Raiffeisen Bank

EXCERPT FROM DECISION ON RAIFFEISENBANK AUSTRIA D.D.
SERVICE FEES
RETAIL BANKING OFFER

(Applicable as of 15.7.2026.)

GENERAL PROVISIONS

1. The Bank shall charge fees for providing services to the Service User in keeping with the Bank Management Board Decision on Service Fees, unless it is otherwise arranged under the agreement between the Service User and the Bank.

2. In accordance with the Bank's interests, fees concerning a particular business operation may be set as higher or lower than the ones determined under the Decision on Service Fees. Proposals shall be approved by RBA authorities and employees pursuant to the Decisions on Special Authorisations in RBA Business Operations.

3. Additional Costs for the Service User

3.1. Along with the tariff items that have the VAT stated, fees shall be increased for the rate stipulated under the VAT Act.

3.2. The Service User shall pay the Bank, besides the stipulated service fee under the Decision on Service Fees, also the additional real costs which the Bank had in executing the services.
Real expenses shall be:

- Fees and other costs charged by other domestic and foreign banks, that participate in the operations
- telex, facsimile, international telephone call costs
- expenses regarding postage, and special shipping and handling fees, transportation costs
- SWIFT costs
- Costs regarding protest, B/E claims, execution and similar
- Costs regarding special printed forms in foreign business operations (bills of exchange, duties and similar)
- other expenses incurred on the basis the Service User's request.

Costs charged by foreign banks when making foreign money transfers shall be charged by the Bank in the foreign currency amount.

4. Methodology of calculating and paying the fees

4.1. Fee calculation
The amount of fee for specific service type is expressed in percentage or in absolute amount in EUR or in foreign currency.
Methods of calculating fees for specific service types:

- one-off, per transaction
- one-off, in advance

- monthly or quarterly[1], in arrears
- monthly, in advance
- quarterly, in advance
- quarterly, in advance, with the accounting period not being dependent on the calendar quarter
- annually, in advance, with the accounting period not being dependent on the calendar year
- annually, in arrears

4.2. Fee payment
Fee payment according to particular service types:

- the Service User shall pay the calculated amount to the Bank account
- the calculated fee amount shall be drawn from the funds credited to the Service User upon use of the respective funds
- debiting the Service User's account for the amount of the calculated fee

For all calculated fees that are declared under the Decision in their minimum amount, if the calculated amount was lower than the minimum for a particular service type, then the stipulated minimum amount shall be charged.

5. Maturity of the calculated fee
The calculated fees for provided services and the real expenses shall be payable immediately, and within 7 days from the day of calculation at the latest. Should the 7th day be a Sunday or a holiday, the maturity date shall be moved to the following working day. If no other special agreement or bank act should stipulate otherwise, upon the expiry of the mentioned period the Bank shall calculate the legal default interest rate, starting from the calculation date to the date of final collection of the calculated fee.
The calculation methodology of interests and fees and of the default interest for the calculated and outstanding fee, is regulated under the Rules on Interest Calculation.

6. Specific characteristics of fee calculation and collection by business fields
6.3.1. Fees in EUR and foreign currency banking
The fee for executing cashless and cash payment transactions in all accounts are calculated and charged upon executing the specific transaction. Fees for other services are calculated and charged on a one-time basis in advance or upon executing the specific transaction.
For services in foreign exchange transactions with retail customers, if the fee is charged from the Service User's Multi-currency Account at RBA, the buy exchange rate for FX of RBA valid on the date of charge applies.
The calculated fee shall be charged from the Service User's account or by cash payment.

6.3.3. Fees for banking services in Giro Accounts, Current Account and Multi-currency Current Account, Multi-currency Giro Account, a vista Savings Account and Protected Accounts.
6.3.3.1. The fee for payment service transactions and credit transfers and the fee for other services are computed as upfront fees or upon executing each transaction and charged to the account or in cash.
6.3.3.2. The account management fee (if defined by the Decision on Service Fees) is calculated monthly, in arrears, and charged to the account for all accounts that are active on the date of fee collection processing.
The fee for account management and account use by an authorized person will not be charged to the account for which no actual movements (transactions) have been recorded for at least last 6 months, when the account balance on the fee calculation date is as follows:

[1] A quarter shall mean a calendar quarter so that the calculation period shall begin on every January 1, April 1, July 1 and October 1.

- 10.00 EUR or more, which balance would be reduced, upon charging the fee, to less than 10.00 EUR for Current and Giro Accounts.
- the equivalent of 10.00 EUR or more, calculated at the middle exchange rate of the Bank valid on the fee calculation date, when the balance would be reduced to less than the equivalent of 10.00 EUR upon charging the fee for Multi-currency Current Account and Multi-currency Giro Account.

