

concluded between

InterCapital Securities Ltd., an investment company with its registered office in Zagreb, Masarykova 1, TIN: 68481874507 (hereinafter referred to as: “Company”, “InterCapital” or “We”) and

PIN _____

permanent residence in _____

represented by _____ (hereinafter referred to as: “Client”),

(Client and InterCapital hereinafter referred to as: “Parties“)

InterCapital is an investment company operating under licence to carry out investment and ancillary services issued by the Croatian Financial Services Supervisory Agency.

InterCapital is a member of Zagreb Stock Exchange and Ljubljana Stock Exchange.

InterCapital submitted to the competent authorities passport notifications and provides investment and ancillary services within the territory of the Republic of Slovenia.

Investment services offered by InterCapital include:

Brokerage Services: As part of Brokerage Services in addition to placing orders in person, by phone and / or e-mail, our Clients may choose the electronic access that enables them to give Orders to InterCapital by using our Electronic platform.

Custody Services: If you want to trade foreign Financial Instruments (other than Croatian), please choose our Custody Services along with the Brokerage Services.

All capitalized terms used in this Agreement shall have the same meaning as defined in our General Terms and Conditions. The General Terms and Conditions shall apply to the execution of Orders, the Instructions, the provision of investment and ancillary services and other services provided for in this Agreement and shall form an integral part of this Agreement. In the event of any discrepancy between the provisions of the Agreement and the General Terms and Conditions, the provisions of this Agreement shall prevail. This Agreement constitutes the entire agreement between the Client and InterCapital with respect to provision of services set out in this Agreement (the “Services”), and supersedes all prior understandings and agreements, whether oral or written, between or among the Parties hereto with respect to Services.

AVAILABLE SERVICES

Article 1.

Please choose which of the following services you want to use by marking the appropriate checkbox below:

(You may choose more than one service)

- BROKERAGE SERVICES - FINANCIAL INSTRUMENTS OF CROATIAN ISSUERS
 - BASIC ACCOUNT
 - TRANSACTIONAL INVESTOR ACCOUNT
- BROKERAGE SERVICES - FINANCIAL INSTRUMENTS OF FOREIGN ISSUERS
- ELECTRONIC BROKERAGE SERVICES
- CUSTODY SERVICES

BROKERAGE SERVICES

Article 2.

1. If you choose our Brokerage Services You authorize InterCapital to:

- a) receive and transfer/execute Orders;
- b) settle Transactions according to the rules and standard market practice applicable on the relevant Execution Venue;
- c) record Financial Instruments on the Financial Instruments account stored with SKDD, CSD, which are registered with the InterCapital;
- d) receive the Client's funds on their Cash Account;
- e) register the Financial Instruments with the Company and upon settlement of all due obligations to InterCapital, register the Financial Instruments to the Client's SKDD and CSD account, all at the Client's request.

- b) provide technical support for the purposes of installation of the computer program until the moment of its operability
- c) maintain the Electronic System
- d) open for the Client and maintain in its books a Basic Account or Transactional Investor Account, depending on the Client' choice
- e) perform any other activity prescribed by law or as agreed between the Client and InterCapital related to Financial Instruments or cash held in the Client's Basic Account or Transactional Investor Account

CUSTODY SERVICES

Article 4.

If You chose custody services InterCapital shall:

- a) open in its books the Client's Custody Account
- b) accept Client's Financial Instruments on its Custody Account
- c) safekeep Client's Financial Instruments on its Custody Account
- d) record all changes and inform the Client on all changes that occur due to the purchase or sale of Financial Instruments
- e) notify the Client about Corporate Actions provided that the information on Corporate Actions was delivered to InterCapital in a timely manner.
- f) receive and execute Instruction
- g) provide other services as agreed between the Client and InterCapital

SERVICE FEES AND EXPENSES

Article 5.

