



R a S T

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GENERAL SERVICE CONDITIONS

RAST d.o.o.

Pursuant to the provision of Article 61 of the Securities Market Act (hereinafter: the Act) and Article 598 of the Capital Market Act in accordance with the Regulations on Client Classification (hereinafter: the Regulations), the management - managing director of Rast d.o.o. hereby enacts the following legal act:

GENERAL SERVICE CONDITIONS RAST d.o.o.

Object of General Conditions

Article 1

These General Service Conditions of Rast d.o.o. (hereinafter: the General Conditions) prescribe mutual rights and obligations of the brokerage company RAST d.o.o. (hereinafter: the Broker) and the investor in securities (hereinafter: the Investor), and the description of risks related to the performance of individual activities involving securities and other assets (derivatives, etc.).

General Conditions are an integral part of the services contract (hereinafter: the Contract).

Broker information

Article 2

The Broker is a company authorised for trading securities, with its seat in Varazdin, Zagrebacka 61. The Broker was authorised, pursuant to the permit of the Securities Commission (currently: Croatian Financial Services Supervisory Agency - HANFA) to perform the following activities:

- a) Purchase and sale of securities as ordered by the principal (brokerage activities),
- b) Speculation trade (dealer activities),
- c) Management of securities portfolios for the client/principal,
- d) Investment consultancy,
- e) Activities of special stock exchange trading.

The service "Management of securities portfolio" is regulated by a special Securities Portfolio Management Contract concluded between the Investor and the Broker.

The Broker is a member and a shareholder of Zagrebacka burza d.d. (Zagreb Stock Exchange) and Sredisnje klirinsko depozitarno drustvo d.d. (Central Clearing and Depository Agency).

Investor information

Article 3

The Broker shall procure the following for his records before the entry of a new Investor:

- a) For natural persons (residents): contact address, telephone number, e-mail, Pers. ID No. (JMBG), Investor's OIB code with the Central Clearing and Depository Agency (if there is one - hereinafter: the CCDA), one signed copy of the Contract, a copy of valid personal identification card/passport and a copy of a bank account (current or giro account, savings account book).

- b) For natural persons (non-residents): contact address, telephone number, email, passport number, Investor's code with the Central Depository Agency (if there is one), one signed copy of the Contract, a copy of valid personal identification card/passport and bank account information (IBAN, SWIFT).
- c) Legal entities (domestic and foreign): contact address, telephone number, e-mail, company registry number, Investor's code with the Central Depository Agency (if there is one), one signed copy of the Contract, a copy of the registry extract, a copy of valid personal identification card/passport and bank account information (giro account, IBAN, SWIFT).

Persons not using the Internet to register should also scan and send copies of said documents via e-mail (to: rast@rast.hr).

After receiving the necessary documentation, the Broker shall accept the registration of the new Investor and enter its data in the Broker's records, and forward to the users of the "My portfolio" service on the Broker's Internet pages (www.rast.hr) their portfolio access passwords.

The Broker will not accept the registration of the new Investor if the Broker should not receive all requested documentation or indisputably ascertain the identity of the Investor.

The Investor shall guarantee the verity and accuracy of submitted data and information under penal and material liability.

Investor classification

Article 4

In accordance with the Client Classification Regulations, the Broker shall classify each Investor according to his/her/its knowledge and experience in the area being invested in, and based on the Investor's ability to assess risks connected to investments on the capital market, to a small or a professional investor, with the purpose being a higher level of protection, better education and higher level of information.

A professional investor shall be every legal entity fulfilling the following:

- a) Institutionalised investor,
- b) Legal entity that, with respect to the previous year, fulfils at least two of the following three criteria:
 - Value of balance assets of at least HRK 150 million,
 - Income of at least HRK 300 million,
 - Capital stock entered and paid of at least HRK 15 million,
- c) National and regional government, public debt management institution, the central bank, international or supranational institution (IMF, ECB, EIB, etc.).

All other Investors shall be considered to be small investors.

Investor classified as a small investor may become a professional investor if he should request this from the Broker and if he should fulfil at least two of the following three criteria:

- a) The Investor performed an average of at least 10 transactions per quarter for the previous 4 quarters, where the value of individual transactions amounted to more than HRK 500 thousand,
- b) Investor's financial instruments portfolio surpasses HRK 3.5 million,
- c) Investor is operating/working or has been operating/working in the financial sector for at least one year on a professional position, which assumes knowledge of planned transactions or services.

