

## TRANSACTION FEES FOR PRIVATE INDIVIDUALS

### 1. PAYMENT ACCOUNT OPENING

(current account, foreign currency account, kuna and foreign currency giro account, kuna and foreign currency savings book, a vista savings account)

1.1.	Kuna/foreign currency savings book opening (if on behalf of minors free of charge)	100,00 kn
1.2.	A vista savings account opening	20,00 kn
1.3.	Other accounts opening	free of charge

### 2. PAYMENT ACCOUNT MANAGEMENT

<b>2.1.</b>	<b>Current account management</b>	
2.1.1.	Managing active current account with turnover (if on behalf of minors, for accounts blocked based on enforcement of court ruling and in case of card loss/theft, free of charge)	9,00 kn per month
2.1.2.	Managing current account without turnover	free of charge
2.1.3.	Managing pension payment current account	free of charge
<b>2.2.</b>	<b>Management of other accounts</b>	
2.2.1.	Managing kuna giro account, foreign currency account, foreign currency giro account and a vista savings account with bank card	free of charge
2.2.2.	Managing foreign currency account with debit card(s) (for accounts blocked based on enforcement of court ruling and in case of card loss/theft, free of charge)	5,00 kn per month
2.2.3.	Kuna/foreign currency savings book management	free of charge
<b>2.3.</b>	<b>Use of Flexi PLUS current account (package of services)</b>	
2.3.1.	Use of Flexi START current account	22,00 kn per month
2.3.2.	Use of Flexi IDEAL current account	44,00 kn per month
2.3.3.	Use of Flexi PREMIUM current account	77,00 kn per month
2.3.4.	Use of Flexi SENIOR current account	11,00 kn per month
2.3.5.	Use of Flexi RODA current account	33,00 kn per month
2.3.6.	Use of Flexi STUDENT current account	free of charge

### 3. PAYMENT ACCOUNT CLOSING

3.1.	Kuna/foreign currency savings book closing	free of charge
3.2.	Other accounts closing	free of charge
3.3.	Flexi PLUS current account closing (package of services)	free of charge

### 4. BANK ACCOUNT CURRENCY CONVERSIONS

4.1.	Foreign currency conversion upon withdrawal/deposit/with transfer to payment account at the Bank/upon making a payment within the country/abroad	free of charge
4.2.	Deposit to foreign currency account/foreign currency giro account/foreign currency savings book from kuna funds or by transfer from kuna account	free of charge
4.3.	Withdrawal from foreign currency account/foreign currency giro account/foreign currency savings book in kuna or by transfer to kuna account	free of charge

### 5. STANDING ORDER AND DIRECT DEBIT ORDER

5.1.	Arranging standing order/direct debit order use	free of charge
5.2.	Standing order/direct debit order execution	
5.2.1.	• in favour of retail accounts at the Bank	free of charge
5.2.2.	• in favour of transaction accounts of legal entities/craftsmen at the Bank	0,20%, min 1,00 kn, max 20,00 kn
5.2.3.	• in favour of transaction accounts outside the Bank	0,25%, min 1,00 kn, max 50,00 kn
5.3.	Standing order/direct debit order closing	free of charge

### 6. REPORTING

6.1.	Information on account balance and turnover under payment accounts	
6.1.1.	Monthly payment account statement	free of charge
6.1.2.	Additional payment account statement	10,00 kn per statement

### 7. CHEQUE OPERATIONS

7.1.	Blank cheque issuance	free of charge
7.2.	Blank cheque blocking due to loss/theft	5,00 kn/ blank cheque
7.3.	Blank cheque delivery to client's address	14,00 kn
7.4.	Cheque processing fee	
7.4.1.	• if used in the retail sales network	2,50 kn per cheque
7.4.2.	• if used/cashed at the Croatian Post	25,00 kn per cheque

### 8. OVERDRAFT/CREDIT UNDER CURRENT ACCOUNT

8.1.	Approval of credit under current account	40,00 kn
8.2.	Change of current account overdraft (First overdraft approval is free of charge)	40,00 kn

<b>9. NOTICES AND REMINDERS OF UNAUTHORIZED ACCOUNT OVERDRAFT</b>		
9.1.	Notice	10,00 kn
9.2.	Reminder	50,00 kn
9.3.	Reminder prior to lawsuit	150,00 kn

