

EXTRACT FROM DECISION ON SERVICE FEES (RESIDENTS AND NON-RESIDENTS):

- **PAYMENT TRANSACTIONS**
- **CARD TRANSACTIONS**
- **RBA DIREKT SERVICES**

In use from 01.12.2024.

C. PAYMENT TRANSACTION FEES FOR BUSINESS ENTITIES

C1. RBA TRANSACTION ACCOUNTS

C1.1 Management of multi-currency account

Fee item	Service description	Fee amount
C1.1.1.1.	Opening a non-resident account	EUR 132,72 one-off
C1.1.2.	Maintenance of account / non-resident account / FlexiBIZ savings account	EUR 6,00 monthly per account
C1.1.2.1.	Opening a FlexiBIZ savings account *	EUR 13,27 one-off
C1.1.3.	Change of account registry data	EUR 5,31 per decision
C1.1.4.	Change of signatory data	EUR 2,65 per signatory
C1.1.5.	Account closing	EUR 26,54

*Contracting is available only to small businesses and craftsmen.

C.2. DOMESTIC NATIONAL CURRENCY TRANSACTIONS

C2.1. Cash transactions

C2.1.1. Cash deposits

Fee item	Service description	Bank business network	FINA business network	FINA GS business network
C2.1.1.1.	Cash deposit	0,65% + EUR 0,80*	0,35% + EUR 0,80	0,23% + EUR 0,60
C2.1.1.2.	Cash deposits in a night depository	0,20% + EUR 0,80	0,29% + EUR 0,80	
C2.1.1.3.	Deposit in coins	3,50% + 0,80 EUR	3,00% + 0,80 EUR	
C2.1.1.4.	Cash deposit in a deposit device			0,23% + EUR 0,60
C2.1.1.5.	Cash deposits on RBA ATM	0,15% from the amount of deposit		

*Deposits with coin cash structure on the payment order shall be charged a fee for the coin cash portion in accordance with the tariff item for coin cash deposit C2.1.1.3.

C2.1.2. Cash withdrawals

Fee item	Service description	Bank business network	FINA business network	FINA GS business network
C2.1.2.1.	Cash withdrawals	0,65% + EUR 0,80*	0,35% + EUR 0,80	0,23% + EUR 0,60
C2.1.2.2.	Cash withdrawals at RBA ATM	0,15% from the amount of withdrawal		
C2.1.2.3.	Cash withdrawals at other ATMs in the country	2,00%, min. EUR 2,65		
C2.1.2.4.	Cash withdrawals at ATMs abroad	2,00%, min. EUR 2,65		
C2.1.2.5.	Cash withdrawals at EFT POS terminals of other banks in the country and from post offices	2,00%, min. EUR 2,65		
C2.1.2.6.	Cash withdrawals at EFT POS terminals abroad	2,00%, min. EUR 2,65		

Fee item	Service description	Bank business network	FINA business network	FINA GS business network
C2.1.2.7.	Cash withdrawals in coins	3,50% + 0,80 EUR	3,00% + 0,80 EUR	2,50%
C2.1.2.8.	Outgoing payment via FINA order (for total amount)		0,35%	
C2.1.2.9.	Outgoing payment via FINA order (per order)		EUR 1,99	

*Withdrawals with coin cash structure on the payment order shall be charged a fee for the coin cash portion in accordance with the tariff item for coin cash withdrawal C2.1.2.7.

C2.2. Cashless transactions

C2.2.1. Cashless transactions initiated by account holder

Fee item	Service description	Bank business network	RBA internet/RBA mobile banking/CMI/TPP	SWIFT MT101/FileAct	FINA business network	FINA electronic transfer/ FINA magnetic medium
C2.2.1.1.	Payment order – internal	EUR 2,00	EUR 0,40	EUR 1,50	EUR 1,19	EUR 0,60
C2.2.1.2.	Payment order – external	EUR 2,00	EUR 0,40	EUR 1,50	EUR 1,19	EUR 0,60
C2.2.1.3.	Salary disbursement order – internal (batch booking)*		EUR 0,40	EUR 0,40		
C2.2.1.4.	Salary disbursement order – external (batch booking)*		EUR 0,40	EUR 0,40		
C2.2.1.5.	Payment order - urgent	EUR 8,00	EUR 8,00	EUR 8,00		
C2.2.1.7.	Revoking cashless transactions**	EUR 0,66	EUR 0,66	EUR 0,66	EUR 0,66	EUR 0,66