The Investor shall submit the Application for Change of Investment Status from small to professional investor in writing to the address of the Broker and also confirm in writing whether he is aware of possible consequences of losing increased protection the Investor in question enjoyed until then. Before the decision

on acceptance of the application for foregoing the additional level of protection, the Broker shall inform the Investor in writing about the level of protection and the rights the Investor could be losing, and shall undertake all reasonable steps in order for the Investor to fulfil the conditions of adequate levels of knowledge and experience for making individual decisions on investments and correct risk assessment.

A later change from a professional to a small investor also needs to be requested in writing to the Broker's address, but without the need for any explanation.

The Broker shall collect from the Investor information of the Investor's knowledge and experience in the field of investing and the ability to assess risk, in order to be able to determine whether a certain financial service will suit the Investor.

The Broker shall perform all authorised activities for the Investor even without collecting pertinent data/information or determination of suitability of certain financial service for the Investor if the following conditions are met:

- a) Activities pertain to shares, bonds or other forms of secured debt entered on the stock market or some other market as permitted by the competent official body,
- b) Activities are being performed at the client's initiative,
- c) The Investor is informed that the Broker is not obligated to perform the assessment of suitability of certain financial service or activity for the Investor, thereby the Investor does not enjoy protection according to valid regulations of business conduct. By accepting this Contract, the Investor shall be considered to be informed,
- d) The Broker shall perform all necessary measures prescribed by the Regulations on Prevention of Conflict of Interest and the internal regulations reached based on the Regulations in order to prevent all possible conflicts of interest between the Investor and the Broker and entities associated with them.

As far as the portfolio management service and investment consultancy is concerned, the Broker shall construct the investment profile of the Investor by gathering data and information through a special questionnaire.

Issuing an order

Article 5

An order is a one-sided statement of the will of the Investor issued to the Broker. Order may be issued verbally (in person or by phone), in written form (including fax) or in electronic form.

By issuing a securities purchase or sale order, the Investor is expressing his consent to have the Broker perform (for the Broker and in the name of the Investor) all activities necessary for the purchase or sale of securities according to the issued order.

The orders are entered into the ledger of orders in a chronological order of acceptance and are marked with proper ordinal number. The sequence of processing the order is determined by its ordinal number and the price of the security from the order. The Broker shall maintain the ledger of orders in electronic form.

Activities necessary for purchase or sale of securities include legal, financial and technical operations necessary for the processing of the transaction, and in accordance with regulations competent for that field.

If the Investor is issuing the order to the Broker verbally or in writing, the Broker shall submit to the Investor in person or send him/her/it via fax or mail the form "Application for Issuing the Sale/Purchase Order" to be signed (hereinafter: the Application). Receipt of the Application shall be all the Broker needs for generating the order in the ledger of orders, without the need for additional confirmation by the Investor.

Entered in the ledger of orders is every instruction for amendment of order, its retraction and data for processing of order. Instructions for amending or retracting the order may be issued in the same manner as the order.

Orders may be amended and retracted until the conclusion of the transaction. If the transaction has already concluded, the Investor may no longer amend or retract the order. Also, if, during the time between the issuing of the order and/or Investor's instruction to the presenting and/or amendment of that order/instruction by the Broker on the trade system of the stock exchange, there should happen a change of state on the stock exchange based on which the Investor issued to the Broker his/her/its order/instruction, and with the consequence being that the order/instruction cannot be processed on the stock exchange, in whole or in part, the risk of possible damages or unrealized profit for the Investor stemming from such a situation shall be borne by the Investor.

The Broker shall, at the request by the Investor, submit to the Investor the extract from the ledger of orders pertaining to the Investor's order.

The Broker shall retain the right to consider any order made by the Investor which has not been processed on the stock exchange within the allotted time to be expired. This term may not be less than 90 calendar days starting with the day of issuing the order. Broker shall inform the Investor of his order(s) which is/are considered expired.

By accepting the securities purchase/sale order, the Broker is assuming that the Investor is familiar with the basic features of securities trading and risks the Investor is being exposed to. If the Broker, in communication with the Investor, should conclude that the Investor is not familiar enough with the procedures of trading securities, or/and with the risks the Investor is exposed to, or if the Investor should request it explicitly from the Broker, the Broker will familiarise the Investor with the procedures of trading securities, the risks being exposed to and the information on prices, offer and traffic of securities being the object of the Investor's interest, whether it be purchase or sale of securities.

