

USER GUIDE

PBZCOM@NET

INTERNET BANKING FOR CORPORATES

INVESTMENT BANKING

Zagreb, March 2019

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SAFETY WARNING

IMPORTANT NOTICE!!!

Upon finishing the work in the service, please act according to instructions set out in the image (Figure 1)

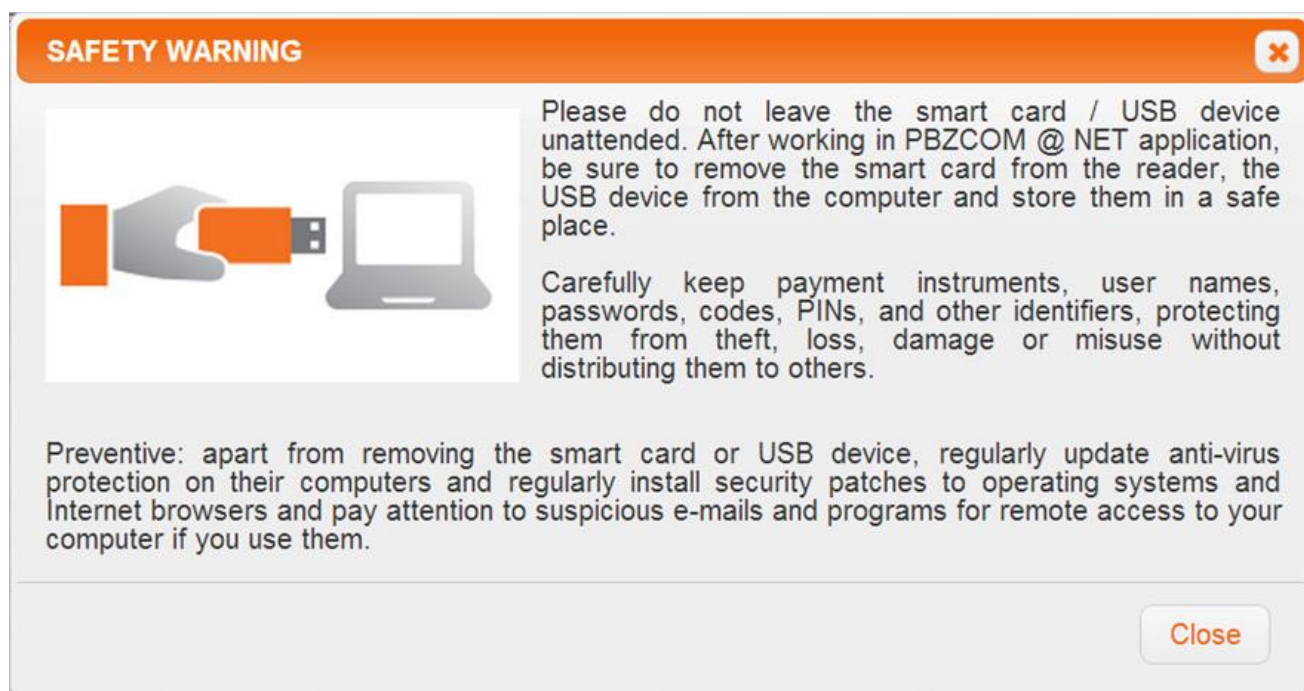


Figure 1 – safety warning for PBZCOM@NET service

If you notice that the web page does not start with <https://comnet.pbz.hr/>, end your work immediately because you are not on the Bank's web pages. By clicking the lock placed in front of or beside the web address for accessing the PBZCOM@NET service, make sure you check if the address is correct (**Pogreška! Izvor reference nije pronađen.**).

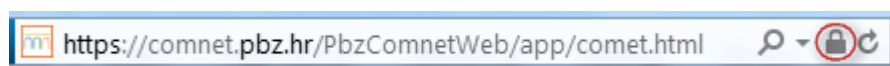


Figure 2 – correct web page check (IE)

INTRODUCTION INTO INVESTMENT BANKING

Investment banking module within the PBZCOM@NET internet banking allows you to conduct business with PBZ Invest investment funds. Investment funds are specific type of investments where investors place in trust their available funds, by payments to the fund, with specialised institutions – investment funds management companies. The role of the funds is to invest the funds placed in trust on financial markets to the end of achieving maximum yield for their investors against predefined risks accepted by the investors.

