

Pursuant to Article 15 of the Financial Agency Act (Official Gazette 117/01, 60/04 and 42/05) and Article 23 of the Constitution of the Financial Agency (Class: 010-00/09-03/2, Ref 01-09-3, from November 25, 2009 - consolidated text), as amended, the Management Board of the Financial Agency hereby issues the Decision on these:

TERMS AND CONDITIONS OF PROVIDING CERTIFICATION SERVICES FOR PERSONAL CERTIFICATES

I. Introduction

1. These Fina's Terms and Conditions apply to the provision of Certification Services covering Personal Certificates (hereinafter referred to as Certificate) and are intended for Subscribers and Relying Parties.

A **Signatory** is a natural person who creates an electronic signature.

A **Subscriber** is a natural person who commits, after entering into a Certification Service Agreement with Fina as a Qualified Trust Service Provider, to perform his obligations thereunder. Subscriber is a Signatory withal, when he uses Certificate for electronic signature creation.

A **Relying Party** is a natural person or a Business Entity relying on a Trust Service. A Certificate allows the Relying Party to identify the Subscriber and validate his electronic signature.

2. Fina, as Qualified Trust Service Provider, in providing its services applies the following laws and acts:
 - Provisions of the Regulation (EU) No 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC,
 - Provisions of the Implementing Act of Regulation (EU) no. 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Council Directive 1999/93 / EC (Official Gazette 62/17),
 - The Ordinance on the provision and use of trust services (Official Gazette 60/19),
 - Fina's Documents for the provision of the Certification Services that have been published on Fina's website at <https://www.fina.hr/finadigicert>:
 - Certificate Policy and Certification Practice Statement for Fina Root CA, OID: 1.3.124.1104.5.0.2.2.7 (hereinafter referred to as CP/CPS_{ROOT}),
 - Certificate Policy for Qualified Certificates for Electronic Signatures and Seals, OID: 1.3.124.1104.5.0.3.1.1.11 (hereinafter referred to as CP_{QC}),
 - Certification Practice Statement for Qualified Certificates for



Electronic Signatures and Seals, OID: 1.3.124.1104.5.0.3.2.1.11 (hereinafter referred to as CPS_{QC}),

- Certificate Policy for Non-qualified Certificates, OID: 1.3.124.1104.5.0.4.1.1.6 (hereinafter referred to as CP_{NQC}),
- Certification Practice Statement for Non-Qualified Certificates, OID: 1.3.124.1104.5.0.4.2.1.6 (hereinafter referred to as CPS_{NQC}),
- this Terms and Conditions of Providing Certification Services for Personal Certificates.

3. These Terms and Conditions include all types of Certificates, the relevant Certificate policies, appropriate usage of Certificates and their limitations as described in Section 2 of the Personal Certificates PKI Disclosure Statement (hereinafter referred to as the Statement), which is an integral part of these Terms and Conditions.

II. Certificate Lifecycle Management Services

4. Fina's Certificate lifecycle management services includes:
 - initial Certificate issuance,
 - Certificate renewal,
 - Certificate revocation,
 - Certificate suspension,
 - Certificate reactivation and
 - Certificate recovery.
5. Fina supports key generation at Fina's location and at the location of the Subscriber, depending on the type of the Certificate issued.
6. Fina also provides delivery of secure cryptographic device or QSCD Device to Subscribers, according to Fina's pricelist.
7. Certificate acceptance by the Subscriber is a prerequisite for issuing and using the Certificate.

By accepting the Certificate, the Subscriber accepts that all the information that will be held in the Certificate is correct at the moment of its acceptance.

The Subscriber conducts the checking of the contents of the Certificate immediately prior to the issuance of the Certificate.

The Subscriber accepts the Certificate by signing, or by confirming the Certificate acceptance on the application screen.

After acceptance of the Certificate, Fina issues the requested Certificate to the Subscriber.

Fina applies security measures to ensure that the issued Certificate contains the same information that the Subscriber has accepted prior to the issuance of that Certificate.

If the Subscriber does not accept the Certificate, the reasons for the rejection may be given in oral way or in writing. By not accepting the Certificate, the Subscriber waives the Certificate application, and Fina will not issue the Certificate relating to this

application.

Fina will enable submitting of a new Certificate application to the Subscriber in which, if necessary, the corrected data will be entered in relation to the previous Certificate application.

