

GENERAL TERMS OF USE OF FINA LEI SERVICE

General provisions

Article 1

1. The General Terms and Conditions of Use of the Fina LEI Service (hereinafter referred to as: General Terms and Conditions) govern the rules for using the service of issuing, maintaining and continuously validating LEI numbers, which is provided for business entities registered in the Republic of Croatia by the Financial Agency, with its registered office in Zagreb, Ulica grada Vukovara 70, OIB: 85821130368, entered in the Commercial Court Registry in Zagreb, MBS: 080422905 (hereinafter referred to as: Fina).

2. Fina issues LEI numbers as an accredited Local Operating Unit (LOU) for the Republic of Croatia within the Global Legal Entity Identifier System (GLEIS), which is managed by the Global Legal Entity Identifier Foundation (GLEIF).

3. Fina, as an accredited local operator within the Global LEI System, operates in accordance with the applicable GLEIF rules, including any amendments and additions. In the event of any inconsistency between these General Terms and Conditions and GLEIF rules, the GLEIF rules shall apply.

Meaning of terms

Article 2

The terms used in these General Terms and Conditions have the following meanings:

- GLEIF - Global Business Identity Foundation
- GLEIS – Global LEI System
- ISO 17442 - ISO standard relating to the format and structure of the LEI number
- LEI number – a unique alphanumeric identification code of a Legal Entity, consisting of 20 characters, issued in accordance with ISO 17442 and enabling the unique identification of business entities participating in the global financial market
- LE-RD - Legal Entity reference data
- Fina LEI service - Fina application system for viewing, issuing and administering LEI labels
- Local operator - Fina or another operator authorised to issue LEI numbers to business entities, which is part of GLEIS
- User account - an account in electronic form opened in the Fina LEI service for the purpose of submitting and reviewing requests for the issuance, maintenance and continuous validation of an LEI number
- Legal Entity - a legal entity, a natural person performing a registered economic activity or a natural person engaged in self-employment to which an LEI number is assigned and with which Fina enters into an Agreement on Issuance, Maintenance and Continuous Validation of an LEI number,
- User – a natural person, authorised to represent a Legal Entity or an authorised representative of a Legal Entity, who opens a user account and accepts these General Terms and Conditions.
- Agreement – Agreement on the issuance, maintenance and continuous validation of the LEI number between the Legal Entity and Fina

- Continuous validation of the LEI number - daily verification of data on the Legal Entity from official registers and automatic updating of data on the Legal Entity in case of change, in the Fina LEI service

Article 3

1. These General Terms and Conditions are an integral part of the Application Form for the use of the Fina LEI service and, together with it, constitute the Agreement for the issuance, maintenance and continuous validation of the LEI number.

2. The contract for the issuance, maintenance and continuous validation of the LEI number is concluded for an indefinite period and is considered concluded when the user signs and uploads the Application Form for using the LEI service to the system and accepts these General Terms and Conditions.

Service of issuance, maintenance and continuous validation of LEI number

Article 4

1. Fina ensures the issuance, maintenance and continuous validation of the LEI mark through the Fina LEI service available on the website <http://www.fina.hr/eng/ostale-usluge-za-poslovne-subjekte/lei-registar><https://www.fina.hr/eng/other-business-services/lei-registry>.

2. Fina is not liable for any damage, lost profits, or costs arising from or in connection with the use or inability to use the Fina LEI service, except in the case of intentional conduct or gross negligence on the part of Fina.

3. The User is aware of and accepts that it is not permitted to transmit to the Fina LEI service any content that is unlawful, offensive, inaccurate or potentially misleading, or that could impair the security, stability, reliability or proper functioning of the Fina LEI service.

4. Data, documents and other content entered into the Fina LEI service by the User shall be deemed to have been submitted on behalf of and for the account of the Legal Entity. All effects of such actions in relation to the LEI number and associated reference data shall be solely those of the Legal Entity, as the holder of the LEI number.

