer and their management companies, pension funds and management companies of pension funds, other financial institutions authorized or regulated under the legislation of the Republic of Croatia, other financial institutions authorized or regulated under Community legislation or the national law of a Member State, persons whose main business consists of dealing on own account in commodities and/or commodity derivatives, persons which have the status of a local firm, national governments, public bodies that deal with public debt, central banks and supranational organizations.

Bank treats eligible counterparties as a professional client.

7. ACCOUNT

Based on the Agreement, the Bank shall open a segregated Account on which will record Client's holdings and transactions with Financial instruments.

Financial instruments belonging to Client are neither the property of the Bank or part of its assets, or of liquidation- or bankruptcy estate, nor can they be used in the enforcement proceedings in connection with claims against the Bank.

The Bank shall hold Client's domestic dematerialized Financial instruments at a custody account opened in SKDD which can be:

- Private custody account in the name of the Client
- Code (under the password) custody account
- Joint (omnibus) custody account

Private custody account in the name of the Client is an account of Financial instrument where identity of the Client is not unknown, or hidden.

Code (under the password) custody account is an account of Financial instrument where identity of the Client is known only to the Bank.

Joint (omnibus) custody account is an account of Financial instrument where identity of the clients is known only to the Bank.

If the Client is the beneficial owner of dematerialized shares of credit institutions deposited in the SKDD, the Bank shall hold such shares on the private custody account in the name of the Client.

The Bank shall hold foreign Financial instruments on Bank's custody accounts opened at Subcustodian. The Client hereby accepts the Bank may, at any moment, nominate one or several Subcustodians.

8. ORDER

The Bank may dispose of Financial instruments only by Client's Order.

The Client is liable for the accuracy and completeness of the data in the Orders. The Client is responsible for all consequences that may arise in the case of delivery of incorrect or incomplete data.

As a valid Order is considered any order which is:

1. delivered to the Bank, in writing, via one of the following ways:
 - Fax: +385 (0)62 37 1905
 - e-mail: custody@erstebank.com
 - post: Ivana Lučića 2, 10000 Zagreb, Croatia
 - SWIFT : ESBCHR22
 - personal delivery
2. signed by the Client or authorized person stated in the Signature Card
3. contains the substantial elements of the Order
4. submitted within the Bank's deadlines

Contents of Order, Order Form

The Order contains the substantial elements:

1. Client name
2. Type of Order (receipt, delivery, free or versus payment)
3. Trade date
4. Settlement date
5. ISIN code of Financial instrument
6. Quantity of Financial instrument
7. Settlement amount
8. Counterparty's name and accounts for settlement
9. Client's Account and Cash account for settlement

The Client submits to the Bank the written Order if the form of letter which contains substantial elements.

The Client can submit the Order in the form of contract note/deal confirmation received from counterparty, broker's trade confirmation or similar. On such submitted Order Client's signature is not required.

Type of Orders

Types of Orders that Client can submit to the Bank are:

- b) receipt versus payment (receipt of the Financial instrument on Account with delivery of funds)
- c) deliver versus payment (delivery of the Financial instrument from Account with receipt of funds t)
- d) receipt free of payment (receipt of the Financial instrument on Account)
- e) deliver free of payment (delivery of the Financial instrument from Account)

Client's duties

When making the Order receipt versus payment, the Client shall promptly provide, ensure and pay sufficient funds for Order execution, in accordance with the Bank's deadlines to Clients Account:

Payments in HRK (kunas) in favor of Clients Account:
2402006-1300000154

Payments in foreign currency in favor of Clients Account:
71800000-for Clients legal persons
71840000-for Clients private persons

When making delivery order, the Client shall promptly provide sufficient quantity of Financial instruments on the Account for Order execution, in accordance with the Bank's deadlines.