Actual movements do not include: account management fee, service usage fee, fee for use of the account by an authorized person, account interests and term deposit interests.
Account management fee and account use by an authorized person is charged if there is available balance in the account for the full amount of the fee.
The Current Account management fee is not charged on the Current Account if the overdraft/credit frame was used in the month for which the fee is charged.

The Multi-currency Current Account and Multi-currency Giro Account management fee is charged by debiting the currencies in which the account has a credit balance, in the order of the currency code letters, and the currency EUR being placed first. The currency and the posting amount are selected by collecting the amount by currencies until the moment of settling the total fee amount. If the funds to cover the total fee amount are not available after collection from all available currencies, fee payment is not executed. The fee amount is determined in the EUR, and conversion into a foreign currency is at the buy exchange rate.

6.3.3.3. RBA package monthly management fee
The RBA package management fee is calculated at the beginning of the month, in arrears, for all Current Account s that are active as on the last day of the fee collection period. The Current Account package management fee is calculated for the entire month, regardless of the date of contracting the respective package.

6.3.3.4. The fee for operating the account by authorized user
Fee for managing Current Account, Giro Account, Multi-currency Current Account, Multi-currency Giro Account by an authorized user is charged at the beginning of the month for the previous month for the accounts in which such authorized user is active on the last day of the fee collection period.
The fee for operating the account by authorized user is charged if the overall fee amount is available in the account for fee settlement, regardless of whether there was movement in the respective account or not.

6.3.4. Card banking fees
The fees for transactions executed at ATMs and POS terminals by using the Bank debit and credit cards, shall be calculated upon the transaction execution, and charged by debiting the account or credit card for which the fee is calculated. Other fees related to card banking shall be calculated in advance or upon executing the transaction, and charged by debiting the account or credit card or by cash payment.
Fees for using the GPRS POS terminal are charged by direct debit of the transaction account of the contracting partner in RBA.

Cash Deposits by Debit and Credit Cards at Bank's ATMs
Total maximum daily cash deposit limit per client is EUR 9,900.00. A cash deposit order at a deposit ATM can be executed only in the euro, to a Current Account and a Giro Account held at the Bank, which account is not blocked and for which the Client has the right of disposal, and to a Credit Card Account and a Credit Account at the Bank. Such an order cannot be executed to a Protected Account and to a Multi-currency Accounts.

6.3.5. Fees for use of the RBA Direkt services

The fee for using the services shall be calculated monthly, in arrears, and charged from the account. RBA DIREKT services fee shall be charged for the entire month, regardless of the number of usage days.
Building society deposit clients or their legal representatives from tariff item F4.3.5.2., do not pay the fee for the entire month in which the Building Society deposit contract ceased to be valid.
Other fees shall be calculated upon executed transaction (fee for executing transactions through the RBA Direkt service) or in advance (access fee), and debited from the account or settled by cash payment.
The fee for using the services shall be charged from the account that was active as on the day of fee collection processing, in the following order:
1. Current Account
2. Giro Account
3. Multi-currency Current Account
4. Multi-currency Giro Account.

If a client has several identical products contracted (several identical types of accounts), the service usage fee shall be charged by the increasing number of the account number.
If there are not sufficient assets in any of the above accounts at the moment of fee processing, the processing shall be restarted in the same order and make the first account from the defined sequence to overrun.
When the fee is charged from a Multi-currency Current Account or a Multi-currency Giro Account, the currency of the highest balance shall be debited. If there are not sufficient assets to collect the fee in any of the available currencies, the fee shall be charged from and Multi-currency Current Account in which the EUR balance shall be made to overrun.

6.3.7. Cancelation of pre-announced cash disbursement in the amount of 10,000.00 EUR and more, or in the countervalue of other currencies for FX disbursements

The fee is primarily charged against the account from which the withdrawal was announced. In the case that assets in the account are insufficient, the fee shall be charged against any of the accounts, in the following order: 1. Current Account; 2. Giro Account; 3. Multi-currency Current Account; 4. Multi-currency Giro Account.
When the fee is collected from the Multi-currency Current Account or Multi-currency Giro Account, the currency of the highest balance will be debited.
In the case that assets for fee collection are insufficient in all accounts, the fee can be charged against the first following inflow, within 12 months from the date of the announced withdrawal at the latest.

6.4. Fee for business operations conducted through distribution channels

Fees for business operations conducted through distribution channels shall be calculated and charged in accordance with the Tariff items under F4. of the Decision on Service Fees in RBA Business, unless it is otherwise agreed.