The features of an investment fund are defined by the **Prospectus** and the **Rules** of the fund. These documents state the investment limits and risk level of instruments in which the investor's collected funds are invested. The Prospectus and the Rules of each single fund are approved by the Croatian Financial Services

Supervisory Agency (<http://www.hanfa.hr>). The Agency also monitors their application. The level of risk carried by an investment defines the yield anticipated by investors. The higher the risk, the higher the potential yield and the potential loss as well. The risk and potential profit ratio depends on the type of financial instrument.

Apart from the risk present when investing into investment fund, the investment period also represents an important determinant. It is recommendable to balance the risk level and the investment period, i.e. short-term (up to one-year) investments should be made into safe and stable investment funds, while long-term investments can be made into higher-risk investment funds.

According to new Capital Markets Act adopted on 6th of July, 2018, which came into effect on 27th of July, 2018, with adoption period of 6 months, as of 27th of January 2019 inter-mediation in trade with shares in UCITS funds (by using the functionalities of INVESTMENT OPERATIONS of the bank electronic applications) is considered to be investment service of Receiving and transmitting of orders.

In order to continue the use of functionalities for putting and execution of the orders to buy, sell or transfer shares in funds it is necessary that authorized representative of business subject signs the contract about Distribution of funds services by his RM or on Sinergo Desk in branches.

If the client, except institutional one, does not sign the contract about the service, he will not be able to put requests for buy / sell / transfer of shares in funds on the bank's electronic channels.

The next disclaimer would be shown to the client upon click on INVESTMENT until he signs the contract.

DISTRIBUTIONS OF FUNDS ✕

According to new Capital Markets Act adopted on 6th of July, 2018, which came into effect on 27th of July, 2018, with adoption period of 6 months, inter-mediation in trade with shares in UCITS funds (by using the functionalities of INVESTMENT OPERATIONS of the bank electronic applications) is considered to be investment service of Receiving and transmitting of orders.

In order to continue the use of functionalities for putting and execution of the orders to buy, sell or transfer shares in funds it is necessary that authorized representative of business **subject signs the contract about Distribution of funds services** by his ARM or on Sinergo Desk in branches.

If the client does not sign the contract about the service, he will not be able to put requests for buy / sell / transfer of shares in funds on the bank's electronic channels.

The fee for the Investment operations of the bank's electronic applications for now would not be charged.

More information could be found on the Web pages of the bank.

Close

WHAT DOES PBZCOM@NET PROVIDE IN INVESTMENT BANKING ?

Functionalities:

- information about investment transactions
- insight into status and transactions with shares in investment funds
- placing and executing requests to buy, sale and transfer of shares
- list of request for purchase, sale and transfer of shares

INFORMATION ABOUT INVESTMENT BANKING

The review of general information about all the funds managed by PBZ Invest is available in the Investment segment with the activation of the option *Fund information*.

ACCESS TO STATUS OF AND TRANSACTIONS WITH SHARES IN INVESTMENT FUNDS

By selecting the option *Investment* and *Share balance* your whole portfolio in PBZ Invest's funds is displayed. The option *Transactions* displays all your transactions with PBZ Invest's funds.

PLACING AND EXECUTING REQUESTS FOR BUY, SELL AND TRANSFER OF SHARES

The request for the buy, sell and transfer of shares can be placed by selecting the appropriate icon in the row referring to a single fund.

Purchase of fund shares

By clicking the icon **Buy shares** next to a certain fund, the screen will open showing the details of the request.

Buy request details i

Submitter

Name, address and location	Tvrka d.o.o, ULICA810221 810221, ZAGREB
Account number and currency	<input type="text" value="HR1523400091110071451"/> EUR
Debit number	05 818054-9400000
Payment description	Buy fund shares

Amount and currency

Amount and currency	<input type="text" value="100.00"/> EUR
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Buy fund

Fund name	PBZ Euro novčani fond
Fund account class name	investitor
Account number	HR6723400091300001171
Approval number	HR67 9999999999

Rules and Prospectus

I accept the terms from Rules and Prospectus of the Fund

[Rules and Prospectus](#)

Figure 3 – Purchase of fund shares

Elements to be entered in the request:

- **Account number and currency** – by clicking the icon next to the Account number field a screen is displayed showing the list of your accounts and/or balances in different currencies you can use in the request:

Choose account ✕

Search:

IBAN	Name	Balance	Overdraft	Reservations	Available	Currency
HR1523400091110071451	Testni tvrtka račun	7358147.75			7355710.73	HRK
HR1523400091110071451	Testni tvrtka račun	3502.71				EUR

Showing 1 to 2 of 2 entries

Figure 4 – list of account you can use to purchase fund shares

- **Amount and currency** – enter the amount of the chosen currency you would like to invest in the fund. Payments for the purpose of buying shares in funds are allowed in HRK and in particular investment fund currency.
- **Acceptance of the terms from the Fund's Prospectus and Rules** (terms are available via displayed link)

Sale of fund shares

By clicking the icon **Sell shares** next to a certain fund, the screen will open showing the details of the request.