Bank's deadlines

The Client is required to make the Order to the Bank and provide or ensure sufficient funds/ quantity of Financial instruments within the following deadlines:

- a) market: Croatia
 - a.1.) deadlines for Client-resident:
Order versus payment and funds payment:
 - contractual settlement: latest one working day before the settlement date (S-1) until 14:00 CET
 - trade-for-trade settlement: latest on the settlement date (S) until 14:00 CET
 - Order free of payment:
 - trade with broker: latest one working day before the settlement date (S-1) until 14:00 CET
 - trade with other party: latest on the settlement date (S) until 14:00 CET
 - a.2.) deadlines for Client non-resident:
Order versus payment and funds payment:

- contractual settlement: latest one working day before the settlement date (S-1) until 13:00 CET
- for trade-for-trade settlement: latest on the settlement date (S) until 13:00 CET
- Order free of payment:
- trade with broker: latest one working day before the settlement date (S-1) until 13:00 CET
- trade with other counterparty: latest on the settlement date (S) until 13:00 CET

b) market: Clearstream (settlement of eurobonds)
-Order and funds payment: latest on the settlement date (S) until 9:30 CET

c) market: Austria, Belgium, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Hungary, Ireland, Italy, Luxembourg, Netherlands, Norway, Poland, Slovenia, Spain, Sweden, Switzerland, Turkey, USA, Great Britain
- Order and funds payment: latest one working day before the settlement date (S-1) until 09:30 CET

d) market: Australia, Bosnia and Herzegovina, Canada, Greece, Japan, New Zealand, Portugal, Serbia, Singapore, Slovak Republic,
- Order and funds payment: latest two working day before the settlement date (S-2) until 09:30 CET

e) market: Bulgaria, Hong Kong, Romania, South Africa
- Order and funds payment: latest three working days before the settlement date (S-3) until 13:00 CET

f) special condition for following markets (for market availability and exact details please contact Custody Department):

Russia:

-Order free of payment: latest one working day before the settlement date (S-1) until 09:30 CET

Estonia:

-Order and funds payment: latest on trading day (T) until 13:00 CET

Brazil, China, Indonesia, Israel, Korea, Latvia, Lithuania, Malaysia, Philippines, Thailand, Taiwan:

-funds payment: in advance, latest one day before trading date (T-1)

-Order: latest on trading day (T) until 13:00 CET

India:

-funds payment: in advance, latest one day before trading date (T-1)

-Order: latest on trading day (T) until 12:00 CET

Egypt, Ukraine:

-for market availability and exact details please contact Custody Department.

The Bank has the right to change the deadlines. Client may contact the Bank-Custody Department for any additional clarification regarding deadlines.

Change/Amendment and cancellation of Order

The Client may change/amend the Order only if, by the time of receipt of such notice from the Client, the Order is not already executed, the Bank is able to stop the execution and such change/amend does not cause any damage or expense to the Bank.

The Client may cancel the Order only if, by the time of receipt of cancellation from the Client, the Order is not already executed, the Bank is able to stop the execution and such cancellation does not cause any damage or expense to the Bank.

Execution of Order

The Bank may accept any valid Order received in accordance with these General Terms.

The Bank has the right to refuse execution of the Order if the Order is:

- 1) unclear, contradictory, undefined, incomplete
- 2) does not contain the substantial elements
- 3) by the execution of the order an offense or crime could be committed
- 4) not submitted under the provisions of these General Terms
- 5) Client did not provide sufficient funds for the execution of Order
- 6) Client did not provide sufficient Financial instruments on Account for the execution of Order

Upon refusal, The Bank will notify the Client the same day via phone, email or fax and will not be liable for any damage to the Client arising from that refusal.

In the event when the Bank asks for clarification/amendment of unclear, contradictory, undefined and/or incomplete Order, the time of receipt of the Client's written clarification and/or amendment shall be deemed as the time of Order receipt.

If the Client does not provide sufficient funds for execution of the Order, the Bank shall not execute the Order nor shall be liable for any damages arising from that. The Bank has the right to charge the Client for any damage that the Bank would possibly suffer.

