Place and date: .....

Reg. no.: .....

# APPLICATION FOR AUTHORISATION

of a credit institution

Name and surname/firm name of the applicant: .....

Address/place of head office of the applicant: **.....**

Name and surname of the person authorised to represent the applicant (where the applicant is a legal person): **.....**

We hereby submit the application for authorisation of a credit institution in accordance with the Credit Institutions Act (Official Gazette 159/2013, 19/2015, 102/2015 and 15/2018).

We certify that the information provided herein is true, accurate, complete and not misleading. Unless specifically stated otherwise in a particular document, the information refers to the date of this application. Where certain information refers to a future date, this is specifically set out in the application and the applicant hereby undertakes to notify the Croatian National Bank in writing should any such information prove to be not true, accurate and complete or misleading.

Name and surname: .....

Function: .....

Signature of the applicant: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |  |
| --- | --- |
| 1. Information on the credit institution | |
| * 1. Contact persons for the purposes of the application | |
| Name and surname | ..... |
| Function | ..... |
| Telephone | ..... |
| Mobile phone | ..... |
| Fax | ..... |
| E-mail | ..... |
| Advisor used by the applicant for the purposes of the credit institution's establishment (where applicable) | |
| Name and surname | ..... |
| Function | ..... |
| Telephone | ..... |
| Mobile phone | ..... |
| Fax | ..... |
| E-mail | ..... |
| * 1. Information on the credit institution to be established and the founder | |
| Firm name of the credit institution to be established and any trading name to be used | ..... |
| Proposed plans (if any) to change the firm name and an explanation for the proposed changes | ..... |
| Logo |  |
| Legal form of the credit institution to be established and of the founder | ..... |
| Date of establishment and the country in which the founder or, where applicable, the credit institution to be established was founded | ..... |
| Head office of the credit institution and, where different, the credit institution's principal place of business and the head office of the founder | ..... |
| Contact details of the founder, if different from the details provided under 1.1 (telephone, mobile phone, fax, E-mail) | ..... |
| Name of court register or similar register and the number under which the founder is registered, and, if the credit institution is already registered in a court register or a similar register, the same information for the credit institution to be established | ..... |
| Personal identification number (OIB) of the founder, and, where applicable, of the credit institution to be established | ..... |
| Date of the accounting year end of the founder, and, where applicable, of the credit institution to be established | ..... |
| Website address of the founder and of the credit institution to be established, where available | ..... |
| * 1. Constitutional documents | |
| Annex under which the credit institution's deed of establishment is provided in the form of notarial deed | ..... |
| Annex under which the Articles of Association of the founder and of the credit institution to be established is provided in the form of notarial deed | ..... |
| * 1. History of the founder and, where applicable, of the credit institution to be established and its subsidiaries | |
| Has the credit institution to be established previously carried out commercial or other activities? | ..... |
| Information on the authorisations, approvals and other permissions to carry out activities in the financial sector issued to the founder or the credit institution to be established and their subsidiaries in any Member State or third country, as laid down in Article 4, paragraph (1), item (5)(a) of this Decision | ..... |
| Declaration of significant events relating to the founder or, where applicable, to the credit institution or its subsidiaries, which may be reasonably considered to be relevant to the authorisation, including each of the matters set out in Article 4, paragraph (1), item (5)(b) of this Decision | ..... |
| Detailed information on any events set out in the aforementioned declaration, including the name and address of the relevant court or authority, date of judgement, the amount involved, the outcome and an explanation of the circumstances | ..... |
| 1. 2. Programme of activities | |
| * 1. Activity | |
| Annex under which the following may be found:   * 1. a list of the services that the credit institution intends to provide;   2. drafts of all internal bylaws and procedures used, the organisation of work and responsibility for each new service the credit institution intends to introduce | ..... |
| * 1. Deposit insurance | |
| Confirmation that, before or upon authorisation, the applicant credit institution shall become a member of a deposit insurance scheme with the State Agency for Deposit Insurance and Bank Resolution | ..... |
| * 1. Institutional protection scheme | |
| Name of institutional protection scheme, as defined in Regulation (EU) 575/2013 that the credit institution has entered into or proposes to enter into | ..... |
| 1. Financial information | |
| * 1. Forecast financial indicators | |
| Annex under which forecast financial indicators of the credit institution are provided on an individual and on a consolidated and sub-consolidated basis in accordance with Article 6, paragraph (1) of the Decision | ..... |
| * 1. Financial statements | |
| Annex under which the prescribed financial statements of the credit institution are provided on an individual and on a consolidated and sub-consolidated basis in accordance with Article 6, paragraph (2) of the Decision | ..... |
| * 1. Information on indebtedness | |
| Annex under which the information on the current and future liabilities expected prior to the commencement of the operation of the credit institution to be established are provided in accordance with Article 6, paragraph (3), item (1) of the Decision | ..... |
| * 1. Information on lien, guarantees and indemnities | |
| Annex under which the information on any rights of lien, guarantees and indemnities granted or expected to be granted by the credit institution to be established is provided in accordance with Article 6, paragraph (3), item (2) of the Decision | ..... |