Fee item	Service description	Fee amount
C2.2.1.8.	Cancellation of executed order**	EUR 0,66
C2.2.1.9.	Return of incorrect payment order	EUR 0,66

* Payment orders can be placed through the RBA internet banking, FileAct and CMI.

** Can not be initiated via-CMI, TPP and File Act-a

C2.2.2. Cashless transactions initiated by the Bank: orders/direct debits and orders for registering payment basis through payment transactions system

Fee item	Service description	Fee amount
C2.2.2.1.	Standing order – external	EUR 0,45
C2.2.2.2.	Standing order - internal*	EUR 0,45
C2.2.2.3.	Order for registering payment basis through payment transactions system – internal	EUR 0,40
C2.2.2.4.	Order for registering payment basis through payment transactions system – external	EUR 0,40
C2.2.2.5.	Contractual authorization for credit facility product	EUR 1,33

*If the Client has signed Agreement for direct purchase of shares in Raiffeisen Cash money market fund, the fee for an internal transfer of funds by way of a standing order is not charged.

C2.2.3. Cashless transactions crediting an account in RBA

Fee item	Service description	Fee amount
C2.2.3.1.	Recording receipts/inflows in account*	EUR 0,15 per transaction

*The fee is computed and charged for recorded inflows from external systems.

C2.2.4. SEPA Direct Debit

Fee item	Service description	Fee amount
Fees paid by the recipient		
C2.2.4.1.	Service maintenance for the recipient	in accordance with agreement
C2.2.4.2.	Placing a SEPA Direct Debit orders database - internal	EUR 0,27 per transaction
	Placing a SEPA Direct Debit orders database - external	EUR 0,27 per transaction
C2.2.4.3.	Placing a Reversal order for a SEPA Direct Debit orders database (Reversal)	EUR 0,33 per transaction
C2.2.4.4.	Revocation of a SEPA Direct Debit before settlement (Revocation)	EUR 0,33 per transaction
C2.2.4.5.	Refund on payers request (Refund) from another bank	EUR 1,00 per transaction
C2.2.4.6.	Refund on payers request for an unauthorized transaction (Refund)	EUR 6,64 per transaction
Fees paid by the payer		
C2.2.4.8.	Executing a SEPA Direct Debit order – internal	EUR 0,40 per transaction
C2.2.4.9.	Executing a SEPA Direct Debit order – external*	EUR 0,40 per transaction
C2.2.4.11.	Obtaining a copy of SEPA Direct Debit Mandate	EUR 1,33 per request
C2.2.4.12.	Fail to process SEPA Direct Debit payment order*	EUR 1,00 per transaction
C2.2.4.13.	Cost of disputed SEPA Direct Debit order without grounds* <i>Fee is charged when account holder request without grounds a refund in respect of an authorized SEPA Direct Debit order, in core scheme, more than 8 weeks from the execution date</i>	6.64 EUR per order

* The tariff item also applies to cross-border transactions in EUR.