<b>10. ACCOUNT BLOCKAGE – by court decision</b>		
10.1.	Court order enforcement	
10.1.1.	Order for registering payment description codes through payment transactions system - internal	free of charge
10.1.2.	Order for registering payment description codes through payment transactions system - external	2,00 kn

<b>11. PAYMENT TRANSACTIONS (transactions executed at the Bank's outlet)</b>		
<b>11.1.</b>	<b>Deposits/withdrawals/transfers under accounts maintained by the Bank in the same currency</b>	
11.1.1.	Deposits/withdrawals/transfers/inflows from the country or abroad into private individuals' payment accounts, including deposits with multiple payments and premium savings	free of charge
11.1.2.	Payments through deposit of foreign cheque on foreign currency account/foreign currency giro account/foreign currency savings book, including deposits with multiple payments and premium savings (For cheques drawn on RBA-Zagreb, pension cheques, reparation cheques for slavery and forced labour, seamen's salary cheques are free of charge.)	1,50%, min 100,00 kn, max 300,00 kn per cheque
<b>11.2.</b>	<b>Payments in favour of accounts maintained by the Bank – in kuna or foreign currencies</b>	
11.2.1.	Kuna payments into domestic legal entity's transaction account opened at the Bank	0,25% of amount, min 2,00 kn, max 50,00 kn
11.2.2.	Kuna payments into foreign legal entity's transaction account opened at the Bank (The fee is charged for payments exceeding the amount of 1,500.00 kn.) (Free of charge for payments into accounts of embassies and British Council.)	0,25% of amount, min 2,00 kn, max 50,00 kn
11.2.3.	Foreign currency payments into domestic legal entity's transaction account opened at the Bank	0,35% of amount, min 10,00 kn, max 100,00 kn
11.2.4.	Foreign currency payments into foreign legal entity's transaction account opened at the Bank (The fee is charged for payments exceeding the amount of EUR 200,00 or equivalent in foreign currency calculated at the Bank's middle exchange rate.) (Free of charge for payments into accounts of embassies and British Council.)	0,35% of amount, min 10,00 kn, max 100,00 kn
11.2.5.	Payments under loans in favour of accounts of Raiffeisenbank Unterprenstatten, Raiffeisenbank Poelstal and Raiffeisenbank St. Stefan-Jagerberg-Wolfsberg held with the Bank in kuna and foreign currencies	0,35%, min 10,00 kn, max 100,00 kn
11.2.6.	Legal entity's cash payment (of up to HRK 105,000.00) made by general payment slip to transaction account of legal entity/craftsman opened at the Bank	0,25% of amount, min 2,00 kn, max 50,00 kn
<b>11.3.</b>	<b>Payments in favour of accounts at other banks within the country – in kuna or foreign currencies</b>	
11.3.1.	Kuna payments in favour of accounts at other banks (Free of charge for refund of local pensions.)	1,00%, min 5,00 kn, max 100,00 kn
11.3.2.	Foreign currency payments in favour of accounts at other banks – other bank's charges payable by user	0,35%, min 80,00 kn, max 1.000,00 kn
11.3.3.	Foreign currency payments in favour of accounts at other banks – other bank's charges payable by payer	0,50%, min 150,00 kn, max 1.000,00 kn
<b>11.4.</b>	<b>Payments in favour of accounts abroad – in kuna or foreign currencies</b>	
11.4.1.	Payments in favour of accounts abroad – foreign bank's charges payable by user (Free of charge for payments in favour of H. Stepic CEE Charity Fund.)	0,35%, min 80,00 kn, max 1.000,00 kn
11.4.2.	Payments in favour of accounts abroad – foreign bank's charges payable by payer (Free of charge for payments in favour of H. Stepic CEE Charity Fund.)	0,50%, min 150,00 kn, max 1.000,00 kn
11.4.3.	Refund of foreign pensions	free of charge
11.5.	Withdrawal of international remittance in foreign cash, without foreign currency account/savings book	0,50%, min 40,00 kn, max 1.500,00 kn
11.6.	Complaints in relation to orders in FX payment transactions	200,00 kn