For the activities performed by InterCapital for the Client pursuant to this Agreement, the Client undertakes to pay to InterCapital fees and all additional expenses in accordance with the Price List of Investment Services (hereinafter: the "Price List"). The Client agrees that InterCapital has the right to unilaterally and at any time change the Price List. InterCapital undertakes to notify the Client of any change in the Price List at least 8 days before the entry into force of the new Price List.

In the event that the fees listed in the Price List are burdened with any taxes and / or other charges, the listed taxes or fees shall be borne by the Client.

COMPANY OBLIGATIONS

Article 6.

Prior to providing investment services, InterCapital is obliged to provide its clients certain information including information about InterCapital, Financial Instruments, types of Financial Instruments and risks associated with such Financial Instruments, information regarding the protection of Financial Instruments or cash funds of the Client, including the risks that arise from the omnibus account. All of the mentioned information, as well as information on dealing with Client complaints can be found in the document titled "General Information " published on the Web Site: inter.capital.

Information on costs and related fees arising from the service or transaction will be delivered to the Client in standardized form. Prior to the execution of the service or Transaction, InterCapital is obligated to disclose to all information about the costs and charged arising from such services and Transactions. Disclosures about such costs and charges can be found in the Price List. The Company will regularly provide information about all costs and expenses related to the Financial Instruments and investment and ancillary services. Such information is based on incurred costs and it is delivered on a personalized basis.

InterCapital executes the Client's orders in accordance with the Best Execution Policy. The Best Execution Policy is available on the Web Site: inter.capital in the document titled "Best Execution Policy". InterCapital will annually publish the five best execution venues in terms of trading volume at which InterCapital in the previous year executed Client Orders for each class of Financial Instrument in a document titled "Five best execution venues" published on the Web Site: inter.capital.

CLIENT OBLIGATIONS

Article 7.

The Client undertakes to notify InterCapital immediately in writing of any changes of personal information mentioned in this Agreement, otherwise InterCapital will deem the latest information received from the Client to be valid and shall not be responsible to the Client for any damage that might occur due as a result of the Client's non-compliance with this provision.

In addition to the obligations set out in paragraph 1 of this Article, the Client undertakes to:

- a) deliver other appropriate and reasonable documents to InterCapital upon request, where necessary for the performance of any activities related to the prevention of money laundering, or in the event that the information on the Client should be sought from InterCapital by judicial, administrative or any other body authorized to seek such information.
- b) immediately notify InterCapital of any limitation, material right and/or other incumbent in favour of a third party on the Financial Instruments held by the Client that might be subject to a sell Order.

The Client undertakes not to give Orders for the purchase / sale of Financial Instruments to InterCapital if at the time of giving the Order it does not dispose with adequate Financial Instruments or funds for the execution of such Order. The Client also undertakes not to issue any Instructions to the custodian and SKDD/CSD that might preclude timely settlement in respect of the Order that has been submitted in its entirety or partially.

In the event of failure by the Client to comply with provision of the previous paragraph, the Client shall indemnify InterCapital for the amount of reasonably foreseeable damage together with any directly associated interest, reasonable and properly incurred expenses and fees, all directly resulting from the failure of the Client to comply with provisions of the paragraph. Noncompliance with the said provisions shall be deemed to constitute a breach of contract and InterCapital is entitled to cancel this Agreement unilaterally, in the manner and in accordance with provisions on the Agreement termination.

The Client agrees that the Information on incurred costs and fees and the Price List will be delivered to him via the Client's e-mail address indicated in this Agreement. If the Client has not provided an e-mail address, information on the incurred costs and the Price List and other documents will be delivered to him by post to the Client's postal address indicated in this Agreement. The Client may request to receive the information provided under the Capital Market Act on paper. In that case, InterCapital will provide the Client with the requested information free of charge.

By signing this Agreement, the Client gives express consent to the Best Execution Policy, to execution of Orders of Financial Instruments which can be traded on a Regulated Market or Multi-Lateral Trading Facility or Organized Trading Facility outside of such Trading Venues and to holding of Financial Instruments and funds on the omnibus account.

WARRANTIES AND REPRESENTATIONS

Article 8.