Excerpts from the Decision on Service Fees are available on:
RBA web sites (web site: www.rba.hr)
RBA business network, and
RBA direkt Info 072 62 62 62 (at local call price).

Raiffeisen Bank

D. TRANSACTION FEES FOR PRIVATE INDIVIDUALS

Payment accounts (Current Account, Multi-currency Current Account, Multi-currency Giro Account, a vista Savings Account)		**Fee amount**
D2.	**PAYMENT ACCOUNT MANAGEMENT**	
D2.1.	**Current Account management**	
D2.1.1.	Managing a Current Account with account movement[1] *The fee is not charged for the Current Account:* • *in a minor's name* • *blocked due to card loss/theft* • *in which the RBA package and the Main Account and Special Main Account packages were agreed and for current account that includes a free service package** • *blocked due to foreclosure* • *in which for which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date of 10.00 EUR or more, which balance would be reduced to less than 10.00 EUR upon charging the fee* • *in which the client used overdraft/credit frame* **client is entitled to a free-service package for just one account*	2.00 EUR per month
D2.1.2.	Managing Current Account without movement[1] *The fee is not charged for the Current Account:* • *in a minor's name* • *blocked due to card loss/theft* • *for which the RBA package and the Main Account and Special Main Account packages were agreed and for current account that includes a free service package** • *blocked due to foreclosure* • *in which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date of 10.00 EUR or more, which balance would be reduced to less than 10.00 EUR upon charging the fee* • *in which the client used overdraft/credit frame* **client is entitled to a free-service package for just one account*	2.00 EUR per month
D2.1.3.	Managing pension payment Current Account[1] *The fee is not charged for the Current Account* • *in a minor's name* • *blocked due to card loss/theft* • *for which the RBA package and the Main Account and Special Main Account packages were agreed and for current account that includes a free service package** • *blocked due to foreclosure*	1.50 EUR per month

	• *in which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date of 10.00 EUR or more, which balance would be reduced to less than 10.00 EUR upon charging the fee* • *in which the client used overdraft/credit frame* **client is entitled to a free-service package for just one account*	
D2.1.5.	Use of current account by authorized person The fee is not charged for proxies in: • current accounts in which no actual account movements were recorded for the minimum of past 6 months, where the account balance as at the fee calculation date would be reduced to an amount below 10.00 EUR upon charging the fee in an amount of 10 EUR or more, • of accounts included in the following account packages: RBA Young&Free, RBA Start&Go, RBA Full&Cool, RBA Senior, PremiumSILVER, PremiumGOLD, PremiumPLATINUM.	0.40 EUR
[1]Tekući račun i mojaRBA Klijenti koji u promotivnom periodu od 15.7.2026. do 31.12.2026. online otvore tekući račun i ugovore RBA mobilno bankarstvo ne plaćaju naknadu za vođenje tekućeg računa i naknadu za On-line bankarstvo (RBA mobilno bankarstvo) do kraja 2026. godine. Po isteku promotivnog perioda naknada za vođenje tekućeg računa naplaćuje se u iznosu 2,00 EUR, dok se za vođenje tekućega računa za isplatu mirovine naplaćuje 1,50 EUR. Naknada za On-line bankarstvo (RBA mobilno bankarstvo) naplaćuje se u iznosu 1,46 EUR.		
D2.2.	**Management of other accounts**	
D2.2.1.	Managing Giro Account and *a vista Savings Account* *(The fee is not charged for the a vista Savings Account)* *The fee is not charged for the Giro Account account:* • *in a minor's name* • *blocked due to card loss/theft* • *to users of RBA Full&Cool, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTUDENT, FlexiSTART, FlexiSPECIJAL and FlexiSPECIJAL PLUS package and for giro account that includes a free service package** • *blocked due to foreclosure* • *in which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date of 10.00 EUR or more, which balance would be reduced to less than 10.00 EUR upon charging the fee* **client is entitled to a free-service package for just one account*	2.00 EUR per month
D2.2.2.1.	Multi-currency Current Account Management	2.00 EUR per month