If the Client does not provide sufficient quantity of Financial instruments on the Account for execution of the Order, the Bank shall not execute the Order nor shall be liable for any damages arising from that. The Bank has the right to charge the Client for any damage that the Bank would possibly suffer.

9. INCOME COLLECTION

The Bank is hereby authorized without prior Order to collect all due income (dividend, interest, principal, etc.) and assets arising from Financial Instrument on the Account and to forward these to the Cash account or to dispose of them according to Orders. The Bank will inform the Client of such collected income and assets.

If a Subcustodian charge an income collection fee, such reduced amount will be forward to the Cash account.

10. CORPORATE ACTION

Bank will notify the Client of Corporate Action if such information is publicly released in Croatian Official Gazette or received directly from the Issuer, SKDD or Subcustodian.

If the Client wishes to act on Corporate Action, the Client must timely deliver to the Bank a written Order with clear and precise instructions for execution of Corporate Action. Without such Order, The Bank shall not act on Corporate Action.

Participation in the General meeting

If the Client wishes to participate in the general meeting of domestic Issuer, in person or by proxy, the Client shall promptly submit to the Bank a written request for participation. Upon receipt of such request, The Bank will apply the Client for general meeting, issue the adequate authorization and deliver it to the Client.

If the Client authorizes the Bank for participating at the general meeting via proxy, by submitting a written request, the Client is obliged to provide the Bank with a clear and precise voting instruction for each item of the General Meeting agenda. The Bank shall vote only in accordance with such instruction.

The Client's participation at the general meetings of foreign Issuers is possible only if Subcustodian provides such service.

11. VALUATION OF FINANCIAL INSTRUMENTS

For calculation of the market value of Financial instruments on the Account, the Bank is using following prices:

- the last price on the Zagreb Stock Exchange for domestic security
- nominal value for money-market instrument
- the last price officially quoted for unit in collective investment undertakings
- the last price officially quoted on the financial information system (Bloomberg, Reuters) for foreign equity,

-the last bid or close price officially quoted on the financial information system (Bloomberg, Reuters) for foreign bond.

In the case of non-trading days, the last available price shall be taken for calculation. Should a security not be listed, then the nominal value shall be taken for calculation. Value of Financial instruments nominated in foreign currency is calculated using middle exchange rate of the Croatian National Bank.

12. REPORTS

The Bank shall send reports in written form, in Croatian or in English, to the Client by post, fax, e-mail or SWIFT.

Regular reports and their frequency are:

- Statement of holding on the Account (monthly)
- Income collection reporting (per event)
- Corporate Action reporting (per event)
- fee invoice and calculation

The frequency of sending the report is depending on the occurrence of event or circumstances that makes the subject of the report.

Client is obliged to check accuracy of all the reports and data received from the Bank. In the case of complaint to a delivered report, the Client shall submit to the Bank a written complaint within three (3) days after the receipt of the report. If the Bank does not receive the Client's complaint within this term, the Client shall be deemed to have agreed with the delivered report.

13. FEES FOR CUSTODY SERVICE

Based on and in accordance with the Agreement, the Bank will calculate and charge fees specified in the Fee Schedule of Custody Services.

The Client is also obligated to reimburse the Bank all other costs incurred by providing Custody Services.

The Client is obliged to pay fees and costs until due date stated on the fee invoice.

In the case of Client's delay in payment of fees or costs, the Bank shall retain funds which the Client maintains on any of Cash accounts opened with the Bank and withdraw the funds without any further request or approval from the Client.

14. CONFLICTS OF INTEREST

Bank adopted Rules of Procedure on the manner of preventing conflicts of interest in which the Bank had prescribed measures and procedures necessary to prevent conflicts of interest.

When providing Custody Service, conflicts of interest may arise between:

1. the interests of the Bank, their managers, employees, tied agents or person directly or indirectly linked to them by control, on one hand, and the interests of the Client on the other hand;
2. the interests of one client and that of another.