The Client represents and warrants:

- a) it is duly established and operating in accordance with all applicable regulation of its country of incorporation (in case the Client is a legal person), and it has legal capacity (in case of the Client is a natural person) there are no other conditions that would limit his rights and obligations under this Agreement and
- b) each person representing the Client is duly authorized to execute this Agreement on behalf of that Client;
- c) the Client has obtained all authorizations of any governmental or regulatory body required in connection with this Agreement and the Transactions contemplated hereunder and such authorizations are in full force and effect;
- d) and the execution, delivery and performance of this Agreement and the Transactions contemplated hereunder have not, do not and will not breach any laws, ordinance, charter, by-law or rule applicable to it or its obligations under any other agreements.

Each time the Client gives an Order or Instructions the Client shall be deemed by such act to represent, warrant and covenant to InterCapital that (i) the Client has all requisite legal authority and capacity to place such Order / Instruction or undertake such actions (ii) such Order complies with all rules relating to the Order applicable on the subject Execution Venue and to the best knowledge of the Client does not represent market abuse, (iii) each Order /Instruction is enforceable in accordance with its terms.

The Client, to its best knowledge, nor any director, officer, authorized representative, employee or affiliate of the Client has taken any action resulting in a violation by such persons of laws and regulations administered by the U.N. Security Council, the European Union, the Office of Foreign Assets Control of the U.S., the Treasury Department or any other relevant sanctions authority (collectively, "Sanctions"). For the past five years, the Client has not (knowingly or not knowingly) engaged in, and the Client will not engage in, any dealings or transactions with any person, or in any country or territory, that at the time of the dealing or transaction is or was the subject of Sanctions.

The Client, to its best knowledge, nor any director, officer or employee has (i) used any corporate funds for any unlawful contribution, gift, entertainment of unlawful expense relating to political activity, (ii) made any direct or indirect unlawful payment to any foreign or domestic government official or employee from corporate funds, or (iii) made any unlawful payments, such as bribes, unlawful rebates, pay-offs, influence payments or kickbacks.

Client:

InterCapital

InterCapital securities Ltd.

Masarykova 1; HR-10 000 Zagreb

Tel: +385 1 4825-890

+385 1 4825-891

+385 1 4825-892

+385 1 4825-896

e-mail: brokeri@intercapital.hr

web: inter.capital

Croatian Financial Services Supervisory Agency

Franje Račkoga 6; HR-10 000 Zagreb

Tel: + 385 1 6173-200

e-mail: info@hanfa.hr

Cash transfer details:

For trading in Croatia (payments in EUR currency)

IBAN: HR5824020061300000162

ERSTE BANK (BIC: ESBCHR22)

For trading on other markets (payments in all currencies)

IBAN: HR2424020061300002035

ERSTE BANK (BIC: ESBCHR22)

I. IDENTIFICATION INFORMATION

a) Personal data

First and last name

PIN

Citizenship/Citizenships

Place of birth

Date of birth

b) Permanent residence address

Street name and street No.

Postal code and city

Country

Residence address, Correspondence address (if different from the permanent residence address)

Street name and street NO.

Postal code and city

Country

c) Identification document

Type

No.

Name and country of the issuer

Expiry date

d) Contact information

Phone

Mobile phone

E-mail

e) I agree that the affiliated companies of InterCapital Group may process my personal information and contact me for the purpose of offering its products and services

by telephone call

on my smartphone (SMS, or other similar type of communication)

to my email address

yes no

yes no

yes no

For more information on how we handle Your personal data, please refer to our Privacy Policy, available on the Web Site: inter.capital

f) Bank account for transfer of funds

Name of the bank

Account number (IBAN)

g) Account number in the Central Depository and Clearing Company

h) Legal representative/proxy*

YES

*Please fill in the Annex to this Questionnaire

II. INFORMATION ON POLITICALLY EXPOSED PERSONS

In the process of establishing a business relationship or executing transactions, InterCapital is obligated to apply the appropriate procedures pursuant to the Croatian Act on Money Laundering and Terrorism Financing in order to establish if the Client, its legal representative, proxy or beneficial owner are a politically exposed person.

