**CROATIAN NATIONAL BANK**

**Prudential Regulation and Supervision Area**

**Trg hrvatskih velikana 3**

**10000 Zagreb**

**APPLICATION FOR AUTHORISATION TO PROVIDE FINANCIAL SERVICES**

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| **No.** | **Information to be included in the application for authorisation to provide financial services** | **EXPLANATION****(list the requested data or indicate the number of the annex in which they can be found)** |
| 1 | **Name and head office of the credit institution to which the application relates** |  |
| 2 | **Name and function of the person that will represent the credit institution in the authorisation procedure** | *if the applicant has authorised another person for representation, provide a power of attorney in the form of an original or a certified copy* |  |
| 3  | **Name of the person authorised for contact in connection with the application and telephone and fax numbers and e-mail address of that person** |  |
| 4 | **Financial services for which authorisation is sought** | *specify core and/or additional financial services referred to in Article 8 of the Credit Institutions Act for which authorisation is sought* |
| 5 | **A relevant legal act of the competent supervisory authority authorising the provision of specific financial services where so required by the regulations governing the provision of such specific financial services set out in the business plan of the credit institution**  | *where an application is made for authorisation to provide financial services which are governed by a special regulation (e.g. investment services and activities, insurance agency, etc.)* |
| 6 | **Explanation of the intended objectives** | *provide key reasons for the introduction of new financial services, specifying the intended objectives, which should not jeopardise the safety and stability of long-term operations of the credit institution in a competitive environment*  |
| 7 | **A description of the actions taken by the applicant before applying for authorisation to provide financial services** | *indicate all preparatory activities conducted before the application was submitted* |
| 8 | **The estimated cost of the introduction of new services**  | *specify all expenses related to the introduction of new financial services* |
| 9 | **Opinion on the impact of new services on the operations of the credit institution** | *describe the impact of the provision of new financial services on key financial indicators of the operations of the credit institution* |
| 10 | **Business strategy of the credit institution**  | *specify the list of services that the credit institution provides based on a valid CNB authorisation as well as new services and define target client groups, products, regional frameworks, etc.* |
| 11 | **A credit institution's business plan with projections of financial statements (balance sheet, profit and loss account) for the following three years**  | * *provide projections of the balance sheet and profit and loss account for not less than three years, using the forms used for submitting supervisory reports to the Croatian National Bank;*
* *explain the expectations regarding developments in total assets, capital, reserves, capital adequacy ratio, total income, total expenses, profit and risk profile of the credit institution*
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| 12 | **Organisational, management and personnel structure of the credit institution**  | *where the introduction of new financial services requires changes in the existing organisational, management and personnel structure of the credit institution, specify and explain all planned and implemented preparatory activities (changes in the organisational structure, indicating the planned number of employees and their qualifications and the names of candidates proposed for management positions in the new organisational units, indicating the exact name of each position, degree of responsibility and a short CV* |
| 13 | **Draft amendments to the Articles of Association of the credit institution (changes in business activities)** |  |
| 14 | **Internal bylaws governing the policies and procedures of the business of the credit institution**  | *provide drafts of all internal bylaws of the credit institution regulating the provision of financial services for which authorisation is requested* |
| 15 | **Information technology of the credit institution** | *describe IT support in the provision of new financial services (specifying equipment and application support), planned development, data protection, etc.* |
| 16 | **Data on tangible assets of the credit institution** | *depending on the financial services for which authorisation is requested, indicate the business space where the new services would be provided (specifying the size, equipment, and protection) and describe plans regarding branch and operating unit network expansion* |

The applicant hereby declares that all the data and information provided with the application are accurate and complete and that he/she will inform the Croatian National Bank of any change which might affect the authorisation decision.

Place and date:

Name and signature of the authorised person:

*Note:*

*The completed form should be printed out, signed, scanned and enclosed with the e-form.*