III. Obligations and Responsibilities

Fina's Obligations and Responsibilities

8. Fina conducts all procedures in connection with the provision of Certification Services in a non-discriminatory manner and make its services available to all Subscribers and Relying Parties that accept their obligations and responsibilities defined in these Terms and Conditions.
9. Fina performs its Certification Services with due diligence.
10. Fina is responsible for the proper Subscriber identification and verification of Subscriber's information for Certificate issuance purposes in accordance with Chapter 3. of CPS_{QC} and CPS_{NQC} document
11. Fina issues the Certificate in a secure manner for the purpose of preserving its authenticity and accuracy, in accordance with the information provided in Subscriber's application.
12. Fina applies security measures to ensure that the issued certificate contains the same information that the Subscriber accepted before issuing that Certificate.
13. Fina retains all archived Certification System information and Subscriber records for at least 10 years after any Certificate based on these information and records ceases to be valid.
14. Fina revokes the Certificate at Subscriber's request.

Fina revokes the Certificate without receiving a request from the Subscriber:

- if the Subscriber fails to perform his obligations under the Agreement,
- if Fina is in possession of evidence or has reasonable suspicion that the Subscriber's private key has been compromised,
- in the event that Fina is made aware the Certificate was not issued according to the relevant request or the provisions of CPS_{QC} or CPS_{NQC},
- if the Certificate is no longer compliant with Certificate Policy under which it has been issued,
- based on an authenticated third party notification, subject to prior verification of the statements made therein,
- if Fina receives an official notification of Certificate's use for illegal purposes,
- in the event of termination of the Subscriber's Certification Service Agreement, based on which the Certificate was issued,
- if Fina received the official notice of death of the Signatory,
- if Fina has received the official notice of loss of the Signatory's legal capacity,

- if Fina determines that the Certificate with its technical characteristics, profile or content no longer provides the appropriate level of trust to Relying Parties,
 - in cases when this is required by law or other regulations.
15. Fina provides information about Certificate's revocation or suspension status free of charge.
 16. Revocation status information is available via OCSP service and CRL beyond the validity period of the qualified Certificate. The availability of the revocation status information of the expired Certificate in CRL is realised in a way that the Certificate is not removed from CRL after its expiry, i.e. the Certificate revocation status entry of revoked Certificate is included in each new CRL after the expiration of that Certificate.
 17. Fina implements organizational and technical measures to protect the Certificate and Subscriber's personal information.
 18. Any personal information collected by Fina which is not part of the Certificate is treated as confidential personal information that Fina duly protects.
 19. In case of termination of Certification Services provision Fina shall:
 - use its best efforts to ensure that the Certification Services continue to be provided by another Qualified Trust Service Provider and therefore shall deliver all documentation collected in the Subscriber registration process, as well as all documentation on issued Certificates to that Qualified Trust Service Provider,
 - transfer to that service provider its obligation to enable Relying Parties, within reasonable time, to have the availability of Fina's CA certificates with the public keys of Fina CAs as well as the availability of other certificates with public keys of Fina's Trusts services
 - revoke all Certificates issued by the Fina CA that ceases its operations and issue a final CRL,
 - transfer to that service provider its obligation to provide the availability of the final CRL for all revoked Certificates and CA certificate of the Fina CA that ceases its operations,
 - transfer to that service provider its obligation to provide the information of certificate revocation status of Certificates and Fina CA certificates through OCSP service,
 - revoke the CA certificates and destroy their related private keys of those Fina CAs that cease its operations.

If Fina, after all its best efforts, fails to ensure continuity of the certification service by another Qualified Trust Service Provider, Fina shall:

- keep its obligation to provide the availability of the final CRL for all revoked Certificates and CA certificate of the Fina CA that ceases its operations,
- keep its obligation to provide the information of certificate revocation status of Certificates and Fina CA certificates through OCSP service.

Subscriber's Obligations and Responsibilities

20. In the registration and identification process, the Subscriber is obliged to represent himself as defined in Chapter 3 and Section 4.1.2.2 of CPS_{QC} and CPS_{NQC}, depending on the type of the Certificate.
21. The Subscriber reviews and verifies the accuracy the Certificate's content and accepts this Certificate prior to its issuance.
22. The Subscriber undertakes to use his Certificate and the associated private key in accordance with appropriate Certificate use, and when using the Certificate will comply with the applicable provisions of CPS_{QC} and CPS_{NQC} documents.
23. Subscriber shall not use private key and associated Certificate after the expiry date of the Certificate.
24. If the private key has been compromised, the Subscriber shall immediately and permanently cease with its use.
25. In case of any changes to any information included in the Certificate, the Subscriber shall notify Fina thereof within seven days.
26. The Subscriber is entitled to submit a Certificate revocation request.