	The fee is not charged for the Multi-currency Current Account: • *in a minor's name* • *blocked due to card loss/theft* • *to users of RBA Full&Cool, RBA Start&Go PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiSPECIJAL and FlexiSPECIJAL PLUS package and for multi-currency current account that includes a free service package** • *blocked due to foreclosure* • *in which no actual movements were recorded for the past 6 months at least, with balance as on the fee calculation date in the equivalent of 10.00 EUR or more, which balance would amount to less than the equivalent of 10.00 EUR by collecting the fee.* **client is entitled to a free-service package for just one account*	
D2.2.3.1.	*Multi-currency Giro Account Management* *The fee is not charged for the Multi-currency Giro Account:* • *in a minor's name* • *blocked due to card loss/theft* • *to users of RBA Full&Cool, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiSPECIJAL and FlexiSPECIJAL PLUS package and for multi-currency giro account that includes a free service package** • *blocked due to foreclosure* • *in which no actual movements were recorded for the past 6 months at least, with balance as on the fee calculation date in the equivalent of 10.00 EUR or more, which balance would amount to less than the equivalent of 10.00 EUR by collecting the fee.* **client is entitled to a free-service package for just one account*	2.00 EUR per month
D2.2.5.	Authorized user on the account *The fee is not charged for proxies in:* • *a vista Savings Account* • *Giro Account in which no actual movements were recorded for the past 6 months at least, with balance as on the fee calculation date of 10.00 EUR or more, which balance would amount to less than 10.00 EUR by collecting the fee* • *Multi-currency Current Account and Multi-currency Giro Account in which no actual movements were recorded for the past 6 months at least, with balance as on the fee calculation date in the equivalent of 10.00 EUR or*	0.40 EUR per month

	more, which balance would amount to less than the equivalent of 10.00 EUR by collecting the fee *The fee is not charged for account use by authorized user for the accounts included in the RBA Full&Cool, RBA Start&Go, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiSPECIJAL, FlexiSPECIJAL PLUS and FlexiSTUDENT packages.*	
D2.3.	**Use of RBA package** (package of services)	
D2.3.1.	Use of FlexiSTART package	7.00 EUR per month
D2.3.6.1.	Use of RBA Senior package[4]	4.00 EUR per month
D2.3.11.	Use of RBA Full&Cool package[1,4]	
D2.3.11.1.1.	Use of RBA Full&Cool DZO package[1,4]	10.00 EUR per month
D2.3.11.2.1.	Use of RBA Full&Cool ASISTENCIJA package[1,4]	10.00 EUR per month
D2.3.12.	Use of FlexiSPECIJAL package	10.00 EUR per month
D2.3.13.	Use of FlexiSPECIJAL PLUS package	18.00 EUR per month
D2.3.15.1.	Use of RBA Start&Go package[2,4]	7.00 EUR per month
D2.5.	Use of Premium package (service package)[3,4]	
D2.5.1.	Use of PremiumSILVER package – basic fee[3,4] • *fee with discount is 11.00 EUR per month* *Conditions for qualification for the fee with discount are set out in the General Terms and Conditions for RBA packages*	14.00 EUR per month
D2.5.2.	Use of PremiumGOLD package – basic fee[3,4] • *fee with discount is 14.00 EUR per month* *Conditions for qualification for the fee with discount are set out in the General Terms and Conditions for RBA packages*	18.00 EUR per month
D2.5.3.	Use of PremiumPLATINUM package – basic fee[3,4] • *fee with discount is 18.00 EUR per month* *Conditions for qualification for the fee with discount are set out in the General Terms and Conditions for RBA packages*	23.00 EUR per month

[1]RBA Full&Cool package

Customers who contract the RBA Full&Cool package and transfer their regular income to a current or multi-currency current account at RBA on the first Wednesday of the month during the campaign Yellow Wednesday, at the City Center East branch, pay no monthly fee for use of the RBA Full&Cool package for 12 months.

Craftspeople and entrepreneurs (owners/legal representatives) of small enterprises holding a business account at RBA who open a PI current account and contract the RBA Full&Cool package - pay no monthly fee for use of the RBA Full&Cool package for 12 months.

[2]RBA Start&Go package
Clients who open the Current Account through a digital channel and contract the RBA Start&Go package via the online RBA Start&Go package application form, do not pay the fee for using the RBA Start&Go package fee for 3 months.

[3]Premium package
Within the She knows about RBA programme businesswomen holding a business account at RBA who contract one of the Premium packages for the PI current account – pay no monthly fee for use of the Premium package for 12 months.

[4]Packages RBA Start&Go, RBA Full&Cool, RBA Senior, PremiumSILVER, PremiumGOLD and PremiumPLATINUM
Depositors of Raiffeisen stambena štedionica not using a package, can set up any of the listed packages in RBA branches in the period from 1 May 2024 until the expiry of the savings contract, are exempt from paying the package fee for 6 months.