| * 1. Credit rating | |
| Where available, the credit rating of the founder and, where applicable, of the credit institution to be established and of the group of which the credit institution to be established is to become a member in accordance with Article 6, paragraph (3), item (3) of the Decision | ..... |
| * 1. Consolidated supervision | |
| Annex under which the analysis of the scope of consolidated supervision is provided in accordance with Article 6, paragraph (4) of the Decision | ..... |
| * 1. Drafts of internal bylaws | |
| Annex under which the risk management framework is provided in accordance with Article 9, paragraph (1), item (1) of the Decision | ..... |
| Annex under which the liquidity risk management policy is provided | ..... |
| Annex under which the funding concentration and diversification policy is provided | ..... |
| Annex under which the collateral management policy is provided | ..... |
| Annex under which the deposit policy is provided | ..... |
| Annex under which the credit policy is provided | ..... |
| Annex under which the concentration risk management policy is provided | ..... |
| Annex under which | ..... |
| Annex under which the profit distribution policy is provided | ..... |
| Annex under which the trading book policy is provided | ..... |
| * 1. Recovery plan | |
| Annex under which the description of the process for developing a recovery plan is provided in accordance with Article 9, paragraph (1), item (15) of the Decision | ..... |
| 1. Business plan, organisational structure and internal control system | |
| * 1. Business plan | |
| Annex under which the programme of operations is provided in accordance with Article 7 of the Decision | ..... |
| * 1. Organisational structure and internal control system | |
| Annex under which the internal organisation and the internal control system are described in accordance with Article 8, paragraphs (1) and (2) of the Decision | ..... |
| * 1. Internal control system | |
| Annex under which the overview of the internal organisation of the compliance, risk control and internal audit functions is provided in accordance with Article 8, paragraph (2) of the Decision | ..... |
| Annex under which the outline of the policy is provided enabling the credit institution's employees to report any possible breach of regulations committed by responsible persons or other employees of the credit institution in accordance with Article 359, paragraph (1) of the Credit Institutions Act | ..... |
| Annex under which the outline of the conflict of interest policy and procedures is provided | ..... |
| Annex under which the outline of the complaints handling policy and procedures is provided | ..... |
| Annex under which the outline of the market abuse policy and procedures is provided | ..... |
| Annex under which the outline of the policy and procedures promoting diversity in the management and supervisory board is provided | ..... |
| Annex under which the outline of the identified staff remuneration policy is provided | ..... |
| Annex under which the outline of the systems and policies for assessing and managing the risks of money laundering and terrorist financing is provided, including an overview of the key procedures in place for countering the risks of using the credit institution to commit other financial crimes | ..... |
| * 1. Internal audit resources and plan | |
| Annex under which the description of the internal audit resources and an outline of the methodology and internal audit plan for the first three years following authorisation are provided, including the audit of externalised activities | ..... |
| * 1. Internal control function policies | |
| Annex under which the internal audit policy is provided | ..... |
| Annex under which the product governance policy is provided | ..... |
| Annex under which the consumer protection policy is provided | ..... |
| Annex under which the business continuity plan and policy are provided, including plans ensuring the availability of key staff in business continuity situations | ..... |
| * 1. Credit institution structure | |
| Annex under which the outline of external and intra-group outsourcing to support the credit institution's operations or internal control activities is provided, including the information on the provider of outsourced services, any links to the credit institution, location, rationale for outsourcing, the internal control system for managing the outsourcing and contingency plans in the event that the outsourced service provider cannot ensure continuity of service and retained functions regarding outsourced activities | ..... |
| Outline of the manner of oversight over each outsourced activity material to the credit institution | ..... |
| Copies of all agreements, drafts of agreements and preliminary agreements related to outsourcing | ..... |
| Description of the credit institution's IT, including the systems to be used, hosting arrangements, organisation of the IT function including its structure, strategy, governance, security policies and procedures and systems and controls to be put in place in respect of the provision of online services | ..... |
| * 1. Auditor of the credit institution | |
| Name and surname | ..... |
| Address | ..... |
| Contact person (in the audit firm) | ..... |
| Telephone number | ..... |
| E-mail | ..... |
| 1. Initial capital of the credit institution | |
| * 1. Initial capital and own funds | |
| Annex under which the evidence of the credit institution's subscribed capital, paid-up capital and capital which is not yet paid up in accordance with Article 10, paragraph (1), item (1) of the Decision | ..... |
| Description of private funds, including their availability and source | ..... |
| Where the initial capital has not been paid up in full at the date of the application, description of the envisaged plan ensuring that the initial capital is paid up in full before authorisation in accordance with Article 10, paragraph (1), item (2) of the Decision | ..... |
| * 1. Available funding sources for the initial capital | |
| Explanation of funding sources and annex under which the evidence of the availability of those funding sources may be found in accordance with Article 10, paragraph (2) of the Decision | ..... |
