

General Terms and Conditions

Of the **Local Intermediary**:

Poslovna kuća d.o.o.

Savska cesta 32, 10000 Zagreb, Croatia

Company Registration Number: 081501401

VAT Number: 22332007979

Tax Number: HR22332007979

Registered under the laws of the Republic of Croatia Represented by: Ervin Kovačević

Website: www.poslovna-kuca.hr

(Hereinafter referred to as the "Local Intermediary")

For Interested Parties:

(Hereinafter referred to as "Interested Parties")

INTRODUCTION

(A) An Interested Party is a person interested in using the services presented in the market by the Local Intermediary, as an independent financial agent within the provision of investment services by the Local Intermediary according to these General Terms and Conditions, as well as generally binding legal regulations and with due professional care.

(B) The Local Intermediary is a company based at Savska cesta 32, 10000 Zagreb. The main activity of the company is financial intermediation in the capital sector (more precisely: carrying out promotional activities related to the services of an investment firm with which it has a contract and offering the services of such an investment firm to potential clients as Interested Parties), which it provides as an independent financial market intermediary under the Capital Market Act. For the purpose of providing and further implementing the investment service, the Local Intermediary cooperates with financial institutions.

(C) The company Poslovna kuća d.o.o. is registered with the Croatian Financial Services Supervisory Agency (HANFA). As a regulated Local Intermediary, Poslovna kuća d.o.o. can provide the following services according to HANFA's decision:

- Promotional activities related to the services of an investment firm
- Offering the services of an investment firm to potential clients

The register of market intermediary firms can be found on HANFA's website:

<https://www.hanfa.hr/registers/investment-firms/local-intermediary/>

Article I

Subject of the General Terms and Conditions

The Local Intermediary carries out, for an agreed period of time, activities aimed at intermediation and enables the Interested Party the opportunity to conclude a contract for the provision of financial services with a financial institution (investment firm) with which the Local Intermediary has a contractual relationship, and provides the Interested Party with informational support related to the process of onboarding the client with the aforementioned financial institution(s), the subject of which is the trading of securities on the capital market (hereinafter referred to as the "Agreement").

Article II

Rights and Obligations of the Parties

1. The Interested Party agrees that the Local Intermediary will carry out activities aimed at enabling the Interested Party to conclude a contract with a financial institution that meets all the conditions prescribed by applicable legislation for the conclusion of such a contract.
2. The Interested Party undertakes to provide the Local Intermediary with the necessary assistance or cooperation (e.g., by providing required information or documentation), all in order to execute the subject matter of the Agreement. In particular, the Interested Party undertakes to provide the Local Intermediary with: true and complete personal data and personal profile, as well as information on the purpose of investment and investment preferences, to enable the Local Intermediary to offer the Interested Party appropriate investment firm.
3. The Local Intermediary and the Interested Party agree that these Terms and Conditions relate to activities related to contracts that the Interested Party concludes through the intermediary, including all preparatory actions necessary for the conclusion of these contracts.
4. The Local Intermediary is obliged to act in accordance with the Capital Market Act and other relevant regulations and in accordance with the principles of fair business practices with due professional care and in the interest of the rights and legitimate interests of the Interested Party in carrying out activities related to the subject matter of these General Terms and Conditions.

Article III

Intermediation Commission

1. The Local Intermediary will not charge any fees to Interested Parties for the activities it undertakes related to financial intermediation, nor will the Local Intermediary make the business conditions of the financial institution more difficult for the Interested Parties that have been intermediated.

2. The Local Intermediary will not charge the Interested Party any fees or costs for the activities it undertakes under these Terms and Conditions. The Local Intermediary will receive compensation from the financial institution.

Article IV

Individualized Client Approach

1. The Local Intermediary will categorize each of the Interested Parties according to their personal status, capital market preferences, education and expertise, as well as the size of assets and funds they intend to invest.

2. In communication with Interested Parties, the Local Intermediary will ensure that each Interested Party receives a personalized approach according to their own characteristics.

3. Communication between the Local Intermediary and the Interested Party, as well as the exchange of documents and other data, will primarily take place electronically, and secondarily by telephone or in person. Records of communication will be stored in accordance with applicable legislation.

Article V.

Final Provisions

1. All legal relations not expressly regulated in the Agreement are governed by the laws of Croatia.

2. The Interested Party declares that, after reading these General Terms and Conditions, they agree to their content, that they are an expression of their own free will, and that they were not drafted under pressure or under unilaterally unfavorable conditions.

3. These General Terms and Conditions are published on the Local Intermediary's website, and it is presumed that every Interested Party has accepted these General Terms and Conditions as an integral part of the relationship they may have with the Local Intermediary at the moment of entering into such a relationship.