In the manner of preventing conflicts of interest, relevant persons comply with the following objectives and general principles of business:

1. expertise and integrity when conducting transactions with financial instruments
2. responsibility in communication with clients
3. avoiding conflicts of interest and reporting any suspicion of the existence of a conflict of interest
4. responsibility and transparency in personal transactions with financial instruments
5. cooperative relationship with relevant institutions.

15. INVESTOR PROTECTION SCHEME

Investor protection scheme is implemented and supervised by the HANFA. A foundation and management of an Investor Protection Fund (hereinafter: **Fund**), definition of an insured case and payment of covered claims is prescribed in CMA.

Covered claims of clients

Secured claims of clients shall be:

1. monetary claims in kunas and currencies of EU member states owed by a Fund member to a client or belonging to a client, and which are held on behalf of the client in connection with investment services agreed with him;
 2. Financial instruments belonging to a client of a Fund member and held by him, administered or managed on behalf of the client in connection with investment services agreed with him.
- Claims of clients shall be covered up to the maximum of HRK 150,000.00 per a client.

Non covered claims of clients

Claims of clients not secured are:

1. claims covered by the law regulating the protection of deposits in credit institutions for the purpose of protection of depositors in case of unavailability of deposits
2. claims of clients of Fund members arising out of transactions in connection with which a criminal conviction has been obtained for money laundering

Client of a Fund Member

A client of a Fund member, the claims of which have been protected under the Investor protection scheme shall be any natural or legal person whose funds, are held on behalf of the client, administered managed by a Fund member, in relation to Custody Service agreed with the client.

The following shall not be regarded as clients whose claims are covered regardless of the country where the registered offices are located:

1. credit institution;
2. investment firm;
3. financial institution;
4. insurance undertaking;
5. collective investment undertakings;
6. pension funds management companies and pension funds;
7. companies making up a group with a Fund member
8. a legal or a natural person holding more than 5 % of voting shares in the capital of a Fund member
9. parent or subsidiary undertakings of a Fund member
10. management board and supervisory board members of a Fund member
11. tied agents of a Fund member
12. persons responsible for carrying out the statutory audits of a Fund member's financial statements, and persons responsible for preparation and archiving of accounting documents of a Fund member and preparation of financial statements ,
13. directors, supervisory and management board members of this person holding 5 or more percent of the capital of a company which is a parent or a subsidiary undertaking in relation to a Fund member, and persons responsible for the audit of financial reports of this company;
14. marital or extramarital partners and close relatives of persons referred to in items 10 to 13 of this paragraph or their spouses,
15. clients of a Fund member who have contributed to the covered case by non-fulfilling their obligations towards a Fund Member.

All additional information about the investor protection system is available to Client in the CMA.

16. COMPLAINTS

The Client may make complaints to the Bank on the following address:

Erste & Steiermärkische Bank d.d.
Custody Department

- post: Ivana Lučića 2, Zagreb
- e-mail: custody@erstebank.com
- fax: +385 (0)62 37 1905
- SWIFT: ESBCHR22

or:

Erste & Steiermärkische Bank d.d.
Call Center, Jadranski trg 3a, 51000 Rijeka

- info phone: 0800-7890
- answering machine (0-24 h): +385 (0)62 555555
- fax: +385 (0)62 375904

- e-mail: erstebank@erstebank.hr

17. VALIDITY AND AMENDMENTS

The Bank has the right at any time, to unilaterally modify/ amend the General Terms.

For any conditions not governed by the General Terms, the Agreement, applicable laws, good business and banking practices shall be applied.

Should any of the provisions of these General Terms be determined as being null and void, such a fact shall not affect other provisions of this General Terms.

General Terms as well as all subsequent amendments shall be effective 15 days after their public announcement at the website of the Bank.

By giving Order after the amendments of the General Terms, Client shall be deemed that he accepts General Terms. On all accepted but not executed Orders, the General Terms applicable at the time of acceptance of Order are applied.

Erste & Steiermärkische Bank d.d.
Custody Department
Ivana Lučića 2, 10000 Zagreb, Croatia
Zagreb, 18.10.2011.