<b>12. FOREIGN CURRENCY (CASH) TRADING/EXCHANGE AND FOREIGN CHEQUE REDEMPTION</b>		
12.1.	Foreign currency (cash) purchase	free of charge
12.2.	Foreign currency (cash) sale to domestic private individuals	free of charge
12.3.	Foreign currency (cash) sale to foreign private individuals	1,00%
12.4.	EMU currency banknote exchange into EUR	10,00%, min 20,00 kn
12.5.	Foreign cheque redemption at the exchange office	1,50%, min 100,00 kn, max 300,00 kn per cheque

<b>13. OTHER SERVICES IN KUNA AND FOREIGN CURRENCY OPERATIONS</b>		
<b>13.1.</b>	<b>Foreign cheque acceptance (incasso)</b>	
		1,00%, min 100,00 kn, max 250,00 kn per cheque
<b>13.2.</b>	<b>Banknote acceptance (incasso)</b>	
13.2.1.	• Banknote incasso – kuna	5,00%, min 10,00 kn
13.2.2.	• Banknote incasso – foreign currency	10,00%, min 20,00 kn
<b>13.3.</b>	<b>Manipulative costs of submitting application for HROK credit report, at retail client's personal request</b>	
		25,00 kn, once off per application (VAT included in the amount)
<b>13.4.</b>	<b>Bank payment account card replacement (current account, foreign currency account, kuna and foreign currency giro account, a vista savings account)</b>	

13.4.1.	Bank payment account card replacement in case of loss/theft or due to damage or first and/or last name change (if on behalf of minors, free of charge)	20,00 kn
13.4.2.	Bank payment account card replacement in case of loss/theft, including account blockade (if on behalf of minors, free of charge)	20,00 kn
13.4.3.	Bank payment account card replacement due to error or at the Bank's request	free of charge
<b>13.5.</b>	<b>Kuna/foreign currency savings book replacement</b>	
13.5.1.	Savings book replacement in case of loss/theft or due to damage or first and/or last name change (if on behalf of minors, free of charge)	50,00 kn
13.5.2.	Savings book replacement in case of loss/theft, including account blockade	50,00 kn
13.5.3.	Savings book replacement due to error or at the Bank's request	free of charge
<b>13.6.</b>	<b>Issuance of various certificates, verified certificates, document photocopies or copies, etc.</b>	25,00 kn per certificate/verified certificate/document (VAT included in the amount)
<b>13.7.</b>	<b>Printout of turnover/inflow/account balance/swift certificate in the outlet (with or without verification)</b>	5,00 kn per page
<b>13.8.</b>	<b>Faxing various documents at the client's request</b>	
13.8.1.	• within the country	6,25 kn (VAT included in the amount)
13.8.2.	• abroad	12,50 kn (VAT included in the amount)
<b>13.9.</b>	<b>Cancelling previously announced cash withdrawal</b>	
13.9.1.	• exceeding 30.000,00 kn in kuna withdrawals	0,50% of amount announced to Bank
13.9.2.	• exceeding 10.000,00 EUR or equivalent in foreign currency withdrawals	0,50% of amount announced to Bank, at RBA mid-rate
<b>13.10.</b>	<b>Fees for transactions with coins (debited to the entire amount of cash deposit/withdrawal/exchange)</b>	
13.10.1.	Cash deposit/exchange of foreign currency coins into respective foreign currency banknotes or into kuna in the amount equivalent to more than EUR 20.00	10,00%
13.10.2.	Cash withdrawal/sale of foreign currency coins in the amount equivalent to more than EUR 20.00	10,00%
13.10.3.	Cash deposit into account/exchange of kuna coins into banknotes in the amount exceeding 1,000.00 kuna (free of charge for deposit into minor's savings accounts)	5,00%, min 50,00 kn, max 1.000,00 kn
13.10.4.	Cash withdrawal in kuna coins in the amount exceeding 1,000.00 kuna (free of charge for withdrawals from minor's savings accounts)	5,00%, min 50,00 kn, max 1.000,00 kn