The Investor shall reach all decisions pertaining to purchase securities for the Investor's portfolio, sale of securities from the portfolio (type, quantity and price), structure of the portfolio and any other decisions pertaining to portfolio management. The Investor shall manage his/her/its portfolio and bear the risk of his/her/its decisions.

The Broker will not bear the risk of possible eluded profit or loss which the Investor should realize while managing his/her/its portfolio.

Non-acceptance of orders

Article 6

The Broker does not have to accept an order:

- a) If the Investor did not conclude any Contract with the Broker in writing, and if the Investor did not submit to the Broker the necessary data and documents from Article 3 of these General Conditions,
- b) Which does not contain all important parts of the order,
- c) When purchasing securities, if the Investor did not pay in to his account with the Broker the financial assets necessary for the purchase of securities on the stock exchange, plus transaction costs,
- d) When selling securities, before they are registered with the Broker in the Central Clearing and Depository Agency (hereinafter: the CCDA), if the securities in question are immaterial, i.e. if the Investor did not submit to the Broker a valid document proving the ownership over the material security or business share,
- e) If the Broker should legitimately suspect:
 - Non-permitted manipulation of the price of certain security,

- that the processing of the order for the Broker, Investor or the capital market could cause damages or criminal act or offence,
- f) If there should exist some other objective reason (cessation of securities trading, etc.).

Broker shall, without delay, attempt to contact the Investor and inform him/her/its of the reasons of non-acceptance of the order and possibilities of removing the problem(s). In cases where the Broker should suspect illegal price manipulation, he shall inform the Investor in detail of all consequences which the Investor may endure by realizing such an order. If the Investor should insist on the processing of the suspect order even after the above described warning, the Broker shall accept the order and inform the internal control of the processing of the same; if necessary, the Broker shall also inform HANFA, in accordance with the provisions of the Regulations on Additional Measures for Prevention of Market Manipulation.

The Broker does shall not be responsible nor liable for damages due to impossibility of communication with the Investor, nor due to non-processing or untimely processing of an order the Broker was not obligated to accept.

Fees and expenses

Article 7

Fee, representing the transaction cost to the Investor couples the Broker's fee and the stock exchange/CCDA fees. The Broker's fee is determined by the Pricelist and the stock exchange/CCDA fees by pricelists of those institutions.

In extraordinary cases, other transaction costs may originate in addition to the Investor's fee:

- a) Expenses (fee) of the business bank in case of foreign currency transactions when dealing with payments to or from the Investor's account,
- b) Other possible costs linked to transactions and caused by specifics of the financial market or changes of legal provisions (taxes, etc.) not foreseen by the Pricelist.

The Pricelist of the Broker's services is notably placed in the Internet pages of the Broker (www.rast.hr) and may be acquired in his business premises.

Cash assets of the Investor

Article 8

The Broker shall keep the cash assets of the Investor on a separate account in accordance with regulations. The Investor shall be responsible for efficient use of those assets, and no interest shall be calculated nor charged on them.

The Investor's assets are not, nor will they be a part of the Broker's assets nor his liquidation or bankruptcy mass, nor can they be used for seizures in connection with receivables claimed from the Broker.

Payment of assets to Investor

Article 9

The Broker shall perform the payout of sold securities to the account of the Investor within the term determined by regulations (the day of the transaction plus working days - T+3), if the transaction is being made on the stock exchange and within the system determined by the CCDA regulations for all Investors not using the "My portfolio" service. Immediately after the processing of the transaction payout in the CCDA, the Broker shall issue an order for payment of cash assets to the account of the Investor in the amount corresponding to the amount of the transaction on the stock exchange minus the amount of transaction costs.

Concerning Investors-users of the "My portfolio" service, cash after the sale and coverage of securities is not automatically paid out; it is deposited on the Investor's "cash account" with the broker. That money shall remain available to the Broker for further trading with securities. The Investor may inspect, at any moment, his/her/its position on the "cash account" with the Broker (in his portfolio on www.rast.hr).