Such revocation request must be submitted:

- if there is reasonable suspicion that or if the private key has been compromised,
 - in case the private key is lost or becomes permanently unavailable, or
 - if there is reasonable suspicion that the private key or the activation data is no longer in Subscriber's sole possession or if the private key or activation data is stolen.
27. The Subscriber is entitled to submit a Certificate suspension request.
 28. The Subscribers carefully use and keep the Electronic Signature Creation Device, the private key and the activation data.
 29. The Subscriber undertakes appropriate measures to protect the Electronic Signature Creation Device, the private key and the activation data against unauthorized access and use in accordance with the private key protection rules applicable to each type of Certificate.
 30. Unless otherwise defined by a specific agreement, the Subscriber pays Fina a fee, the amount and payment method of which are defined in the pricelist published on Fina's website at <https://www.fina.hr/finadigicert>.

Relying Party's Obligations and Responsibilities

31. The Relying Party uses the Certificate in such circumstances where it relies



reasonably and in good faith and in such circumstances as are known or should have been known to the Relying Party before relying on the Certificate. Relying Parties undertakes the required measures as defined in Section 5 of the Statement.

IV. Personal Certificates PKI Disclosure Statement

32. Fina provides Subscribers and Relying Parties with general information about the Fina Certification Service in the Statement, which is an integral part of these Terms and Conditions.

V. Entry into the Certification Service Agreement

33. By entering into a Certification Service Agreement with Fina, the Subscriber accepts these Fina's Terms and Conditions of Providing Certification Services for Personal Certificates and agrees to the obligations and responsibilities set forth in these Terms and Conditions and in CP_{QC} and CPS_{QC}, or CP_{NQC} and CPS_{NQC}, depending on the type of the Certificate for which the Agreement is entered into.

By executing the Certification Service Agreement, the Subscriber accepts or agrees that:

- he is bound by the Subscriber's obligations and responsibilities defined in this Terms and Conditions and in CPS_{QC} or CPS_{NQC} documents,
- he is required to keep and use the private key associated with the Certificate only on the QSCD Device or the secure cryptographic device if this is defined for the relevant Certificate type in Section 2 of the Statement,
- in case he generates a Subscriber key pair, he shall generate it as defined in CPS_{QC} or CPS_{NQC}, depending on the type of the Certificate,
- Fina may publish the issued Certificate in the Public Directory,
- Fina retains all archived information, records and documentation collected during Subscriber registration and later on during Certificate lifecycle management for at least 10 years after any Certificate based on these information and records ceases to be valid,
- in case Fina ceases to provide Certification Services, it may ensure that another Qualified Trust Service Provider continues to provide Certification Services and that it shall provide to such Service Provider all documentation and records compiled in the Subscriber registration process and all documents concerning the Certificates issued,
- by accepting the Certificate, the Subscriber agrees that the information contained in the Certificate is accurate.

VI. Final provisions

34. These Terms and Conditions of Providing Certification Services for Personal Certificates are filed under Class: 032-01/23-03/38, Ref.: 118-09-04-23-8 and become effective as of 21 March 2023.



35. In case of any amendments to these Terms and Conditions or the Statement, Fina shall make the new documents available to Subscribers and Relying Parties in the same manner as the presently applicable, publicly disclosed documents.



PERSONAL CERTIFICATES PKI DISCLOSURE STATEMENT

1. CONTACT DETAILS

The contact information of Fina as Qualified Trust Service Provider is as follows:

Mailing address:

Fina
e-Business Centre
Ulica grada Vukovara 70
10000 Zagreb
Croatia

E-mail: info.rdc@fina.hr

Fax: +385-1-6304-081

Web: <https://www.fina.hr/finadigicert>

The certification revocation requests can be submitted in one of the following manners:

- By personal delivery to the RA Network registration office during office hours.
- By mail or courier at the RA Network office address.
- By electronic delivery to e-mail address info.rdc@fina.hr. The Certificate revocation request must be signed at least with the level of advanced electronic signature or sealed at least with level of advanced electronic seal, based on a certificate issued by Fina CA, or based on a qualified certificate issued by a Qualified Trusted Service Provider.
- By calling Fina on the telephone number +385 (0)1 612 7040. The telephone number is published on the Fina's public web site and available from 0 to 24 hours, 7 days a week.