#### 14. SAVINGS-DEPOSIT TRANSACTIONS

<b>14.1.</b>	<b>Termination of non-purpose term savings deposit contract ahead of first maturity</b>	
14.1.1.	• if re-depositing less than 50% of the amount or withdrawing total amount of terminated non-purpose term savings deposit	100,00 kn
	• if re-depositing at least 50% of terminated non-purpose term savings deposit	50,00 kn
14.2.	Termination of non-purpose term savings deposit contract, with an approved a vista interest	free of charge
14.3.	Termination of special-purpose guarantee term deposit contract (except for early termination of guarantee term deposit for loan under repayment)	free of charge

#### 15. SAFE DEPOSIT BOXES

<b>15.1.</b>	<b>Boxes for savings books</b>	180,00 kn (VAT included in the amount)
<b>15.2.</b>	<b>Lost key fee</b>	
15.2.1.	• safe deposit box key	125,00 kn and actual cost (VAT included in the amount)
15.2.2.	• key for savings book boxes	125,00 kn and actual cost (VAT included in the amount)
<b>15.3.</b>	<b>Reminders to renters of safe deposit box/savings book box</b>	
15.3.1.	Notice	20,00 kn
15.3.2.	Reminder	50,00 kn
15.3.3.	Reminder prior to lawsuit	100,00 kn

**Safe deposit boxes may be rented for the period of not less than 1 year. Safe deposit box rental fee is charged annually, in advance. Safe deposit box rental fee depends on safe deposit box type and location of the safe deposit box. So the mentioned fee may range from 300.00 kn to 2,100.00 kn (VAT included in the amount). The safe deposit box fee is calculated according to the Bank Decision on Service Fee Amounts.**

#### 16. BANK INTERNAL DEPOTS

<b>16.1.</b>	<b>Open Bank internal depots</b>	
16.1.1.	• safekeeping	free of charge
16.1.2.	• safekeeping and management	free of charge