The Investor may, at any moment, ask for the payout of the money from the Investor's account with the Broker by sending the appropriate instruction through the web (order "Cash payout" in the Investor's portfolio). The Broker shall execute the payout of the money immediately after receiving the request of the Investor if there is sufficient cash on the Investor's cash account to payout the necessary amount.

Investor-user of the "My portfolio" service may, at any moment, on the Internet pages of the Broker, within his/her/its securities portfolio, inspect the position of the portfolio, including all cash assets, portfolio cash flow, securities transactions, calculated fees, etc.

For transactions not processed on the stock exchange, the means and terms of payment shall be determined by contract.

Securities settlement

Article 10

Securities in the Investor's portfolio are, in electronic form, entered on the Investor's account with the CCDA. Ownership of purchased immaterial securities is gained on the day of settlement in accordance with the CCDA regulations (T+3), and of securities not entered in the CCDA depository on the day the parties concluded the legal venture.

The Broker shall send the written report on the processed transaction to all Investors not using the "My Portfolio" service.

When the Investor should decide to exclude a portion of securities, he/she/it shall issue to the Broker an order for this (through e-mail, and only in extraordinary circumstances through fax or mail).

Supplying information

Article 11

The Broker shall provide the Investor with information on transactions, prices and offers for purchase and sale of all securities being traded on the stock exchange in the Republic of Croatia (current and past, processed analytically and graphically) through the Broker's web pages (www.rast.hr), using mobile devices (www.rast.hr/m), directly in the offices of the Broker or through some other type of communication.

The Broker shall update the data on the value of portfolios daily, immediately after the data on daily security rates and performed transactions becomes available. The Broker shall not be responsible for the accuracy of information contained in third party databases (data belonging to the stock exchange, the issuer of securities, the Croatian National Bank, etc.), which the Broker uses in its processing. The Broker shall also not be responsible for updating the current activities if the Broker is prevented in doing so by force majeure (loss of electricity, non-functioning of the public telecommunication system, work stoppage at the stock exchange and other cases of force majeure).

The Investor shall have the ability to access and gain insight into data contained in his/her/its portfolio 24-7, every day of the year, using the Internet - on the web pages of the Broker (www.rast.hr or www.rast.hr/m) and by entering his/her/its username and password.

The Broker shall be responsible for the accuracy of given data/information to the extent of accuracy of data/information found at sources available to the Broker.

The "My portfolio" service

Article 12

To Investors using the Internet to access the Broker's services, the Broker offers a group of services called "My portfolio"¹.

The "My portfolio" service includes:

a) Brokerage services

- Issuing on-line orders for purchase/sale of securities using a desktop PC or mobile devices
- Processing Investor's securities purchase/sale orders on the capital market and securities transfer orders in or into the Investor's portfolio, without charge,
- Registration of purchased securities in the CCDA depository or the book of shares of the issuer,
- Settlement of purchased shares or payout of sold shares;

b) Investment consultancy services

- The right to prepaid use of investment consultancy when reaching financial decisions,
- By offering services of investment consultancy, the Broker is advising the Investor which securities to invest in based on the client's investment profile, all aimed at realizing profit and maximum protection of the Investor's invested assets,
- If the Investor should request from the Broker services of investment consultancy, the Broker shall perform these services in good faith and with all due care, keeping always in mind the Investor's interests and the level of risk which the Investor can manage, as well as the possible conflict, Consultancy does not represent coaxing a client for a purchase, but rather an expert opinion containing the imminent risks on the capital market.
- The Broker does not guarantee the Investor will realize a profit on the capital market, The Broker is not responsible for consequences of Investor's decisions.

The Broker may decide to refuse the service of investment consultancy to the Investor and return the prepaid amount if the Broker should decide that the Investor's investment profile is not familiar enough for the Broker.

c) Accessibility of data and analyses

- Presenting for insight the data and the results of technical and fundamental analysis of securities, as collected and processed by the Broker, as an aid in the Investor reaching investment decisions,
- The ability to inspect the prices, the transactions, the offers and other stock exchange data in real or near-real time (the "Stock exchange monitor" service), provided the scope of information from this service may vary from investor to investor, depending on the amount they are realizing with the Broker.