The list of mail addresses of Fina registration offices may be found at <https://www.fina.hr/finadigicert>.

2. TYPES, VALIDATION AND USE OF CERTIFICATES

Fina RDC 2015 CA issues the following types of Personal Certificates to the public:

- **Personal EU qualified certificate for e-signature (QCP-n-qscd)** – Personal qualified certificate for e-signature, of medium security level, issued to natural persons – citizens, whose pertaining private key is stored in the QSCD device, in accordance with Section 6.2.1 of CPS_{QC} document. This certificate type complies with "QCP-n-qscd" EU certificate policy for qualified certificates in respect of ETSI EN 319 411-2. The Certificate validity period is 2 years.
- **Personal EU qualified certificate for e-signature (QCP-n)** – Personal qualified certificate for e-signature, of medium security level, issued to natural persons – citizens, whose pertaining private key is stored in a Secure Cryptographic Device, in

accordance with Section 6.2.1 of CPS_{QC} document. This certificate type complies with the "QCP-n" EU certificate policy for qualified certificates in respect of ETSI EN 319 411-2. The Certificate validity period is 2 years.

- **Personal EU qualified certificate for remote e-signature (QCP-n)** – Personal qualified certificate for e-signature, of medium security level, issued to natural persons – citizens, whose pertaining private key is stored in the eSignature in the cloud service pursuant to Section 6.2.1 of CPS_{QC} document. This certificate type complies with the "QCP-n" EU certificate policy for qualified certificates in respect of ETSI EN 319 411-2. The Certificate validity period is 2 years.
- **Personal EU qualified certificate for automated remote e-signature (QCP-n)** – personal qualified certificate for e-signature, of medium security level, issued to natural persons – citizens, whose pertaining private key is stored in the eSignature in the cloud service, pursuant to Section 6.2.1 of CPS_{QC} document. This certificate type complies with the "QCP-n" EU certificate policy for qualified certificates in respect of ETSI EN 319 411-2 and with the provisions for the qualified certificate for automated remote e-signing from The Ordinance on the provision and use of trust services (Official Gazette 60/2019). The Certificate validity period is 2 years.
- **Personal Authentication Certificate (NCP+)** – Personal authentication certificate, of medium security level, whose pertaining private key is stored in a Secure Cryptographic Device or QSCD device, in accordance with Section 6.2.1 of CPS_{NQC} document. This certificate type complies with the "NCP+" certificate policy from the ETSI EN 319 411-1 standard. The Certificate validity period is 2 years.
- **Personal Remote Certificate (NCP+)** – Personal certificate, of medium security level, whose pertaining private key is stored in the eSignature in the cloud service, pursuant to Section 6.2.1 of CPS_{NQC} document. This certificate type complies with the "NCP+" certificate policy from the ETSI EN 319 411-1 standard. The Certificate validity period is 2 years.

Fina RDC 2020 CA issues the following types of Personal Certificates to the public:

- **Personal Soft Certificate (NCP)** – Personal authentication certificate, of standard security level, whose pertaining private key is stored in software protected token, in accordance with Section 6.2.1 of CPS_{NQC} document. This certificate type complies with the "NCP" certificate policy from the ETSI EN 319 411-1 standard. The Certificate validity period is 5 years.
- **Personal Remote Certificate (LCP)** – Personal authentication certificate, of standard security level, whose pertaining private key is stored in the eSignature in the cloud service, pursuant to Section 6.2.1 of CPS_{NQC} document. This certificate type complies with the "LCP" certificate policy from the ETSI EN 319 411-1 [10] standard. The Certificate validity period is 5 years.