## RBA DIREKT SERVICES FEES

<b>1. RBA tDIREKT (telephone banking)</b>		
<b>1.1.</b>	<b>Service admission fee</b>	
1.1.1.	Admission fee for arranging tDIREKT service	50,00 kn once off
1.1.2.	Admission fee for arranging tDIREKT service with an already existing iDIREKT service	free of charge
<b>1.2.</b>	<b>Monthly fee for tDIREKT service*</b> (Free of charge for accounts blocked due to enforcement of court ruling.)	10,00 kn
* in case of using to different devices double fee is charged		
<b>1.3.</b>	<b>Issuance of receipt of executed payment – sending by mail</b>	5,00 kn/receipt
<b>1.4.</b>	<b>PAYMENT TRANSACTIONS (transactions executed via telephone banking)</b>	
<b>1.4.1.</b>	<b>Payments in favour of accounts maintained by the Bank – in kuna</b>	
1.4.1.1.	Payments into domestic and foreign legal entity's transaction account opened at the Bank	free of charge
1.4.1.2.	Payments into private individuals' accounts within the Bank	free of charge
<b>1.4.2.</b>	<b>Payments in favour of accounts maintained by the Bank – in foreign currencies</b>	
1.4.2.1.	Payments into domestic and foreign legal entity's transaction account opened at the Bank (The fee is charged for payments exceeding the amount of EUR 200,00 or equivalent in foreign currency calculated at the Bank's middle exchange rate.) (Free of charge for payments into accounts of embassies and British Council.)	0,15% min 8,00 kn, max 50,00 kn
<b>1.4.3.</b>	<b>Payments in favour of accounts at other banks within the country – in kuna or foreign currencies</b>	
1.4.3.1.	Kuna payments in favour of accounts at other banks	0,50%, min 2,00 kn, max 50,00 kn
1.4.3.2.	Foreign currency payments in favour of accounts at other banks – other bank's charges payable by user	0,30%, min 80,00 kn, max 1.000,00 kn
1.4.3.3.	Foreign currency payments in favour of accounts at other banks – other bank's charges payable by payer	0,40%, min 150,00 kn, max 1.000,00 kn
<b>1.4.4.</b>	<b>Payments in favour of accounts abroad – in kuna or foreign currencies</b>	
1.4.4.1.	Payments in favour of accounts abroad – foreign bank's charges payable by user	0,30%, min 80,00 kn, max 1.000,00 kn
1.4.4.2.	Payments in favour of accounts abroad – foreign bank's charges payable by payer	0,40%, min 150,00 kn, max 1.000,00 kn
<b>2. RBA mDIREKT (SMS and mobile banking)</b>		
<b>2.1.</b>	<b>mDIREKT Account balance</b>	
2.1.1.	Admission fee for arranging mDIREKT Account balance service	free of charge
2.1.2.	Monthly fee for mDIREKT Account balance service (Free of charge for accounts blocked due to enforcement of court ruling.)	5,00 kn monthly per GSM number
<b>2.2.</b>	<b>mDIREKT Bill payment</b>	
2.2.1.	Admission fee for arranging mDIREKT Bill payment service	free of charge
2.2.2.	Monthly fee for mDIREKT Bill payment service	free of charge
<b>2.3.</b>	<b>mDIREKT Turnover overview</b>	
2.3.1.	Admission fee for arranging mDIREKT Turnover overview service	free of charge
2.3.2.	Monthly fee for mDIREKT Turnover overview service (Free of charge for accounts blocked based on enforcement of court ruling.)	5,00 kn monthly per GSM number
<b>2.4.</b>	<b>mDIREKT Credit cards</b>	
2.4.1.	Admission fee for arranging mDIREKT Credit cards service	free of charge
2.4.2.	Monthly fee for mDIREKT Credit cards service	free of charge
<b>2.5.</b>	<b>RBA na dlanu (mobile banking)*</b>	
2.5.1.	Admission fee for arranging RBA na dlanu	free of charge
2.5.2.	Monthly fee for RBA na dlanu	free of charge
*a precondition for arrangement of the service RBA na dlanu is a previous arrangement of iDIREKT service		
<b>3. RBA iDIREKT (Internet Banking)</b>		
<b>3.1.</b>	<b>Service admission fee</b>	
3.1.1.	Admission fee for arranging iDIREKT service (in the promotional period until 31.03.2012. free of charge)	30,00 kn once off
3.1.2.	Admission fee for arranging iDIREKT service with an already existing tDIREKT service	free of charge
<b>3.2.</b>	<b>Monthly fee for iDIREKT service*</b> (Free of charge for accounts blocked due to enforcement of court ruling.)	7,00 kn
* in case of using to different devices double fee is charged		
<b>3.3.</b>	<b>Issuance of receipt of executed payment – sending by mail</b>	5,00 kn/receipt
<b>3.4.</b>	<b>PAYMENT TRANSACTIONS (transactions executed via iDIREKT/RBA na dlanu service)</b>	
<b>3.4.1.</b>	<b>Payments in favour of accounts maintained by the Bank – in kuna</b>	
3.4.1.1.	Payments into domestic and foreign legal entity's transaction account opened at the Bank	free of charge
3.4.1.2.	Payments into private individuals' accounts within the Bank	free of charge
<b>3.4.2.</b>	<b>Payments in favour of accounts maintained by the Bank – in foreign currencies</b>	
3.4.2.1.	Payments into domestic and foreign legal entity's transaction account opened at the Bank (The fee is charged for payments exceeding the amount of EUR 200,00 or equivalent in foreign currency calculated at the Bank's middle exchange rate.) (Free of charge for payments into accounts of embassies and British Council.)	0,15% min 8,00 kn, max 40,00 kn

<b>3.4.3.</b>	<b>Payments in favour of accounts at other banks within the country – in kuna or foreign currencies</b>	
3.4.3.1.	Kuna payments in favour of accounts at other banks	0,35%, min 2,00 kn, max 20,00 kn
3.4.3.2.	Foreign currency payments in favour of accounts at other banks – other bank's charges payable by user	0,25%, min 80,00 kn, max 1.000,00 kn
3.4.3.3.	Foreign currency payments in favour of accounts at other banks – other bank's charges payable by payer	0,35%, min 150,00 kn, max 1.000,00 kn
<b>3.4.4.</b>	<b>Payments in favour of accounts abroad – in kuna or foreign currencies</b>	
3.4.4.1.	Payments in favour of accounts abroad – foreign bank's charges payable by user	0,25%, min 80,00 kn, max 1.000,00 kn
3.4.4.2.	Payments in favour of accounts abroad – foreign bank's charges payable by payer	0,35%, min 150,00 kn, max 1.000,00 kn