Sell request details i

Submitter

Name, address and location	Tvrtka d.o.o, ULICA810221 810221, ZAGREB		
Account number and currency	<input type="text" value="HR1523400091110071451"/>		<input type="text" value="EUR"/>

Sell fund

Fund name	PBZ Euro novčani fond		
Fund account class name	investitor		
Quantity of shares	1,859.8480		
Value in currency	259,164.80 EUR (03/20/2017)		

Sell share

I want to sell

all shares in fund

shares

shares in value of

Figure 5 – Sale of fund shares

Elements to be entered in the request:

- **Account number and currency** - by clicking on the icon next to the Account number field a screen is displayed showing the list of your accounts and/or balances in different currencies that you can use in the request as an account on which you would like to receive the payment from the sale of funds:

Choose account ✕

Search:

IBAN	Name	Balance	Overdraft	Reservations	Available	Currency
HR1523400091110071451	Testni tvrtka račun	7358147.75			7355710.73	HRK
HR1523400091110071451	Testni tvrtka račun	3502.71				EUR

Showing 1 to 2 of 2 entries

- **Amount of payment you want to receive or the number of shares you wish to sell** – mark the preferred option of sale:
 - all shares in the fund
 - number of shares in the fund – enter the number of shares you would like to sell
 - amount of payment – enter the amount of your value in the fund that you would like to receive, on the chosen account, from the sale

Transfer of fund shares

By clicking the icon **Transfer shares** next to a certain fund, the screen will open showing the details of the request.

Transfer request details
i

Submitter

Name, address and location	Tvrka d.o.o, ULICA810221 810221, ZAGREB
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Transfer from

Fund name	PBZ Euro novčani fond
Fund account class name	investitor
Quantity of shares	1,859.8480
Value in currency	259,164.80 EUR (03/20/2017)

Share transfer

I want to transfer	<input type="radio"/> all shares in fund <input type="radio"/> <input style="width: 80px;" type="text"/> shares <input checked="" type="radio"/> shares in value of <input style="width: 80px;" type="text" value="100.00"/> <input type="button" value="€"/> <input type="button" value="USD"/> <input type="button" value="EUR"/>
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Select fund to transfer to

	Fund name	Quantity of shares	Value in currency	Fund account class name
<input type="radio"/>	PBZ Novčani fond	0.0000	0.00 HRK	investitor
<input checked="" type="radio"/>	PBZ Global fond	0.0000	0.00 EUR	investitor
<input type="radio"/>	PBZ Bond fond	7,133.9066	949,912.48 EUR	investitor
<input type="radio"/>	PBZ Dollar fond	238.7980	31,709.70 USD	investitor
<input type="radio"/>	PBZ Equity fond	91,794.6282	1,166,379.26 EUR	investitor
<input type="radio"/>	PBZ Conservative 10 fond	0.0000	0.00 EUR	investitor
<input type="radio"/>	PBZ Short Term Bond fond	3,108.4782	319,344.22 HRK	investitor
<input type="radio"/>	PBZ Flexible 30 fond	0.0000	0.00 EUR	investitor
<input type="radio"/>	PBZ Dollar Bond fond	0.0000	0.00 USD	investitor
<input type="radio"/>	PBZ Dollar Bond fond 2	0.0000	0.00 USD	investitor