The certificate policy OIDs for Personal Certificates are as follows:

Personal EU qualified certificate for e-signature (QCP-n-qscd)	Fina CP OID: 1.3.124.1104.5.12.11.8.2 ETSI CP OID: 0.4.0.194112.1.2
Personal EU qualified certificate for e-signature (QCP-n)	Fina CP OID: 1.3.124.1104.5.12.11.2.2 ETSI CP OID: 0.4.0.194112.1.0
Personal EU qualified certificate for remote e-signature (QCP-n)	Fina CP OID: 1.3.124.1104.5.12.11.6.2 ETSI CP OID: 0.4.0.194112.1.0
Personal EU qualified certificate for automated remote e-signature (QCP-n)	Fina CP OID: 1.3.124.1104.5.12.11.6.12 ETSI CP OID: 0.4.0.194112.1.0
Personal Authentication Certificate (NCP+)	Fina CP OID: 1.3.124.1104.5.12.11.4.2 ETSI CP OID: 0.4.0.2042.1.2
Personal Soft Certificate (NCP)	Fina CP OID: 1.3.124.1104.5.13.11.3.1 ETSI CP OID: 0.4.0.2042.1.1
Personal Remote Certificate (NCP+)	Fina CP OID: 1.3.124.1104.5.12.11.10.2 ETSI CP OID: 0.4.0.2042.1.2
Personal Remote Certificate (LCP)	Fina CP OID: 1.3.124.1104.5.13.11.9.1 ETSI CP OID: 0.4.0.2042.1.3

The document with a description of the Certificate profile is available on Fina's website at <https://www.fina.hr/finadigicert>.

CPS_{QC} document describes certification practices for the following types of Certificates:

- Personal EU qualified certificate for e-signature (QCP-n-qscd),
- Personal EU qualified certificate for e-signature (QCP-n),
- Personal EU qualified certificate for remote e-signature (QCP-n),
- Personal EU qualified certificate for automated remote e-signature (QCP-n).

Except for the use specified in Section 1.4.1 of the CPS_{QC} document, all other uses of these types of Certificates are forbidden.

CPS_{NQC} document describes certification practices for the following types of Certificates:

- Personal Authentication Certificate (NCP+),
- Personal Soft Certificate (NCP),
- Personal Remote Certificate (NCP+)
- Personal Remote Certificate (LCP).

Except for the use specified in Section 1.4.1 of the CPS_{NQC} document, all other uses of these types of Certificates are forbidden.



The Relying Parties are recommended to check and use the CP OIDs of the Certificates referred to table above in this Section and according to Section 1.4.1 of the CPS_{QC} and CPS_{NQC} documents make a right decisions on acceptance or rejection of the use of particular Certificate.

3. SCOPE RELIANCE

Each Certificate issued has a CP OID assigned to it in accordance with Section 2 of this Statement, which defines the Certificate's type, intended purpose, scope of use and the security level which determines the scope of reliance on the Certificate in accordance with Section 1.1.2 of CPS_{QC} and CPS_{NQC}. The intended purposes, permitted uses and usage limitations of each Certificate type are described in Section 1.4.1 of CPS_{QC} and CPS_{NQC}.

All archived information and documentation of the Fina RDC 2015 and Fina RDC 2020 System are retained for at least 10 years after any Certificate based on these data and documentation ceases to be valid, especially for the purpose of providing evidence of Certificate's issuance in legal proceedings.

Such archived information is described in Section 5.5 of CPS_{QC} and CPS_{NQC}.

4. SUBSCRIBER'S OBLIGATIONS

The Subscriber's obligations are set forth in Chapter III of the Terms and Conditions of Providing Certification Services for Personal Certificates (hereinafter referred to as the Terms and Conditions) and in Section 9.6.3 of CPS_{QC} and CPS_{NQC}.

5. CERTIFICATE STATUS VERIFICATION AND RELYING PARTIES' OBLIGATIONS

The Relying Party independently and knowingly makes its decision to reasonably rely on the Certificate.

Such reasonable reliance implies that the Relying Party has made a decision to rely on the Certificate if at the time of reliance:

- it has undertaken the necessary precautions and uses the Certificate for the purposes described in CPS_{QC} or CPS_{NQC}, in such circumstances where it relies reasonably and in good faith and in such circumstances that are known to the Relying Party or should have been known to it before relying,
- it uses a reliable application solution and IT environment,
- it has verified the Certificate's validity period,
- it has verified the Certificate's revocation or suspension status, which the Relying Party does by using the OSCP Service or based on the most recently issued CRL, as defined in CPS_{QC} and CPS_{NQC},
- it has checked that the electronic signature was created using a private key corresponding to the public key in the Certificate during the Certificate's validity period,
- it has checked that the private key used for authentication corresponds to the public key in the Certificate during the Certificate's validity period.



Relying Party's use of the public key and Certificate is described in Section 4.5.2 and the requirements for Certificate status verification are specified in Section 4.9.6 of CPS_{QC} and CPS_{NQC}.