D4.	**BANK ACCOUNT CURRENCY CONVERSIONS**	
D4.3.	Withdrawals or credit transfers in euro by conversion from foreign currency • The fee is not charged for the following accounts: • in a minor's name, • of persons with visual impairments, • of persons under guardianship • for withdrawals below 10 EUR, • for accounts attached to the following packages RBA Young&Free, RBA Start&Go, RBA Full&Cool, RBA Senior, POSEBNI OSNOVNI (SPECIAL BASIC account), PremiumSILVER, PremiumGOLD, PremiumPLATINUM and for pensioners and persons belonging to vulnerable groups as part of an accounts that include a free service package (current account or multi-currency current account).	1.00 EUR
D5.	**STANDING ORDER AND SEPA DIRECT DEBIT ORDER**	
D5.2.	**Standing order execution**	
D5.2.2.	Standing order and instant standing order execution to the credit of transaction accounts of business entities at the Bank *Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiSPECIJAL and FlexiSPECIJAL PLUS packages do not pay the fee, if the payment was executed from the Current Account.*	0.50 EUR
D5.2.3.	Standing order and instant standing order execution to the credit of transaction accounts outside the Bank	0.50 EUR
D5.4.	**Execution of SEPA Direct Debit order**	
D5.4.1.	Execution of SEPA Direct Debit order to the credit of transaction accounts of business entities at the Bank	0.50 EUR

	Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiSPECIJAL and FlexiSPECIJAL PLUS packages do not pay the fee, if the payment was executed from the Current Account.	
D5.4.2.	Execution of SEPA Direct Debit order to the credit of transaction accounts outside the Bank	0.50 EUR
D5.5.	Non-execution of SEPA Direct Debit order *(Fee is charged when account holder fails to ensure account coverage for execution of SEPA Direct Debit order.)* *Holders of the Main Account and Special Main Account packages are not charged the fee for non-execution of SEPA Direct Debit order.*	0.66 EUR per order
D11.	**PAYMENT TRANSACTIONS (transactions executed at Bank branches)**	
D11.1.1.	Payments in euro into private individual payment accounts maintained at the Bank, in Bank branch The fee is not charged for the following accounts: • in a minor's name, • of persons with visual impairments, • of persons under guardianship, • multi-currency current accounts and multi-currency giro accounts, • for payments of less than 10 EUR, • for accounts attached to the following packages: RBA Young&Free, RBA Start&Go, RBA Full&Cool, RBA Senior, POSEBNI OSNOVNI (SPECIAL BASIC account), PremiumSILVER, PremiumGOLD, PremiumPLATINUM	1.00 EUR
D11.1.2.	Withdrawals in euro from private individual payment account maintained at the Bank, in Bank branch The fee is not charged for the following accounts: • in a minor's name, • of persons with visual impairments, • of persons under guardianship • for withdrawals below 10 EUR, • for accounts attached to the following packages RBA Young&Free, RBA Start&Go, RBA Full&Cool, RBA Senior, POSEBNI OSNOVNI (SPECIAL BASIC account), PremiumSILVER, PremiumGOLD, PremiumPLATINUM and for pensioners and persons belonging to vulnerable groups as part of an accounts that include a free service package (current account or multi-currency current account).	1.00 EUR
D11.2.	**Payments to the credit of accounts maintained by the Bank**	

D11.2.3.1.	National credit transfer in EUR and national instant credit transfer in EUR into business entity's transaction account held at the Bank, at the Bank outlet (Free of charge for payments into accounts of embassies and British Council.)	2.00 EUR
D11.2.3.2.	National credit transfer in foreign currencies other than EUR into business entity's transaction account held at the Bank, at the Bank outlet (Free of charge for payments into accounts of embassies and British Council.)	2.00 EUR
D11.2.5.2.	National credit transfer in EUR and national instant credit transfer in EUR based on credits to account held at the Bank, at the Bank outlet *(Payments to the credit of accounts of Raiffeisenbank Region Graz-Thalerhof Egen, Raiffeisenbank Aichfeld Egen and Raiffeisenbank St. Stefan-Jagerberg-Wolfsberg held with the Bank)*	2.00 EUR
D11.2.7.1.	National credit transfer in EUR and national instant credit transfer in EUR into transaction account UNIQA insurance held at the Bank, at the Bank outlet	1.00 EUR
D11.3.	**Payments to the credit of accounts maintained at other banks within the country**	
D11.3.2.1.	National credit transfer in EUR and national instant credit transfer in EUR to the credit of accounts maintained at other banks, at the Bank outlet	2.00 EUR
D11.3.2.2.	National credit transfer in foreign currencies other than EUR to the credit of accounts maintained at other banks, at the Bank outlet	2.00 EUR
D11.4.	**Payments to the credit of accounts abroad**	
D11.4.1.	International credit transfer to the credit of accounts abroad – foreign bank's charges payable by user (SHA), at the Bank outlet *(Free of charge for payments to the credit of H. Stepic CEE Charity Fund.)*	
D11.4.1.1.	International credit transfer in EUR and international instant credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), at the Bank outlet *(Instant credit transfer is available only among the SCTInst sheme participants.)*	2.00 EUR
D11.4.1.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), at the Bank outlet	2.00 EUR
D11.4.2.	**International credit transfer to the credit of accounts abroad** – foreign bank's charges payable by payer (OUR), at the Bank outlet *(Cannot be selected for payments to SEPA countries.)*	