Are You a politically exposed person?* YES NO

*Politically exposed person is:

A: Every natural person who is or who has been entrusted with prominent public function in the last 12 months, as a high ranking public official, i.e. head of state, head of government, minister or deputy minister, state secretary or assistant minister, elected member of parliament, members of the governing bodies of political parties, members of supreme courts, of constitutional courts or of other high-level judicial bodies, the decisions of which are not subject to further appeal, except in exceptional circumstances, members of courts of auditors or of the boards of central banks, ambassadors, chargés d'affaires and high-ranking officers in the armed forces, members of management or supervisory board of state owned (entirely or majority owned), director, deputy director, directors, deputy directors and members of the board or equivalent function of an international organization, municipality head, mayor, county prefect or its deputy elected under the laws regulating local elections in the Republic of Croatia.

B: Family members of the person under A: the spouse, or a person considered to be equivalent to a spouse, or children including their spouse, or a person considered to be equivalent to a spouse, or parents of the politically exposed person under A

C: Every natural person that has collective actual ownership of legal person or legal entity or any other close business relations with person under A or is the sole and beneficial owner of legal person or legal entity that is established for the benefit of person under A.

If You are a politically exposed person, please answer the following questions:

Which type of politically exposed person are You? A B C

Information about the type of public function under A and duration of performing the function?

Data on family relationship if You are one of the above mentioned family members under B

Data on structure and nature of business relations if You are a person described under C

Do You have any other relevant relationship with politically exposed person? (If, yes, please state the nature of that relationship)

Do You perform any prominent public function (e.g., members of prominent sport organizations)?

III. INFORMATION ABOUT THE CLIENT'S TAX RESIDENCY

Tax residence in Croatia: Resident Non-resident

If You are a citizen of a country that is not a member of the EU or EEA, please answer the following question:

Did You apply for the right to stay in Croatia in exchange for investments in the Republic of Croatia? YES NO

INFORMATION ABOUT THE CLIENT'S TAX RESIDENCY IN THE USA

1. Are you a U.S. citizen? YES NO

(If you hold multiple citizenships, tick "Yes" if one of them is U.S.)

2. Were you born in the U.S. (or a U.S. territory)? YES NO

3. Are you a resident of the U.S. for U.S. tax purposes because

a. you are in possession of a U.S. Green Card (irrespective of expiry date)? YES NO

b. you meet the substantial presence test? YES NO

(If you meet the substantial presence test, but you left the U.S. during this calendar year, is your residence still temporarily or permanently in the U.S.?)

c. of any other reason? (Please state the reason)

If Your answer to one of the questions stated above is YES, please fill-in the Form W-9:

USA Tax identification number (TIN)

INFORMATION ABOUT THE CLIENT'S TAX RESIDENCY IN OTHER FOREIGN STATES

If You are a tax resident of a foreign country, please state which country or countries you are paying the tax in and your tax ID

Country in which You are a tax resident

Tax identification number (TIN)

In case You are not able to disclose your tax ID number, please state the reason for not doing so.

Country is not issuing tax identification number

Other

IV. ADDITIONAL INFORMATION ON BUSINESS RELATION

Profession

Investment funds are accumulated from: regular salary other explanation

Expected annual investment (average)

- to 25.000 EUR
- to 65.000 EUR
- to 150.000 EUR
- to 500.000 EUR
- over 500.000 EUR

Purpose of the business relationship with the Company

- trading with financial instruments
- portfolio management
- custody services
- participation in public offerings (IPOs)
- other

Client's financial overview:

Annual income (net salary, pension, dividends, other) reduced by **liabilities** (loans, mortgages and other)

- <7.000 EUR
- 7.000 - 15.000 EUR
- 15.000 – 35.000 EUR
- 35.000 – 65.000 EUR
- >65.000 EUR

Assets (real estate, financial instruments, deposits, other) reduced by **liabilities** (loans, mortgages and other)