5. Data on the Legal Entity and on persons authorised to represent it are automatically retrieved and validated in the Fina LEI service from publicly available data of official registers, in accordance with GLEIF rules. By using the Fina LEI service, the Legal Entity accepts the application of this automated procedure as an integral part of the issuance, maintenance and continuous validation of the LEI number. The Legal Entity is responsible for the accuracy, truthfulness, completeness and up-to-dateness of the data on the Legal Entity in the Fina LEI service, and is obliged to correct any inconsistencies in the data it notices by updating the relevant official register.

6. The User is the Legal Entity's point of contact for notifications. All notifications sent to the User are deemed to have been delivered to the Legal Entity.

Uniqueness and validity of the LEI number

Article 6

1. Fina ensures the uniqueness of LEI numbers.
2. A Legal Entity can only have one LEI number.
3. The LEI number maintenance and continuous validation service implies that the validity of the LEI number is automatically extended every year during the term of the Agreement.
4. Fina may not reuse the same LEI number or assign it to another Legal Entity.
5. At the request of GLEIF, the LEI number may be transferred to the system of another local operator.

Official language

Article 7

1. The language used in communication between the User and FINA is Croatian or English.
2. Documents submitted to Fina must be the original or a certified copy, in accordance with the law and international regulations. Documents originally drawn up in another language must be submitted to Fina in translation into Croatian or English and must be certified by a court interpreter.
3. All notifications, including all submitted information and requests, must be submitted by an authorised person, and duly dated and signed.

User account

Article 8

1. To access the Fina LEI service, it is necessary to open a user account.
2. The User Account is opened after the User completes the electronic form in the Fina LEI Service and verifies the email address.
3. In order to open a user account, the User must confirm that they accept the privacy policy when filling out the form referred to in paragraph 2 of this article.
4. Access to the user account will be secured by a username and password.
5. The user can manage his user account in such a way that he is enabled to change the password for accessing the service, change the user data required to open the user account and delete the user account.
6. The User is obliged to keep his/her username and password confidential and may not make them available to third parties. The registered user is responsible for all actions taken using his/her username and password. In the event of loss, theft or suspected unauthorised use, the User is obliged to notify Fina without delay via the e-mail address lei@fina.hr, after which Fina will disable access to the user account and enable the User to set a new password.

Persons authorised to take actions regarding the LEI number

Article 9

Actions related to the LEI number in the Fina LEI service, in the name and on behalf of the Legal Entity, can be undertaken by the User:

- a) a person authorised to represent the Legal Entity or
- b) authorised representative of the Legal Entity.

2. Before taking the actions referred to in paragraph 1 of this article, the User is obliged to sign and submit the application form for the Fina LEI service.

3. If the Legal Entity represents several persons collectively, the User is obliged to submit consent for taking actions in the Fina LEI service on behalf of other persons authorised for collective representation before taking the actions referred to in paragraph 1 of this Article.

4. Before taking the actions referred to in paragraph 1 of this Article, the authorised person is obliged to submit a power of attorney authorising actions in the Fina LEI service on behalf of and for the account of the Legal Entity.

5. The application form, consent and power of attorney are usually submitted using forms available in the Fina LEI service and must be signed with a qualified electronic signature. By signing the application form, the user confirms that all further actions carried out through the user account from which they were requested are considered digitally signed.

6. Exceptionally, if the User or the person authorised to represent the Legal Entity under a power of attorney does not possess a valid qualified electronic signature, the documents may be signed by hand, scanned and uploaded to the system, with the original subsequently delivered by post to the Financial Agency, For Fina LEI service, Ulica grada Vukovara 70, 10000 Zagreb.

7. Fina is authorised to request additional documentation to verify the validity and authenticity of the submitted authorisations.

8. Actions in the Fina LEI service on behalf of the Legal Entity can be undertaken by several Users.

9. If multiple users, in accordance with Article 3, paragraph 2 of these General Terms and Conditions, sign and upload the Application Form for the LEI service to the system and accept these General Terms and Conditions, this will be treated as the accession of a new User, not the conclusion of a new Agreement.

10. Fina continuously checks authorisations in the relevant official registers. If a person ceases to be authorised to represent the Legal Entity in the official register, their authorisation to take actions in the Fina LEI service in the name and on behalf of the Legal Entity automatically ceases.