D11.4.2.1.	International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), at the Bank outlet *(Cannot be selected for payments to SEPA countries.)*	20.00 EUR
D11.4.2.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), at the Bank outlet *(Cannot be selected for payments to SEPA countries.)*	20.00 EUR
D11.6.	Complaints in relation to orders in FX payment transactions	26.54 EUR
The Bank can decide that payments credited to the benefit of humanitarian accounts be temporarily or permanently exempt from fee charges. For payments to the credit of individual accounts with the Bank, the client may be fully or partially exempt from fees if the contract between the payee and the Bank provides that reimbursement for these payments in lieu of the payer, are paid by the payee. The payer informs the payee about the start date and the termination of such contract. The Bank does not execute foreign currency cash payments of international remittances without an account. As of 1.5.2020 the Bank no longer accepts foreign cheques for purchase and collection. As of 26.4.2021 contracting of a vista Savings Account is not possible. From 30.7.2021 the Bank no longer carries out foreign currency (cash) purchase to non-clients of the Bank. Disabled people with visual impairments prove their status by presenting a national or European ID card for people with disabilities or other appropriate document.		
D13.	**OTHER SERVICES** The VAT is included in the fee amounts under the tariff items marked by "*".	
D13.6.	Issuance of various certificates, verified certificates, document photocopies or copies, etc.	5.31 EUR /certificate /verified certificate/document *
D13.7.	Printout of account turnover/inflow/account balance/swift certificate in the outlet *Account turnover statement can be issued for transactions that are not older than 11 years from end of the year in which the transaction was executed.*	0.66 EUR /page
D13.9.	**Cancelation of pre-announced cash disbursement** *(cash disbursement of 10,000.00 EUR and more, and disbursements in other foreign currencies irrespective of the amount, must be announced at least 2 business days before the anticipated disbursement date)*	
D13.9.2.	Cancelation of pre-announced cash disbursement in the amount of 10,000.00 EUR and more, or in the countervalue of other currencies for FX disbursements	0.50% of the announced amount, in EUR at the middle RBA exchange rate
D13.10.	**Coin processing fee** (debited to the entire amount of cash deposit/withdrawal/exchange) ***the amount free of charge is defined per client and/or account per day*	

	As of 22.3.2021 the Bank shall not replace banknotes into coins or coins into banknotes of domestic money/foreign money. *The Bank does not accept foreign currency coins.* *The Bank does not disburse foreign currency coins.*	
D13.10.3.	Coin processing for euro coin cash payments, in an amount over 15.00 EUR** *(the fee is not charged for payments to minors' accounts)*	2.50%
D13.10.4.	Coin processing for euro coin cash withdrawal in an amount over 15.00 EUR** *(the fee is not charged for withdrawals from minors' accounts)*	2.50%
D13.11.	Cash disbursement of EUR 70,000.00 and more, or the countervalue of the respective amount in a foreign currency, with respect to an individual client and/or account in one day, calculated at the Bank's middle exchange rate	230.00 EUR
D13.14.	Fee for cancelation of account transfer service	6.64 EUR one-off per request
D15.	**SAFE DEPOSIT BOXES**	
A safe deposit box may be rented for a period of one year at the shortest. The safe deposit box rent fee is charged annually, in advance. The list of retail outlets by categories is available on www.rba.hr and at the Bank retail outlets.		
	Safe deposit box type	free of charge
D15.1.	**RETAIL OUTLET CATEGORY I**	
D15.1.1.	CATEGORY I Safe deposit box A (10,000 cm^3)	96.00 EUR*
D15.1.2.	CATEGORY I Safe deposit box B (10,000-20,000 cm^3)	156.00 EUR*
D15.1.3.	CATEGORY I Safe deposit box C (20,000-40,000 cm^3)	191.00 EUR*
D15.1.4.	CATEGORY I Safe deposit box D (100,000-140,000 cm^3)	240.00 EUR*
D15.2.	**RETAIL OUTLET CATEGORY II**	
D15.2.1.	CATEGORY II Safe deposit box A (10,000 cm^3)	96.00 EUR*
D15.2.2.	CATEGORY II Safe deposit box B (10,000-20,000 cm^3)	156.00 EUR*
D15.2.3.	CATEGORY II Safe deposit box C (20,000-40,000 cm^3)	191.00 EUR*
D15.2.4.	CATEGORY II Safe deposit box D (100,000-140,000 cm^3)	240.00 EUR*
D15.3.	**RETAIL OUTLET CATEGORY III**	
D15.3.1.	CATEGORY III Safe deposit box A (10,000 cm^3)	96.00 EUR*
D15.3.2.	CATEGORY III Safe deposit box B (10,000-20,000 cm^3)	156.00 EUR*
D15.3.3.	CATEGORY III Safe deposit box C (20,000-40,000 cm^3)	191.00 EUR*
D15.3.4.	CATEGORY III Safe deposit box D (100,000-140,000 cm^3)	240.00 EUR*