| * 1. Amounts, types and distribution of internal capital | |
| Annex under which the assessment of the amount, type and distribution of internal capital considered adequate to cover the nature and level of the risks to which the credit institution will or might be exposed and an analysis, including projections, showing that the capital resources will be sufficient to meet the capital requirements at authorisation and through severe, but plausible stress over the first three years of operation in accordance with Article 10, paragraph (3) of the Decision | ..... |
| 1. Management of the credit institution | |
| * 1. Members of the management and supervisory board (to be completed separately for each individual) | |
| Name and surname (where different, name and surname at birth) | ..... |
| Sex | ..... |
| Place of birth (and country) | ..... |
| Address | ..... |
| Telephone number | ..... |
| Mobile phone number | ..... |
| E-mail | ..... |
| Citizenship | ..... |
| Personal identification number or another identification number | ..... |
| Details of the function to be held by the person in the credit institution, planned start date, duration of mandate, and a description of the person’s key duties and responsibilities | ..... |
| Annex under which a Questionnaire can be found for the candidate for the chairperson of the management board, for members of the board and members of the supervisory board of a credit institution | ..... |
| * 1. Other information about the management and supervisory board | |
| Description of all envisaged boards with a list of members and duties | ..... |
| Annex under which the assessments of the collective suitability of the management and supervisory board are provided, including relevant body minutes or the suitability assessment report | ..... |
| Description of how diversity of qualities and competences was taken into account when selecting the members of the management and supervisory board | ..... |
| * 1. Heads of control functions (to be completed separately for each individual) | |
| Name and surname (where different, name and surname at birth) | ..... |
| Sex | ..... |
| Place of birth (and country) | ..... |
| Address | ..... |
| Telephone number | ..... |
| Mobile phone number | ..... |
| E-mail | ..... |
| Citizenship | ..... |
| Personal identification number or another identification number | ..... |
| Details of the function to be held by the person in the credit institution, planned start date, duration of mandate, and a description of the person’s key duties and responsibilities | ..... |
| Annex under which the curricula vitae of persons responsible for control functions may be found | ..... |
| * 1. Responsibilities and powers envisaged for members of the management board | |
| Description of responsibilities and powers conferred upon members of the management board | ..... |
| Description of responsibilities and powers of heads of control functions and accounting (for significant credit institutions) | ..... |
| 1. Shareholders and holders of qualifying holdings | |
| * 1. General information | |
| Annex under which the application for prior approval to acquire a qualifying holding is provided in the form of the Application (Annex 1) | ..... |
| * 1. Information in relation to natural persons acquiring | |
| Annex under which a Questionnaire for natural persons acquiring a qualifying holding in a credit institution or connected with an acquirer of a qualifying holding in a credit institutions, as laid down in the Decision on prior approval to acquire a qualifying holding in a credit institution, is provided | ..... |
| * 1. Information in relation to natural persons or entities which are not legal persons acquiring shares of a credit institution in their own name | |
| Annex under which a Questionnaire natural persons acquiring a qualifying holding in a credit institution, as laid down in the Decision on prior approval to acquire a qualifying holding in a credit institution, is provided | ..... |
| * 1. Trusts and similar entities | |
| Annex under which the following data on a trust is provided:   * 1. a list of all founders or trustees of the trust that will manage the trust's assets   2. a list of persons that are the end beneficiaries of the trust and, where applicable, their shares in the distribution of the income generated by the trust's assets   3. certified copy of the documents establishing or governing the trust   4. a description of the trust's legal framework and of its functioning | ..... |
| * 1. Members of an entity which is not a legal person | |
| The following needs to be provided for each natural and legal person that are members of an entity which is not a legal person, which is the founder or intends to become a holder of a qualifying holding in a credit institution:   * 1. Annex in which the Questionnaire for natural persons acquiring a qualifying holding in a credit institution or connected with an acquirer of a qualifying holding in a credit institution is provided, or for legal persons, in which the Questionnaire for legal persons acquiring a qualifying holding, as laid down in the Decision on prior approval to acquire a qualifying holding in a credit institution, is provided   2. a certified copy of the Articles of Association or of the agreement governing the entity | ..... |
| 1. Information on shareholders/founders | |
| * 1. Shareholder structure | |
| Annex under which a chart setting out the shareholder structure of a credit institution to be founded is provided, including the breakdown of the capital and voting rights | ..... |
| * 1. List of names of all legal and natural persons with details | |
| Annex under which the names of all legal and natural persons is provided, including the following details:   * 1. the number and type of shares subscribed or to be subscribed   2. the nominal value of shares   3. premium paid or to be paid   4. lien on shares with the identity of the secured parties   5. statements by shareholders that will have influence over the governance of the credit institution ensuring that the credit institution will comply with prudential requirements | ..... |
| 1. Information omitted in accordance with Article 3, paragraph (4) of the Decision on the authorisation | |
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