C3. CROSS-BORDER AND INTERNATIONAL TRANSACTIONS IN ALL CURRENCIES AND DOMESTIC TRANSACTIONS IN FOREIGN CURRENCY

C3.1. INTERNATIONAL TRANSACTIONS IN ALL CURRENCIES AND CROSS-BORDER AND DOMESTIC TRANSACTIONS IN FOREIGN CURRENCY

C3.1.1. Outgoing payments (outflow)

Fee item	Service description	Remittance amount	Fee amount
C3.1.1.1.	Payments and transfers		
C3.1.1.1.1.	Payment order (Bank business network)	up to EUR 500,00	EUR 10,00
		over EUR 500,00	0,30% min. EUR 15,00 max. EUR 500,00

Fee item	Service description	Remittance amount	Fee amount
C3.1.1.1.2.	Payment order (RBA internet banking/RBA mobile banking/CMI/TPP)	up to EUR 500,00	EUR 10,00
		over EUR 500,00	0,20% min. EUR 10,00 max. EUR 500,00
C3.1.1.1.3.	Payment order - urgent	up to EUR 500,00	EUR 20,00
		over EUR 500,00	0,40% min. EUR 20,00 max. EUR 500,00
C3.1.1.1.4.	Payment order (SWIFT MT101/FileAct)	up to EUR 500,00	EUR 10,00
		over EUR 500,00	0,25% min. EUR 10,00 max. EUR 500,00
C3.1.1.2.	Payment within RBI network – IGP*		
C3.1.1.2.1.	Payment order (Bank business network)	up to EUR 500,00	EUR 10,00
		over EUR 500,00	0,24% min. EUR 15,00 max. EUR 250,00
C3.1.1.2.2.	Payment order (RBA internet banking/ RBA mobile banking /CMI/TPP)	up to EUR 500,00	EUR 5,00
		over EUR 500,00	0,16% min. EUR 10,00 max. EUR 250,00
C3.1.1.2.3.	Payment order (SWIFT MT101/FileAct)	up to EUR 500,00	EUR 10,00
		over EUR 500,00	0,20% min. EUR 10,00 max. EUR 250,00
C3.1.1.3.	Internal payment orders		
C3.1.1.3.1.	Payment order (Bank business network)	up to EUR 500,00	EUR 10,00
		over EUR 500,00	EUR 15,00
C3.1.1.3.2.	Payment order (RBA internet banking/ RBA mobile banking /CMI/TPP)	up to EUR 500,00	EUR 5,00
		over EUR 500,00	EUR 10,00
C3.1.1.3.3.	Payment order (SWIFT MT101/FileAct)	up to EUR 500,00	EUR 5,00
		over EUR 500,00	EUR 10,00
C3.1.1.6.	Payment order cancellation** or rejection		EUR 5,00
C3.1.1.7.	Standing orders – per transaction		EUR 15,00

*IGP – Inter Group Payments euro payments between Raiffeisen Group clients outside EU/EEA and value date on the same day (D+0)

** Can not be initiated via-CMI, TPP and File Act-a

C3.1.2. Incoming payments (inflow)

Fee item	Service description	Remittance amount	Fee amount
C3.1.2.1	Inflow	up to EUR 500,00	EUR 8,00
		over EUR 500,00	0,20% min. EUR 8,00 max. EUR 500,00
C3.1.2.2.	Inflow from RBI network – IGP*	up to EUR 500,00	EUR 5,00
		over EUR 500,00	0,16% min. EUR 5,00 max. EUR 250,00

*IGP – Inter Group Payments euro payments between Raiffeisen Group clients outside EU/EEA and value date on the same day (D+0)

C3.1.3. Foreign currency cash deposits / withdrawals

Fee item	Service description	Remittance amount	Fee amount
C3.1.3.1.	FC cash withdrawal		0,75% min. EUR 10,00 max. EUR 500,00
C3.1.3.2.	FC cash deposit to account	up to EUR 200,00*	5,00 EUR
		over EUR 200,00	0,60% min. EUR 10,00 max. EUR 500,00

* Cash deposits in the amount lower than the set minimum fee (EUR 5.00) are free of charge.