#### 4. SERVICE CANCELLATION

<b>4.1.</b>	Service cancellation by user without return of device	free of charge
<b>4.2.</b>	Service cancellation by the Bank without return of device	free of charge
<b>4.3.</b>	Service blockage at the Bank's request	free of charge

#### 5. DEVICE FEES

<b>5.1.</b>	Issuance of additional or new device due to loss/theft or damage caused by user – takeover at RBA outlet	120,00 kn once off
<b>5.2.</b>	Issuance of additional or new device due to loss/theft or damage caused by user – delivery to home address	150,00 kn once off
<b>5.3.</b>	Fee for mToken as additional authorization device	50,00 kn once off
<b>5.4.</b>	Reissuance of mToken due to loss of PIN or loss/theft of mobile phone or locking of mToken	50,00 kn once off
<b>5.5.</b>	Replacement of device due to error or at the Bank's request	free of charge

#### 6. RBA eBROKER

<b>6.1.</b>	Admission fee for arranging eBroker service	free of charge
<b>6.2.</b>	Monthly fee for eBroker service (Free of charge for accounts blocked based on enforcement of court ruling.)	10,00 kn

### CARD TRANSACTION FEES

#### 1. DEBIT CARDS Visa Electron/Maestro

<b>1.</b>	<b>Use of Visa Electron/Maestro debit card under current account</b>	
<b>1.1.</b>	<b>Account debit card issuance</b>	
1.1.1.	Main Visa Electron/Maestro account card issuance	10,00 kn (for first issuance)
1.1.2.	Additional Visa Electron/Maestro card issuance to a person authorized under the account	10,00 kn (for first issuance)
1.1.3.	Second main or second additional Visa Electron/Maestro account card issuance	50,00 kn once off
<b>1.2.</b>	<b>Card replacement</b>	
1.2.1.	Card replacement/issuance in case of loss/theft	50,00 kn
1.2.2.	Card replacement/issuance due to damage or first and/or last name change	50,00 kn
1.2.3.	Card replacement due to error or at the Bank's request	free of charge
<b>1.3.</b>	PIN reissue	20,00 kn
<b>1.4.</b>	Resending the undelivered card to the client's address within 60 days' period	25,00 kn
<b>1.5.</b>	Expenses due to unjustifiably disputed card transaction	20,00% of the amount of the complaint, min. 20,00 EUR in kuna equivalent
<b>1.6.</b>	<b>Cash withdrawals</b>	
1.6.1.	• at the Bank's ATMs	free of charge
1.6.2.	• at other banks' ATMs within the country	1,50%, min 10,00 kn
1.6.3.	• at ATMs abroad	1,50%, min 20,00 kn
1.6.4.	• at other banks' EFT POS in the country and Croatian Post	2,00%, min 10,00 kn
1.6.5.	• at EFT POS abroad	2,00%, min 30,00 kn
<b>1.7.</b>	<b>Payment at EFT POS in the country and abroad</b>	free of charge
<b>2.</b>	<b>Use of Visa Electron debit card under foreign currency account</b>	
<b>2.1.</b>	<b>Issuance of Visa Electron debit card under foreign currency account</b>	
2.1.1.	Main Visa Electron debit card issuance	free of charge
2.1.2.	Additional Visa Electron card issuance to a person authorized under the account	25,00 kn once off
2.1.3.	Second main or second additional Visa Electron account card issuance	50,00 kn once off
<b>2.2.</b>	<b>Card replacement</b>	
2.2.1.	Card replacement/issuance in case of loss/theft	50,00 kn
2.2.2.	Card replacement/issuance due to damage or first and/or last name change	50,00 kn
2.2.3.	Card replacement due to error or at the Bank's request	free of charge
<b>2.3.</b>	PIN reissue	20,00 kn
<b>2.4.</b>	Resending the undelivered card to the client's address within 60 days' period	25,00 kn
<b>2.5.</b>	Expenses due to unjustifiably disputed card transaction	20,00% of the amount of the complaint, min. 20,00 EUR in kuna equivalent