11. The person authorised to represent the Legal Entity via the Fina LEI service may revoke previously granted powers of attorney.

User actions regarding the LEI number

Article 10

1. The user may take the following actions regarding the LEI number:

- apply for an LEI number

- update certain data about the Legal Entity to which the LEI number has been assigned, or about the Legal Entity for which the LEI number has been transferred to the Fina LEI service, in accordance with Article 15 of these General Terms and Conditions
- submit a request for extension of the validity of the LEI number
- submit a request for the transfer of an LEI number issued by another operator to the Fina LEI service
- submit a request for termination of the LEI maintenance and continuous validation service for the next billing period.

2. The User performs all actions from paragraph 1 of this article electronically in Fina LEI service.

Applying for an LEI number

Article 11

1. After opening a user account and submitting documentation in accordance with Article 8 of these General Terms and Conditions, the User may submit a request for the issuance of an LEI number exclusively via the Fina LEI service.

2. The Fina LEI service automatically downloads the available relevant data required for issuing an LEI number from official registers and enters it into the request.

3. When submitting a request for the issuance of an LEI label, the User is obliged to submit all prescribed data and necessary documents related to its direct and final register, in accordance with the accounting definition of consolidation that applies to the register. The User is also obliged to submit all prescribed information and necessary documents related to the management company and the umbrella and main fund, if applicable.

4. The user has the right to request an exemption from the delivery of data about his direct and/or ultimate register, provided that he states a valid reason for the exemption, in accordance with GLEIF's rules.

In the request for the issuance of an LEI number, the User is obliged to confirm that he does not have an LEI number issued to him by another operator or by Fina, and that he has not submitted a request for the issuance of an LEI number to another operator or via the Fina LEI service.

6. When submitting a request for the issuance of an LEI number, the User will be shown the price in accordance with the current Fina Price List, which, in addition to the issuance fee, includes one year of maintenance and continuous validation. Upon issuance of the LEI number, the Legal Entity will receive an invoice containing payment information and instructions stating that payment must be made within 15 days of the date of issue.

Request cancellation for issuing LEI numbers

Article 12

1. A Legal Entity may revoke its request for the issuance of an LEI number until Fina assigns it an LEI number in accordance with Article 11, paragraph 3 of these General Terms and Conditions.

2. The request for revocation shall be submitted to Fina at the email address lei@fina.hr.

Issuance of an LEI number

Article 13

1. Upon receipt of an application for the issuance of an LEI number, Fina determines the following:

- that the Legal Entity applying for an LEI exists
- that the Legal Entity to which the LEI request refers has not been assigned an LEI by another operator or by Fina, and that the LEI request has not already been submitted
- that the request for issuance was submitted by a person authorised to represent the Legal Entity or by an authorised representative, in accordance with Article 9 of these General Terms and Conditions
- that the data on the Legal Entity specified in the request for the issuance of the LEI number correspond to the data in the corresponding register in which the Legal Entity is registered
- that the ownership connection between the legal entity and its direct and ultimate parent is confirmed by the documentation submitted by the User
- that the request submitted by the Legal Entity is in accordance with ISO 17442.

2. If Fina determines that the submitted data is incorrect and/or incomplete, it will contact the User to submit corrected and/or supplemented data within 10 days of the notification.

3. Fina will issue the LEI number within 2 (two) business days from the date of receipt of the request from Article 11 of these General Terms and Conditions and delivery of all necessary information.

4. Fina will notify the User of the issued LEI number and its validity.

Continuous validation of the LEI number

Article 14.

During the validity of the LEI number, the Fina LEI service checks the official registers daily and continuously validates and updates data on Business Entities in the Fina LEI service that are relevant to maintaining the LEI number in accordance with GLEIF rules, except for the data referred to in Article 15, paragraph 2 of these General Terms and Conditions.

2. Continuous validation and updating of the data referred to in paragraph 1 of this article are carried out automatically, in order to ensure that the data of the LEI number are accurate and updated in a timely manner in accordance with the data from the official registers. Fina will inform the User about the updated data.