C3.2. CROSS - BORDER EURO TRANSACTIONS

C3.2.1. Outgoing payments

Fee item	Service description	Fee amount
C3.2.1.1.	Payments and transfers	
C3.2.1.1.1.	Payment order (Bank business network)	EUR 2,00
C3.2.1.1.2.	Payment order (RBA internet banking/ RBA mobile banking /CMI/TPP)	EUR 0,40
C3.2.1.1.3.	Payment order (SWIFT MT101/FileAct)	EUR 1,50
C3.2.1.1.4.	Payment order - urgent	EUR 8,00
C3.2.1.2.	Payment order cancellation* or rejection	EUR 0,66
C3.2.1.3.	Standing orders – per transaction	EUR 0,45

* Can not be initiated via-CMI, TPP and File Act-a

C3.2.2. Incoming payments

Fee item	Service description	Fee amount
C3.2.2.1.	Inflow	EUR 0,15

C4. ACCOUNT STATEMENTS AND REPORT

Fee item	Fee	RBA Business network / by post	e-mail	Fax	RBA internet banking	SWIFT/ RBA internet banking*** MT 940/ MT 940 za SAP MT941/MT942*	FINA business network	FINA magnetic medium / FINA electron.
C4.1.1.	Account Statement	EUR 0,27 per item	EUR 0,02 per item	EUR 0,50 per item	EUR 0,02 per item	EUR 26,54 monthly per account	EUR 0,46 per page	EUR 0,07 per item
C4.1.2.	Solvency report – up to 2 copies**	EUR 18,58 + VAT	EUR 18,58 + VAT	EUR 18,58 + VAT	13,27 + VAT			
C4.1.3.	Confirmation of executed payment	EUR 1,33	EUR 0,66	EUR 1,33	EUR 0,66			
C4.1.4.	FINA – account balance inquiry						EUR 0,27	

Fee item	Service description	Fee amount
C4.1.5.	Re-sent Account Statement	EUR 2,65 per statement
C4.1.6.	Delivery of certified copy of an executed order/ SWIFT/ document	EUR 2,65
C4.1.7.	Special report at the request of a business entity	EUR 13,27 + VAT
C4.1.8.	Outstanding balances report (IOS)	EUR 39,82
C4.1.9.	Report certification at the request of business entity**	EUR 3,98 + VAT
C4.1.10.	Print copy of turnover on the account	EUR 13,27 + VAT
C4.1.11.	Preparation of data at request of business entity	EUR 46,45 +VAT
C4.1.12.	Payment order status report - pain.002 messages	EUR 30,53 monthly

*Fee is charged for each account statement format separately.

** Request for issuing 3 and more copies is treated and charged as repeated request.

***RBA internet banking – the available formats are MT940 and MT940 structured (SAP)

C5. OTHER FEES

Fee item	Service description	Fee amount
C5.1.1.	Reminder of unauthorized overdraft or outstanding account liability	EUR 6,64
C5.1.2.	Notice (reminder) prior to initiating a lawsuit for unauthorized overdraft or outstanding account liability	EUR 6,64
C5.2.1.	Contracting Day and night depository vault	EUR 13,27 one-off per contracted location
C5.2.2.	Additional day and night depository bank card (the first card is free)	EUR 1,99
C5.2.3.	Single-use cash deposit/withdrawal bag - small	EUR 0,20 per piece

Fee item	Service description	Fee amount
C5.2.4.	Single-use cash deposit/withdrawal bag - large	EUR 0,46 per piece
C5.2.5.	Numbered security label	EUR 0,13 per piece
C5.2.6.	Report on irregularities in the cash deposit (in accordance with agreement)	EUR 1,33
C5.3.1.	Certificate of paid equity/capital increase/adjustment of equity	EUR 9,29 + VAT
C5.4.1.	Generating agreements and escrow account management	according to the offer
C5.5.1.	Complaint regarding fund transfers payment order	EUR 26,54
C5.6.1.	Contracting Notional Pooling	EUR 33,18 one-off
C5.6.2.	Maintenance of Notional Pooling	EUR 106,18 per account monthly
C5.7.1.	Cross Border Cash Pooling usage fee	in accordance with agreement
C5.8.1.	Cross Border Zero Balancing usage fee	in accordance with agreement
C5.9.1.	Management of special PSP settlement accounts*	EUR 265,45 per account monthly

*This applies to the construction 19 accounts, opened for payment service providers (PSPs) who are not credit institutions.