		<b>Fee amount in foreign currency:</b>	
<b>2.6.</b>	<b>Cash withdrawals</b>	<b>EUR card in EUR</b>	<b>USD card in USD</b>
2.6.1.	• at the Bank's ATMs	free of charge	free of charge
2.6.2.	• at other banks' ATMs within the country	1,50%, min 1,30 EUR	1,50%, min 1,70 USD
2.6.3.	• at ATMs abroad	1,50%, min 2,60 EUR	1,50%, min 3,30 USD
2.6.4.	• at other banks' EFT POS in the country and Croatian Post	2,00%, min 1,30 EUR	2,00% min 1,70 USD
2.6.5.	• at EFT POS abroad	2,00%, min 4,00 EUR	2,00%, min 5,00 USD
<b>2.7.</b>	<b>Payment at EFT POS in the country and abroad</b>	free of charge	free of charge

## **2. PERSONAL CREDIT CARDS – MasterCard i Visa**

<b>1.</b>	<b>Registration and membership fees</b>	
<b>1.1.</b>	Registration fee for the main MasterCard, Visa Classic, Visa Iris and Visa Gold card holder	100,00 kn once off, free of charge for pensioners receiving their monthly income at RBA
<b>1.2.</b>	Registration fee for an additional MasterCard, Visa Classic, Visa Iris and Visa Gold card holder	50,00 kn once off
<b>1.3.</b>	Annual membership fee for the main MasterCard, Visa Classic and Visa Iris card holder (mDIREKT Credit cards service included in the annual membership fee)	200,00 kn
<b>1.4.</b>	Annual membership fee for an additional MasterCard, Visa Classic i Visa Iris card holder	90,00 kn
<b>1.5.</b>	Annual membership fee for the main Visa Gold card holder (mDIREKT credit card service included in the annual membership fee)	500,00 kn
<b>1.6.</b>	Annual membership fee for an additional Visa Gold card holder	200,00 kn
<b>2.</b>	<b>Cash withdrawals</b>	
<b>2.1.</b>	• at the Bank's ATM	2,50%, min. 20,00 kn
<b>2.2.</b>	• at other banks' ATMs within the country	3,00%, min. 20,00 kn
<b>2.3.</b>	• at other banks' ATMs abroad	3,00%, min 3,00 EUR in kuna equivalent
<b>2.4.</b>	• at other banks' EFT POS and imprinter within the country	3,00%, min. 20,00 kn
<b>2.5.</b>	• at EFT POS and imprinters abroad	3,00%, min 5,00 EUR in kuna equivalent
<b>3.</b>	<b>Non-cash transaction</b>	
<b>3.1.</b>	Payment at EFT POS in the country	free of charge
<b>3.2.</b>	Payment at EFT POS abroad	free of charge
<b>3.3.</b>	Standing order execution in favour of an account at the Bank for settling charges incurred by means of card usage	free of charge
<b>4.</b>	<b>Information via a credit card statement on charges incurred by means of card usage and payments</b>	free of charge
<b>5.</b>	<b>One-time fees</b>	
<b>5.1.</b>	<b>Notices and reminders</b>	
5.1.1.	Notice on unsettled card debt	free of charge
5.1.2.	First reminder of unsettled card debt	50,00 kn
5.1.3.	Second reminder of unsettled card debt	70,00 kn
5.1.4.	Credit card cancellation	100,00 kn
5.1.5.	Reminder prior to a lawsuit	150,00 kn
5.1.6.	Reminder of charges above the approved spending limit	150,00 kn
5.1.7.	Reminder prior to credit card cancellation	100,00 kn
<b>5.2.</b>	<b>Other fees</b>	
5.2.1.	Card replacement in case of loss/theft	50,00 kn
5.2.2.	Card replacement due to damage or first and/or last name change	50,00 kn
5.2.3.	Card replacement due to error or at the Bank's request	free of charge
5.2.4.	PIN reissue	20,00 kn
5.2.5.	Resending the undelivered card to the client's address within 60 days' period	30,00 kn
5.2.6.	Expenses due to unjustifiably disputed card transaction	20,00% of the amount of the complaint, min 20,00 EUR in kuna equivalent
5.2.7.	Credit card turnover statement/debt balance statement or of any other document at the client's request	36,90 kn per issued document (VAT included in the amount)
5.2.8.	Change of the spending limit per credit card	40,00 kn
<b>6.</b>	<b>RBA ePOKLON CARDS</b>	
6.1.	Issuance of RBA ePOKLON card	25,00 kn once off

**Applicable as of 01/03/2012**