3. Fina is not liable for inaccuracies, delays, interruptions, technical unavailability, or limited availability of data in official registers, nor for any consequences that may arise from this for the process of issuing and extending the validity of the LEI number, except in the case of intentional conduct or gross negligence on the part of Fina.

Updating Legal Entity data by users

Article 15

1. The User is obliged to inform Fina LEI Service without delay of all changes to information that have an actual or potential impact on the LEI number and/or reference data of the Legal Entity, which are not updated automatically from official registers, and, if necessary, to submit appropriate documentation for the purpose of checking and/or confirming the entered information. The Legal Entity is responsible for the accuracy, truthfulness and completeness of the data relating to it and is obliged to update them regularly.
2. The user is obliged to inform the Fina LEI service of the following changes: changes to the management address (HQ address); changes to the ultimate and direct parent company; and the following corporate events: division of the company (demerger); division of the company by separation with establishment (spin-off); merger of a branch; transformation of a branch into a subsidiary; transformation of a subsidiary into a branch; and all changes related to funds (e.g. transformation of an umbrella fund into an independent fund).
3. Data changes must be made by the User electronically in the Fina LEI service.
4. If Fina determines that the submitted data is incorrect and/or incomplete, it will contact the User to request corrected and/or supplemented data and appropriate documentation within 10 days of the notification.
5. Fina checks the submitted data and, after confirming its authenticity, accepts or rejects the data received from the User and informs him/her thereof.

LEI number validity extension

Article 16

1. Fina will notify the Legal Entity 30 (thirty) and 5 (five) days before the expiry of the LEI number about the automatic extension of the validity of the LEI number, in accordance with Article 6, paragraph 3 of these General Terms and Conditions.
2. In the event that the Legal Entity does not wish to extend the validity of the LEI number, User may submit a request to terminate the Agreement via the Fina LEI service, or, exceptionally, to the e-mail address lei@fina.hr, no later than 2 business days before the date of expiry of the LEI number.
3. User in the name of a Legal Entity whose LEI number has expired may submit a request to extend the validity of the LEI number via the form available in electronic form in the Fina LEI service. When submitting the request, the User is obliged to update the data referred to in Article 15, paragraph 1 of these General Terms and Conditions.
4. On the day the validity of the LEI number is extended, Fina will notify the User of the extension of the Legal Entity's LEI number and of the delivery of an invoice for the maintenance and continued validation service for the next annual accounting period.

Transfer of LEI number to the Fina LEI service

Article 17

1. User in the name of Legal Entity that wishes to transfer an LEI assigned to it by another operator to the Fina LEI service must submit an application to Fina for the transfer of the LEI.

The request for transfer of the LEI number must include consent for Fina to forward the User's contact information to another operator, and consent for that operator to forward this information to its current contact for that Legal Entity.

2. After receiving the request referred to in paragraph 1 of this Article, Fina will contact the other operator and forward the necessary information to that operator.
3. After Fina receives notification from the other operator that there are no objections to the transfer of the LEI number, or if no notification is received from the other operator within 3 (three) business days, Fina will verify the data submitted in the transfer request.
4. After successful data verification, Fina will confirm the request for LEI transfer and download the LEI to the Fina LEI service.
5. If Fina receives notification from another operator that there are objections to the transfer of the LEI number, Fina will inform the user of the objections. The user must decide whether to suspend or proceed with the transfer of the LEI number.
6. If the transfer request relates to an expired LEI, the User is obliged to renew the LEI after the transfer of the LEI is completed.
7. The LEI number assigned by the other operator remains the same.
8. Data on the ownership relationship with the direct and ultimate parent is also transferred. If, during the transfer of the LEI number, the Legal Entity has not entered data on the ownership relationship, the Legal Entity must enter the specified data, if any.