Check
Save
Send to a signature
Return

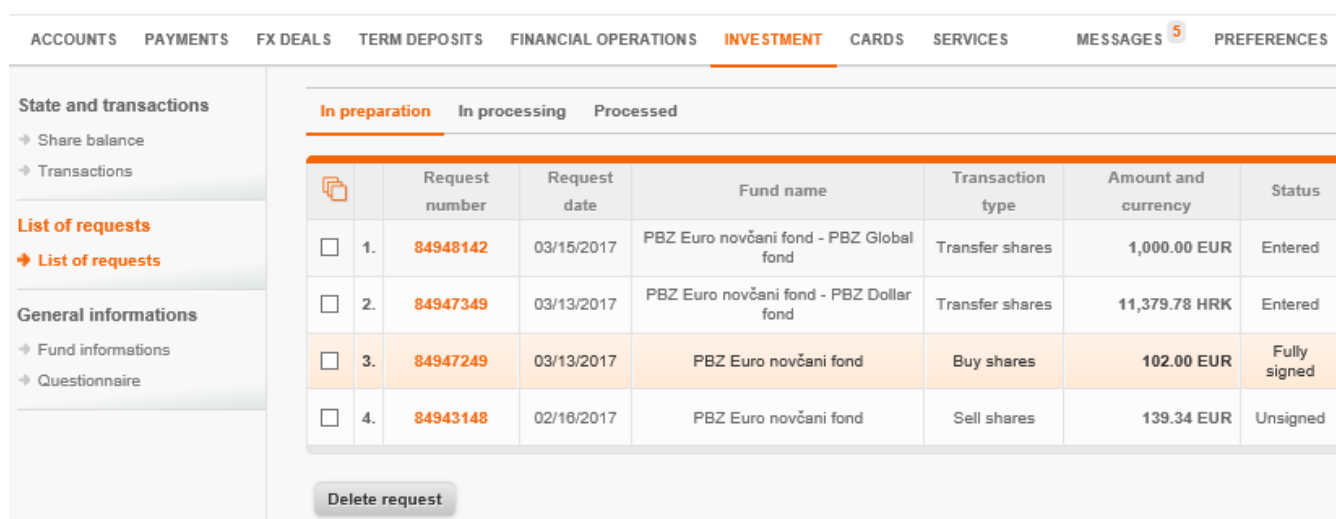
Figure 6 – transfer of fund shares

Elements to be entered in the request:

- **Amount or number of shares you would like to transfer** – mark the preferred option of transfer:
 - all shares in the fund
 - number of shares in the fund - enter the number of shares you would like to transfer
 - amount of payment – enter the amount of your value in the fund that you would like to transfer
- **The fund you would like to transfer shares to** - mark the row displaying the fund you would like to transfer shares to

Overview of requests for purchase, sale and transfer of shares

By clicking the option **List of requests** you get the overview of all your requests. The tab **In preparation** shows a list of all created request:



The screenshot shows a web interface with a navigation menu at the top: ACCOUNTS, PAYMENTS, FX DEALS, TERM DEPOSITS, FINANCIAL OPERATIONS, INVESTMENT (highlighted), CARDS, SERVICES, MESSAGES (5), and PREFERENCES. On the left, there is a sidebar with 'State and transactions' (Share balance, Transactions), 'List of requests' (List of requests), and 'General informations' (Fund informations, Questionnaire). The main area displays a table of requests under the 'In preparation' tab. The table has columns for Request number, Request date, Fund name, Transaction type, Amount and currency, and Status. A 'Delete request' button is located below the table.

	Request number	Request date	Fund name	Transaction type	Amount and currency	Status
<input type="checkbox"/>	1. 84948142	03/15/2017	PBZ Euro novčani fond - PBZ Global fond	Transfer shares	1,000.00 EUR	Entered
<input type="checkbox"/>	2. 84947349	03/13/2017	PBZ Euro novčani fond - PBZ Dollar fond	Transfer shares	11,379.78 HRK	Entered
<input type="checkbox"/>	3. 84947249	03/13/2017	PBZ Euro novčani fond	Buy shares	102.00 EUR	Fully signed
<input type="checkbox"/>	4. 84943148	02/16/2017	PBZ Euro novčani fond	Sell shares	139.34 EUR	Unsigned

Figure 7 – list of requests

After signing the request, by clicking the option **Execute request**, request is sent to PBZ Invest to be processed. With the request for purchase of shares a, payment order (National order - Kuna or National order – FC) is created to transfer the amount you entered in Buy request from your chosen account to the Fund's account.

Requests that have been sent to execution are shown in the tab **In processing**. Requests are in this tab until PBZ Invest finishes processing them in accordance with Fund's Prospectus and Rules.

Processed requests are listed in the tab **Processed**, and the field **Status** of each request indicates whether the request has been Executed or Rejected.