- <15.000 EUR
- 15.000 – 35.000 EUR
- 35.000 – 65.000 EUR
- 65.000 – 150.000 EUR
- 150.000 – 1.350.000 EUR
- >1.350.000 EUR

V. APPROPRIATENESS TEST

Based on your answers in this section of the questionnaire, we will provide the results of a appropriateness test. If You do not provide us with information required in this section or insufficient information is provided, We will not be able to assess whether the envisaged investment service or product is appropriate for You. If you place an Order with InterCapital to buy / sell Financial Instruments other than those that We have determined to be appropriate for You, We will consider such an Order an explicit request to continue the service. No further warning will be given that the Financial Instrument subject to Order is not appropriate for You.

InterCapital will provide you with investment services of receiving and executing/transferring orders in connection with one or more financial instruments, i.e. the investment service of executing orders for the client's account and related ancillary services. It is important to emphasize that these are not advisory services and are limited exclusively to the execution of your orders or instructions. We will not consider the compatibility of any transaction with your investment objectives and your ability to bear the investment risks arising from the transactions.

InterCapital is responsible for evaluating whether the financial instruments you intend to trade are appropriate for you based on your knowledge and experience. It is important that you provide us with information that is up-to-date, accurate and complete. It is in your best interest to provide accurate and complete answers to the questions InterCapital asks for appropriateness assessment purposes.

If you are interested in additional education and would like to receive content created by our Research and Analysis Department, contact research@intercapital.hr.

Types of services and transactions the client is familiar with

- Executing orders for the client's account
- Receiving and transfer of orders in relation to one or more financial instruments
- Underwriting of financial instruments and/or placing of financial instruments on a firm commitment
- Placing of financial instruments without a firm commitment basis
- Portfolio management
- Investment advisory

Purpose of investing

- Speculation
- Liquidity
- Family savings
- Purchase of real estate
- Savings for retirement
- Other

Education level

- School of economics (high school level)
- School of economics (university level)
- Other relevant economic education
- No relevant economic education

Are You engaged in a profession or have been engaged in a profession in the last 5 (five) years that requires good working knowledge of the characteristics of Financial Instruments?

- YES
- NO

Nature of Client's executed transactions with financial instruments:

Financial instruments You have traded:	Volume of executed transactions (EUR / annually)	Frequency of executed transactions (annually)	Period transactions are executed in (years' experience)	Evaluate how well You know the listed instruments (1-5)
<input type="checkbox"/> Stocks	<input type="checkbox"/> 0 <input type="checkbox"/> up to 25.000 EUR <input type="checkbox"/> over 25.000 EUR	<input type="checkbox"/> never <input type="checkbox"/> up to 5 times <input type="checkbox"/> 5 and more	<input type="checkbox"/> none <input type="checkbox"/> 1 year <input type="checkbox"/> 5 and more years	
<input type="checkbox"/> Bonds	<input type="checkbox"/> 0 <input type="checkbox"/> up to 25.000 EUR <input type="checkbox"/> over 25.000 EUR	<input type="checkbox"/> never <input type="checkbox"/> up to 5 times <input type="checkbox"/> 5 and more	<input type="checkbox"/> none <input type="checkbox"/> 1 year <input type="checkbox"/> 5 and more years	
<input type="checkbox"/> Derivatives	<input type="checkbox"/> 0 <input type="checkbox"/> up to 25.000 EUR <input type="checkbox"/> over 25.000 EUR	<input type="checkbox"/> never <input type="checkbox"/> up to 5 times <input type="checkbox"/> 5 and more	<input type="checkbox"/> none <input type="checkbox"/> 1 year <input type="checkbox"/> 5 and more years	
<input type="checkbox"/> Money market instruments	<input type="checkbox"/> 0 <input type="checkbox"/> up to 25.000 EUR <input type="checkbox"/> over 25.000 EUR	<input type="checkbox"/> never <input type="checkbox"/> up to 5 times <input type="checkbox"/> 5 and more	<input type="checkbox"/> none <input type="checkbox"/> 1 year <input type="checkbox"/> 5 and more years	
<input type="checkbox"/> UCITS ETF	<input type="checkbox"/> 0 <input type="checkbox"/> up to 25.000 EUR <input type="checkbox"/> over 25.000 EUR	<input type="checkbox"/> never <input type="checkbox"/> up to 5 times <input type="checkbox"/> 5 and more	<input type="checkbox"/> none <input type="checkbox"/> 1 year <input type="checkbox"/> 5 and more years	
<input type="checkbox"/> Emission allowances	<input type="checkbox"/> 0 <input type="checkbox"/> up to 25.000 EUR <input type="checkbox"/> over 25.000 EUR	<input type="checkbox"/> never <input type="checkbox"/> up to 5 times <input type="checkbox"/> 5 and more	<input type="checkbox"/> none <input type="checkbox"/> 1 year <input type="checkbox"/> 5 and more years	
<input type="checkbox"/> Other complex financial instruments	<input type="checkbox"/> 0 <input type="checkbox"/> up to 25.000 EUR <input type="checkbox"/> over 25.000 EUR	<input type="checkbox"/> never <input type="checkbox"/> up to 5 times <input type="checkbox"/> 5 and more	<input type="checkbox"/> none <input type="checkbox"/> 1 year <input type="checkbox"/> 5 and more years	