d) Services of keeping portfolio records

- Forming the Investor's portfolio with Broker, which contains the securities account and the cash account
- Daily keeping of records/state of the portfolio value using the current security rates on the market, calculating changes in absolute and relative amounts, presenting the portfolio value and structure on the web pages of the Broker, accessible only to the Investor
- Calculation of capital profit or loss in the Investor's portfolio, with analytical and graphical representation (current state and chosen period) and their preview on the Broker's web pages, accessible only to the Investor
- Keeping records of Investor transaction history in chronological order, with additional analyses (overview of transactions in a certain period, type and quantity of securities per transaction, calculation of average purchase price, transaction value, fee) and listing of such records on the web pages of the Broker, accessible only to the Investor

- Cash flow in the Investor's portfolio (total amount and analysis) and listing on the web pages of the Broker, accessible only to the Investor
 - Possibility of monitoring the status of security purchase/sale orders during the processing of said security, access to the portfolio and its management using mobile devices
- e) Ensuring modern portfolio management logistics
- Ensuring the Investor on-line access to his/her/its portfolio 24 hours a day, 365 days a year, through the Broker's Internet site (www.rast.hr), using desktop PCs and mobile devices
 - Enabling the issue of security purchase/sale orders from the portfolio using electronic means at any time
 - Data care and protection from destruction (protection from computer crashes, destruction of the database, loss of authentication/documentation, etc.) and from third party access (encrypted data transfer between the Investor and the Broker)
 - Ensuring the functioning of the infrastructure for the Investor's portfolio management through the Internet, i.e. the web pages of the Broker
 - Ensuring secrecy of information on the Investor's portfolio in accordance with the law
 - Possibility of submitting an electronic application for issuing an "application number" in order to get the securities registered with the Broker in the CCDA
 - Possibility of electronic issuing of cash payout request

Securities data shown on the web pages of the Broker, both historical and current, are not a reliable source of future trend of the currency rate, liquidity and yield, and the Investor must take this in consideration when reaching business decisions.

/podnožje/: "My portfolio" is a registered and protected trademark owned by RAST d.o.o.

Using the "My portfolio" service

Article 13

After founding the portfolio, the Investor enters his/her/its assets in it in one of the following ways (or a combination of the following):

- By payment of money/cash necessary for purchase of securities for the portfolio,
- By transfer of earlier acquired securities into their portfolios (by registration of securities with the CCDA through the Broker).

In most cases, the Investor issues security purchase/sale orders through the Internet pages of the Broker.

After the security purchase transaction pursuant to the Investor's order, the Broker includes the security/ies in questions in the Investor's portfolio on the day of the purchase. By the same token, after the transaction of the sale of securities from the Investor's portfolio, the Broker expunges them from the portfolio on the day of the sale.

User of the "My portfolio" service may see a report on any processed transaction shortly after the transaction is published, through the www.rast.hr pages, in the user's portfolio. The user may also print out the report. The "My portfolio" service allows the Investor insight into current and all other transactions with securities the Investor realized through the Broker.

Investor who does not transfer a portion of his/her/its assets in the portfolio using means described in this Article within 30 days of creating the portfolio, shall be considered to have decided not to use the "My portfolio" service; the meaning used shall be that of the Investor not wishing to use the service in the first place.

Creation and cessation of use (cancellation) of the "My portfolio" service is free.

The smallest amount permitted to enter in the portfolio as constituting amount is HRK 5,000.00. If the constituting, i.e. initial stake is performed by injecting securities, the value of the stake, i.e. deposit is calculated using the last known quotation of the securities in question on the stock exchange.

Sending of the application form assumes that the Investor is familiar with, and fully accepts the Contract and these General Conditions.

The Investor shall access his/her/its portfolio using the Investor's (user) name and password.

The Investor shall decide on his/her/its username for accessing the portfolio, in accordance with the criteria noted along with the application form on the web pages of the Broker. The Investor shall receive his/her/its initial password from the Broker to the Investor's e-mail.

Username and password are secret, and the Investor must keep them safe from unauthorised access by third parties. In case the username and the password should be used by a third party with damaging consequences for the Investor, the Broker will not be responsible for those damages.

The Investor may change his/her/its portfolio-accessing password whenever and as often as the Investor wishes (through the "Password change" link in the "My portfolio" service). This change will require the old password. In case of loss of the username and/or the Investor's password, or if the Investor cannot access the Internet and, therefore, cannot change his/her/its password, the Investor must inform the Broker of this fact without delay. Should such a case occur, the Broker shall assign a new password for the Investor and inform the Investor of this.