C6. FlexiBIZ ENTREPRENEURIAL PACKAGE*

C6.1. FlexiBIZ entrepreneurial package

Package	C6.1.1.	C6.1.2.	C6.1.3.
	FlexiBIZ STANDARD entrepreneurial package	FlexiBIZ BALANCE entrepreneurial package	FlexiBIZ BONUS entrepreneurial package
Fee amount	EUR 8,00 monthly per account	EUR 13,00 monthly per account	EUR 17,50 monthly per account

* Contracting is available only to small businesses and craftsmen while all details about the contents of the FlexiBIZ entrepreneurial packages on: <https://www.rba.hr/en/mala-poduzeca-i-obrtnici/transakcijsko-poslovanje/paketi-za-poduzetnike>

F. CARD TRANSACTIONS AND RBA DIREKT SERVICE FEES

F1. CARD TRANSACTIONS FOR BUSINESS ENTITIES

F1.1. Use of debit card

Fee item	Service description	Fee amount
F1.1.1.	Debit card issuance – per user*	EUR 3,98 one-off
F1.1.3.	Lost/stolen debit card	EUR 6,64
F1.1.4.	Replacement of damaged debit card	EUR 6,64
F1.1.6.	Card replacement due to change of data	EUR 6,64
F1.1.7.	Reissuing PIN for debit card	EUR 2,65
F1.1.9.	Repeated delivery of card to customer address within 60 days	EUR 3,32

In case of default on account transactions and non-payment of fee in respect of the account, the Bank may block the debit card use. In case of account blockage the Bank will temporarily suspend the use of debit card for the duration of account blockage.

F3. RBA DIREKT AND FINA SERVICES FOR BUSINESS ENTITIES

F3.1. RBA mobile banking

Fee item	Service description	Fee amount
F3.1.1.	RBA mobile banking fee	EUR 3,00 monthly per account

F3.2. RBA mDIREKT

Fee item	Service description	Fee amount
F3.2.1.	Fee for mDIREKT Account balance service	EUR 1,33 monthly per number

F3.3. RBA internet banking

Fee item	Service description	Fee amount
F3.3.1.	RBA internet banking fee*	EUR 5,00 monthly per account
F3.3.2.	USB device or SmartCard with FINA certificate (new device issuance or replacement of the existing device due to data changes or certificate expiration)	EUR 26,54
F3.3.3.	Additional card reader	EUR 13,27
F3.3.7.	Cancellation of the service/device due to device delivery impossibility (fee collected)	No return of funds

*RBA Internet banking fee is included in FlexiBIZ saving account maintenance fee

F3.4. FINA SERVICES

Fee item	Service description	Fee amount
F3.4.1.	FINA service fee	EUR 6,64 monthly per account

F3.4.2.	FINA On-line service fee	EUR 15,93 monthly per account
F3.4.3.	FINA e-payment service fee	EUR 15,93 monthly per account

F3.5. eBroker

Fee item	Service description	Fee amount
F3.5.1.	eBroker fee	EUR 1,99 monthly per account

F3.6. SWIFT AND OTHER H2H SERVICES

Fee item	Service description	Fee amount
F3.6.1.	Contracting SWIFT MT101 service	EUR 39,82 one-off
F3.6.2.	SWIFT MT101 fee	EUR 20,00 monthly per account
F3.6.3.	Contracting the FileAct service	in accordance with agreement
F3.6.4.	FileAct service usage fee*	EUR 99,54 monthly per account
F3.6.5.	Contracting the H2H data transfer service	EUR 66,36 one-off
F3.6.6.	H2H data transfer service usage fee*	EUR 46,45 monthly per account

*The fee includes statement on balance and movement delivery per account.

Abbreviations list

CMI	Cash Management International – data exchange between RBI and RBHR thru internal connection
IGP	Euro payments between Raiffeisen Group clients outside EU/EEA and value date on the same day
TPP	Third Party Provider
H2H	Host to Host – direct exchange of data between Client and RBHR (via SFTP or Connect direct channel)