Transfer of LEI number from Fina LEI service

Article 18

1. After Fina receives a request from another operator to transfer the LEI number and the necessary data to that operator's system, Fina will inform the Legal Entity that it will transfer the LEI number after 3 (three) business days if no objections to the transfer are received within the specified period.
2. If the Legal Entity submits objections to Fina regarding the transfer of the LEI number within the period specified in paragraph 1 of this Article, Fina shall notify the other operator and forward the objections to it.
3. If Fina receives no objections to the transfer of the LEI number within the period specified in paragraph 1 of this Article, it will notify the other operator.
4. After the other operator notifies Fina that the LEI transfer process in its system has been completed, Fina will mark the LEI as transferred, indicating the name and LEI of the other operator to whom the LEI was transferred.
5. The maintenance fee is non-refundable in the event of a transfer.

Termination of contract

Article 19

1. If, on the date of renewal of the LEI number, the Legal Entity has outstanding debts to Fina under the Agreement, Fina will deny renewal of the LEI number and terminate the LEI maintenance and continuous validation service, with the obligation to settle the debt.

2. The notification referred to in paragraph 1 of this Article shall be delivered to the User electronically by Fina.
3. The contract may also be terminated for the following reasons:
 - a. if Fina subsequently determines that any reason exists for rejecting the request for the issuance of an LEI number under Article 9 of these General Terms and Conditions
 - b. based on a decision of a court or other body
 - c. if the Legal Entity transfers the LEI number to the system of another operator in accordance with Article 18 of these General Terms and Conditions
 - d. if the Legal Entity permanently renounces the status of a legal entity with an LEI number
 - e. If the LEI designation was revoked from the Legal Entity due to failure to comply with obligations during the renewal and extension of the LEI designation, with immediate effect, in the event of a justifiable reason. A justifiable reason exists in the case of serious or repeated violations of the Agreement, which violations cannot be remedied, or, if they can be remedied, were not remedied within a reasonable period of time that was left to the contracting party in writing, with immediate effect,
 - f. if the Master Agreement between GLEIF and Fina is terminated, Fina shall not be liable for any damage caused by such termination with immediate effect,
 - g. if Fina or the Legal Entity to which the LEI number has been assigned ceases to exist as a legal entity, whichever occurs first,

Disclosure and challenge of data

Article 20

1. Data on assigned LEI numbers and the Business Entities to which they relate are publicly available from the moment of assignment or transfer of the LEI number.
2. Fina will publish the data referred to in paragraph 1 of this Article in the Fina LEI service.
3. Data published in accordance with paragraph 2 of this article is updated by Fina in accordance with articles 14 and 15 of these General Terms and Conditions.
4. User or third party that notices that data about the Legal Entity is incorrect or incomplete may submit information to Fina via an electronic form available on Fina's website.
5. The data in paragraph 1 of this article is available free of charge and may be used and (re)distributed without restrictions.
6. The Legal Entity is aware of and agrees that the Global LEI System allows a third party to challenge and submit a request to verify the accuracy and completeness of reference data about the Legal Entity that it considers incorrect.

Fees

Article 21

1. The current Fine Price List, which is published on the Fine website, applies to all services related to the issuance, maintenance and continuous validation of LEI numbers.
2. Fina may change the price of the services referred to in paragraph 1 of this Article once a year and set new fee amounts.

3. Legal Entity undertakes to pay the fee for using FINA's LEI service in accordance with the Financial Agency's price list within 15 days of the date of issue of the invoice.

Article 22

The Legal Entity hereby confirms:

- a. that he is aware of and agrees that the issuance of an LEI number, its renewal and validation of reference data about the Legal Entity is subject to requirements set by GLEIF;
- b. that he is aware of and agrees with the fact that GLEIF reserves the right to request the transfer of LEI maintenance to the system of another local operator;
- c. that it is aware of and agrees that the Legal Entity may request the transfer of LEI maintenance to the system of another local operator and/or that the Legal Entity may allow another local operator to request such transfer on its behalf, without paying a transfer fee.

Article 23

1. In order to protect GLEIS from the possibility that, under copyright legislation or any other applicable legislation, LEI enjoys intellectual property rights of any kind, scope and legal nature, it is hereby determined that:

- all such rights are fully and irrevocably transferred to Fina
- Fina fully and irrevocably, without compensation, transfers these rights to GLEIF.