Users of the "My portfolio" service

Article 14

Any natural/private entity or legal entity may become a user of the "My portfolio" service, whether this person is from Croatia or abroad. Only a person of age (legal adult) may become a user of the "My portfolio" service.

Cessation of the "My portfolio" service

Article 15

The "My portfolio" service shall cease pursuant to written notice from the Investor to the Broker or from the Broker to the Investor, without explanation being necessary. The Broker may cease to offer the "My portfolio" service if the Investor's portfolio has been inactive or empty for a longer period of time.

Risks

Article 16

Risks typically found on the capital market which the Investor must be careful of when making investment decisions are:

- a) Risk of decrease in value of securities due to a general rise in prices (inflation risk),
- b) Risk of being unable to sell certain security at a certain moment (liquidity risk),
- c) Risk of value decrease of certain security due to a drop in credit rating of the issuer or due to the issuer's bankruptcy (issuer risk),
- d) Risk of decreased value of securities due to a global or regional recession (recession risk),
- e) Risk of decreased value of securities due to periodical price fluctuations (volatility risk),

- f) Risk of season-related changes in the economy or a certain industry sector influencing profitability of investments in certain industry sectors (economical risk),
- g) Political risk, including the risk of change in credit rating of a country due to irregular servicing of debts by the country of issue,
- h) Risk of change of tax regulations damaging to the yield of the Investor,
- i) Risk of debt securities interest rate changes,
- j) Risk of extraordinary circumstances/force majeure (natural catastrophies, widespread epidemic, energy/power system outages/fluctuations, damage to IT systems, etc.).

The Broker will not be liable for any damages to the Investor due to realization of any risk relevant for the capital market.

Conflict of interest

Article 17

Conflict of interest assumes every situation, activity or omission prescribed by laws or bylaws and Internal regulations based on such laws and by-laws on the means of preventing conflicts of interest by which the Brokers employer, the Broker or any person associated with them could use their position or authority in order to gain certain advantages which would burden the Investor.

Employers of the Broker, the Broker and all parties associated with them must avoid all situations which could lead to a conflict of interest between their interests and the interests of the Investor, and superpose their interests to those of the Investor. Detailed conduct in debatable cases is prescribed by the Internal regulations on the ways of preventing conflicts of interest.

Internal regulations on preventing conflicts of interest may be obtained in writing in the business offices of the Broker.

Client complaints

Article 18

Any Investor may file a complaint against the actions of the Broker. The Broker shall take in consideration any and all received complaints and answer them without delay. If he should decide that the complaint is justified, the Broker shall determine the measures he should undertake in order to remove the circumstances causing the complaint.

The complaint must be sent in writing (through a letter, fax or e-mail).

The Broker shall keep a file of client complaints.

Amendments to and termination of General Conditions

Article 19

The Broker shall perform his services in accordance with the regulations of the Republic of Croatia, regulations of the Zagreb stock exchange, regulations of the Central Clearing and Depository Agency and these General Conditions, and are also subject to oversight and control by the Croatian Financial Services Supervisory Agency (HANFA) in accordance with law.

The Broker may amend these General Conditions when he should feel the need to do so.

The Broker shall visibly announce the notice of amendments to General Conditions on his web pages along with the text of the new General Conditions or as an annex to formerly valid General Conditions.

Investor not accepting the amended General Conditions shall inform the Broker of this fact without delay in written form (via e-mail, fax or letter), which shall, at the same time, constitute the application for termination of the Contract.

Contact

Article 20

The Investor may contact the Broker at the following address:

RAST d.o.o.
Zagrebacka 61 42000
Varazdin

Telephone:
00 385 42 658 910,
00 385 42 658 911
Fax: 00 385 42 658 901
E-mail: rast@rast.hr

Investors may communicate with the Broker in Croatian or in English.

The Broker has an opened account for the Investor with Hypo Alpe-Adria-Bank d.d. on which the Investor may deposit cash assets meant for investments:

2500009-1301137378, model: 12, ref. No.: Pers. ID No./Company tax No./OIB
IBAN: HR8225000091301137378
SWIFT: HAABHR22

Article 21

These General Conditions shall come to force on 27 May 2009. By coming to force of these General Conditions, the General Conditions in force until that day shall cease to be valid.

In Varazdin, 26 May 2009

Managing Director
Mladen Ostricki