

## **Details of Changes to the General Terms and Conditions of Term Deposits of Private Individuals to be implemented as of 1 March 2025**

We notify all our clients that as of 1 March 2025 new General Terms and Conditions of Term Deposits of Private Individuals (hereinafter: General Terms and Conditions) shall come into force. The reason for the changes in the General Terms and Conditions is the termination of the fee for early termination of a term deposit.

The General Terms and Conditions are available on the official website of the Bank [www.rba.hr](http://www.rba.hr) and in the Bank's branches, and the changes include as follows:

- Section V. ACCESSING TERM DEPOSIT FUNDS and ACCOUNT OPERATION, point 1.11. is changed to prescribe that the Bank does not charge the fee for early termination of a term deposit.

Yours sincerely,  
RBA