2. In order to protect GLEIS from the possibility that, under copyright regulations or any other applicable legislation, any part of LE-RD may enjoy copyright or any other intellectual property rights or protective rights of any kind, scope and legal nature, it is hereby determined that:

- all such rights are, in full and irrevocably, transferred to Fina, with the sole exception of the Legal Entity's proprietary rights in its legal name
- Fina fully and irrevocably, without compensation, transfers these rights to GLEIF.

Personal data protection

Article 24

1. Fina will collect, process and use personal data necessary for the use of the LEI issuance, maintenance and continuous validation service for the purpose of fulfilling the rights and obligations prescribed by these General Terms and Conditions and the GLEIF principles and recommendations.

2. The User guarantees the following:

- (i) that all personal data provided is accurate and complete and was collected on a valid legal basis for processing;
- (ii) that the purpose of the processing, with which the persons whose personal data the User provides to Fina in accordance with these General Terms and Conditions are informed regarding the processing of their personal data, includes the exchange of personal data with Fina, for the purpose of exercising the rights and obligations of the User prescribed in these General Terms and Conditions;

(iii) that the User has properly and transparently informed the persons whose personal data it submits to Fina of the rights of data subjects established by applicable regulations.

3. In relation to Fina's handling of personal data submitted in accordance with these General Terms and Conditions, Fina undertakes to:

(i) that personal data will be used and processed only in accordance with the provisions of these General Terms and Conditions and for the purpose of fulfilling the rights and obligations prescribed by these General Terms and Conditions and in accordance with applicable regulations;

(ii) that the persons of Fina who handle personal data have undertaken to respect the confidentiality of personal data;

(iii) to take appropriate organizational and technical measures to ensure an appropriate level of data security;

(iv) make available to the User all the information necessary to prove compliance with the obligations from the valid applicable regulations.

4. Persons whose personal data have been submitted to Fina in accordance with these General Terms and Conditions have the following rights as determined by applicable regulations:

(i) the right to request access to personal data and correction or deletion of personal data or restriction of processing from Fina at the following contact: dpo@fina.hr

(ii) the right to lodge a complaint at the following contact: dpo@fina.hr and the right to data portability;

(iii) the right to file a complaint with the competent authority, the Personal Data Protection Agency.

If the rights referred to in indent one of this point are asserted by Fina on behalf of a person whose personal data was submitted to Fina by the User, Fina will notify the User thereof. In such a case, if the person has requested the right to erasure or restriction of processing, Fina will notify the User thereof, in which case the User may designate another person. Fina will not be liable to the User for the inability to provide the service as a result of the request referred to in this indent. If the User submits a request to exercise the rights, the User guarantees to Fina the correctness and accuracy of the aforementioned request and of any newly submitted data in the event of correction.

The method of data processing and the exercise of rights related to personal data are defined in the document Privacy Policy.

The cookie policy is governed by the Cookie Policy document.

Fina retains personal data submitted to Fina in accordance with these General Terms and Conditions for 11 (eleven) years from the date of their last update.

Applicable law and jurisdiction

Article 23

1. In the event of a dispute between the Legal Entity and Fina, the law of the Republic of Croatia shall apply.

2. Fina and the Legal Entity agree that they will peacefully resolve all disputes arising from these General Conditions, and if this is not possible, the competent court in Zagreb will have jurisdiction.

Application of General Terms and Conditions

Article 25

1. These General Terms and Conditions are electronically available and published on the Fina website (www.fina.hr).
2. Fina reserves the right to subsequently amend and/or supplement the General Terms and Conditions, of which it is obliged to inform the Legal Entity by publishing it on Fina's website.
3. The Legal Entity will be deemed to have agreed to the amendments to the General Terms and Conditions if, within fifteen days of their publication on the Fina website, it does not notify Fina in writing that it does not agree to the amendments and/or amendments to the General Terms and Conditions and to cancel the use of the Fina LEI service.
4. These General Terms and Conditions shall enter into force on the date of publication.
5. These General Terms and Conditions were published on 1.7.2026.