D15.4.	Boxes for Savings Books	23.89 EUR*
D15.5.	**Lost key fee**	
D15.5.1.	Lost key fee for safe deposit box	16.59 EUR and actual cost*
D15.5.2.	Lost key fee for Savings Book boxes	16.59 EUR and actual cost*

F2. CARD BANKING FOR PRIVATE INDIVIDUALS

Service/Transaction		**Fee amount**
F2.3.	**RBA PERSONAL CREDIT CARDS – MASTERCARD AND VISA**	
F2.3.2.	**Cash withdrawal with credit card** (Cash withdrawals) (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is EUR 1,330.00)	
F2.3.2.1.	Cash withdrawals with credit card at the Bank's ATM	3.50% + 3.98 EUR
F2.3.2.2.	Cash withdrawals with credit card at other banks' ATMs within the country	3.50% + 3.98 EUR
F2.3.2.3.	Cash withdrawals with credit card at ATMs abroad	3.50% + 3.98 EUR
F2.3.2.4.	Cash withdrawals with credit card at other banks' EFT POS and imprinter within the country	3.50% + 3.98 EUR
F2.3.2.5.	Cash withdrawals with credit card at EFT POS and imprinters abroad	3.50% + 3.98 EUR
F2.3.5.2.	**Other fees – credit cards**	
F2.3.5.2.1.	Credit card replacementin in case of loss/theft	6.64 EUR
F2.3.5.2.2.	Credit card replacement due to damage or first and/or last name change	6.64 EUR
F2.3.5.2.4.	**PIN issuance – credit cards**	
F2.3.5.2.4.2.	Credit card PIN reissue	2.65 EUR
F2.3.5.2.5.	Resending the undelivered credit card to the client's address within 60 days' period.	3.98 EUR
F2.3.5.4.2.6	Early repayment of credit card installment purchase or changing the number of installments	2.65 EUR
F2.3.5.4.7.	Mastercard PLUS / Visa PLUS (contains UNIQA travel health insurance with insurance in case of death due to the accident). Can be contracted only with Mastercard, Visa Classic and Visa Iris Fashion credit card.	13.27 EUR annually
F2.3.5.4.9.	Visa Platinum PLUS main cardholder	119.45 EUR annualy

	(contains UNIQA travel health insurance with insurance in case of death due to the accident, additional health insurance and Priority Pass service as a gift). Can be contracted only with Visa Platinum credit card. *Without fee for the first year if service is not cancelled minimum 2 years.* *The FlexiSPECIJAL PLUS and PremiumPLATINUM package holders do not pay the annual fee for the main Visa Platinum PLUS credit card user.*	
F2.3.5.4.10.	Visa Platinum PLUS additional cardholder (contains UNIQA travel health insurance with insurance in case of death due to the accident, additional health insurance and Priority Pass service as a gift). Can be contracted only with Visa Platinum credit card.	79.63 EUR annualy
F2.3.5.4.11.	Visa Gold PLUS main cardholder (contains UNIQA travel health insurance with insurance in case of death due to the accident and Oryx Roadside Assistance). Can be contracted only with Visa Gold credit card.	53.09 EUR annualy
F2.3.5.4.12.	Visa Gold PLUS additional cardholder (contains UNIQA travel health insurance with insurance in case of death due to the accident and Oryx Roadside Assistance). Can be contracted only with Visa Gold credit card.	53.09 EUR annualy
F2.3.7.1.	Mastercard PLUS (contains UNIQA travel health insurance with insurance in case of death due to the accident). Can be contracted only with Mastercard Gold credit card.	13,27 EUR annually
F2.3.7.2.	Mastercard World Elite (contains UNIQA travel health insurance with insurance in case of death due to the accident, purchase protection, extended warranty, concierge, fast track, Priority Pass) Can be contracted only with Mastercard World Elite credit card.	189,00 EUR annually
F2.3.7.3.	Mastercard World Elite for PremiumPLATINUM package users (contains UNIQA travel health insurance with insurance in case of death due to the accident, purchase protection, extended warranty, concierge, fast track, Priority Pass) Applies to FlexiSPECIJAL PLUS package holders.	69,00 EUR annually
F2.3.7.4.	Mastercard World main cardholder	119,45 EUR annually