Should You consider that the information You have provided in this Questionnaire is not sufficient to assess Your knowledge and experience in investing and Your understanding of risks associated with services You will be provided with, please disclose additional information in the following box.

Place, date

Client's signature

Filled in by InterCapital:

Employee's signature

Authorized representative's approval*

*required for high risk clients

Client categorisation, declarations and consents

In line with the regulation of the Capital Market Act, We categorize You as a **Retail Client**. We will provide You with investment and ancillary services in accordance with the relevant regulations of the Croatian Capital Market Act.

Elective Professional Client

You are entitled to request a different (e.g., as Professional Client) categorization either generally or in respect of a particular investment service or Transaction.

Retail Clients may waive the higher level of protection afforded by the Capital Market Act only if they request in writing to be categorized as a Professional Client and confirm in writing in a separate document separate from the contract that they are aware of the consequences of losing that higher level of protection.

The Client may submit a request to be categorized as a Professional Client to compliance@intercapital.hr and satisfy at least two of the following criteria:

- a) You have carried out transactions, in significant size, on the relevant market at an average frequency of 10 per quarter over the previous four quarters;
- b) The size of your financial instrument portfolio, defined as including cash deposits and financial instruments, exceeds EUR 500,000;
- c) You work or have worked in the financial sector for at least one year in a professional position, which requires knowledge of the transactions or services envisaged.

Furthermore, You must have the required expertise, experience, and knowledge that gives us reasonable assurance, considering the nature of the Transactions or services envisaged, that You are capable of making Your own investment decisions and understanding the risks involved.

Main characteristics

In the case of order execution for a Retail Client, the best possible result shall be determined in terms of the total consideration, representing the price of the Financial Instrument and the costs relating to execution. Knowledge and experience are not implied as with the Professional Client but is assessed by an appropriate questionnaire.

Retail Clients enjoy the highest level of protection in accordance with the Capital Market Act. Please consult Our Categorization Policy published on the Web Site: inter.capital.

1. Declaration of consent

I agree to be categorized as a Retail Client

2. Best execution policy

I give my consent to the InterCapital's Best execution policy published on the Web Site: inter.capital.

3. Limit Orders

I give my express consent not to make public limit Orders of shares admitted to trading on a Regulated Market or traded on a Regulated Market, Multilateral Trading Facility or Organised Trading Facility which are not executed immediately (in whole or in part) at prevailing market conditions.

4. Execution outside Trading Venues

I agree that InterCapital may execute my Order in Financial Instruments admitted to trading on a Regulated Market or Multilateral Trading Facility or an Organised Trading Facility outside of a Regulated Market or Multilateral Trading Facility or an Organised Trading Facility.

Place, date

Signature /company stamp