Relying Party shall not rely on expired, revoked or suspended Certificate.

If the Relying Party fails to comply with the above provisions and fails to act in accordance with the obligations and responsibilities defined in CPS_{QC} or CPS_{NQC}, it bears all risks of relying upon such Certificate.

The Relying Party bears all risks of relying upon the Certificate if it is aware of or has reason to believe that there are facts that may cause personal or business loss as a result of using the Certificate.

Certificate status verification may be carried out by using Fina's OCSP Service for online Certificate status verification, the internet address of which is specified in the *Authority Information Access* extension of the Certificate and in Section 4.9.9 of CPS_{QC} and CPS_{NQC}.

The revocation status of the Certificate may also be verified using the CRL published in the LDAP directory server and on the web server. The internet addresses where the CRL relevant to revocation status verification is published are specified in the *CRL Distribution Points* extension of Fina RDC 2015 and Fina RDC 2020 Personal Certificates and in Section 4.10.1.1 of CPS_{QC} and CPS_{NQC}.

6. LIMITATIONS OF LIABILITY

Fina is not liable for damage, including indirect damage as well as for any loss of profit, loss of data or other indirect damage in the following cases:

- when the damage is caused due to unauthorized use of the user keys and Certificates,
- when the damage is caused by the use of Certificate that is not permitted by this document,
- when the damage is caused due to the untimely termination of the Automated remote electronic signing,
- when the damage is caused by fraudulent or negligent use of the Certificate, CRL or OCSP service,
- when the damage was caused as a result of malfunctions and errors in the software and hardware of the Subscriber and the Relying Party,
- when the damage was caused as a result of the fraudulent disclosure and fraudulent presentation of the Business Entity or a physical person during the identification and authentication process if the identification and verification of the data RA Network has carried out in accordance with the requirements of CP_{QC} and CP_{NQC} documents and the operating instructions.

Fina's total financial liability for issued Certificates and transactions carried out in reliance to these Certificates is listed in Section 9.8 of CP_{QC} and CP_{NQC} documents.



7. FINA'S DOCUMENTS

Fina's publicly disclosed documents applicable to the provision of the Certification Service are CP_{QC}, CPS_{QC}, CP_{NQC}, CPS_{NQC}, the Terms and Conditions and this Statement, the corresponding Certification Service Agreement's form, the associated Certificate request forms, and Subscriber Instructions. These Fina's documents and the legislation relevant to the provision of Certification Services are published on Fina's website at <https://www.fina.hr/finadigicert>.

8. PERSONAL DATA PROTECTION

Fina as Qualified Trust Service Provider applies the provisions of the Act Implementing General Data Protection Regulation and other acts which regulates protection of personal data. Protection of Subscriber's personal data is described in Sections 17 and 18 of Terms and Conditions and in Section 9.4 of CPS_{QC} and CPS_{NQC}.

9. FEE REFUND

Fina refunds fees to Subscribers in the event of incorrect payment or overpayment.

10. RESOLUTION OF DISPUTES AND APPLICABLE LAW

Participants may file a complaint and appeal to Fina if they believe there exists a discrepancy in the content of services that are subject of the Certification Service Agreement. Fina shall reply to the complaint and appeal. Complaint or appeal have to be filed in paper or electronic form and submitted to a contact address listed in Section 1 of this Disclosure Statement.

In the event of a dispute or disagreement between Fina and other participants due to actions and/or procedures regarding certification service provisions, the participants shall try to reach an amicable solution. Otherwise, the matter shall be resolved by the competent court in Zagreb by applying Croatian law.

11. SUPERVISION AND COMPLIANCE AUDIT

Fina is a Qualified Trust Service Provider whose qualified status is indicated on a Trusted List of qualified trust service providers in accordance with Regulation (EU) No 910/2014.

Supervision over the work of Fina as a Qualified Trust Service Provider is regulated by Regulation (EU) No 910/2014, Act Implementing Regulation (EU) no. 910/2014, and is carried out by the central state administration authority competent for economic affairs.

Supervision over the Fina, acting as Qualified Trust Service Provider, in the field of monitoring the implementation of personal data protection is carried out by Croatian Personal Data Protection Agency.

Verification of Fina's conformity as a qualified trust service provider is carried out by the conformity assessment body in the manner prescribed by Regulation (EU) No 910/2014.



Class: 032-01/23-03/38

Ref: 118-09-04-23-7

Date: 20 March 2023