	(contains UNIQA travel health insurance with insurance in case of death due to the accident, purchase protection, extended warranty, fast track, Priority Pass) Can be contracted only with Mastercard World credit card. PremiumPLATINUM and FlexiSPECIJAL PLUS package holders do not pay the annual fee for the main Mastercard World credit card user.	
F2.3.7.5.	Mastercard World additional cardholder (contains UNIQA travel health insurance with insurance in case of death due to the accident, purchase protection, extended warranty, fast track, Priority Pass) Can be contracted only with Mastercard World credit card.	79,63 EUR annually
F2.3.7.6.	Mastercard Gold PLUS (contains UNIQA travel health insurance with insurance in case of death due to the accident and Oryx Roadside Assistance). Can be contracted only with Mastercard Gold credit card.	53,09 EUR annually
F2.3.6.	**Using Credit Cards in Installment Purchase**	
F2.3.6.1.	Splitting credit card purchase amounts into installments by contacting the Call Centre – from 2 to 24 installments	2,65 EUR
F2.3.6.2.	Splitting credit card purchase amounts into installments using the Online banking (RBA internet and mobile banking) from 2 to 24 installments	1,99 EUR
F2.7.	**CURRENT ACCOUNT DEBIT CARD, GIRO ACCOUNT DEBIT CARD MULTI-CURRENCY CURRENT ACCOUNT DEBIT CARD AND SPECIAL PURPOSE ACCOUNT DEBIT CARD**	
F2.7.1.	**Debit card issuance**	
F2.7.1.1.	Issuing of the main debit card Users of the RBA package, the Main Account and the Special Main Account packages and the Premium package and holders of accounts that include a free service package and underage account holders, , as well as clients who open a current account online are not charged the fee for the first issuance of the main debit card.	3,32 EUR (for first issuance)
F2.7.1.2.	Issuing additional debit card The RBA Full&Cool, RBA Start&Go, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiSPECIJAL, FlexiSPECIJAL PLUS package users and underage account holders do not pay the fee for the first issuance for additional debit card.	3,32 EUR (for first issuance)
F2.7.1.3.	Issuing second main card or second additional Current Account/Multi-currency Current Account debit card	3,32 EUR one-off
F2.7.1.4.	Debit card replacement/issuance in case of loss/theft	6,64 EUR

F2.7.1.5.	Debit card replacement/issuance due to damage or first and/or last name change	6,64 EUR
F2.7.1.6.	Debit card PIN reissue	2,65 EUR
F2.7.2.	**Cash withdrawal with debit card** (Cash withdrawals): (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is EUR 1,330.00)	
F2.7.2.1	Debit card cash withdrawal at other banks ATMs within the country	1,50%, min. 4,00 EUR
F2.7.2.2.	Debit card cash withdrawal at ATMs abroad	1,50%, min. 4,00 EUR
F2.7.2.3.	Debit card cash withdrawal at other banks EFT POS in the country and Croatian Post	1,50%, min. 4,00 EUR
F2.7.2.4.	Debit card cash withdrawal at EFT POS abroad	1,50%, min. 4,00 EUR
F2.7.2.5.	Cash withdrawal with USD debit card of Multi-currency Current Account at other banks ATMs within the country	1,50%, min. 4,30 USD
F2.7.2.6.	Cash withdrawal with USD debit card of Multi-currency Current Account at ATMs abroad	1,50%, min. 4,30 USD
F2.7.2.7.	Cash withdrawal with USD debit card of Multi-currency Current Account at other banks EFT POS in the country and Croatian Post	1,50%, min. 4,30 USD
F2.7.2.8.	Cash withdrawal with USD debit card of Multi-currency Current Account at EFT POS abroad	1,50%, min. 4,30 USD

The VAT is included in the fee amounts under the tariff items marked by "*".

F4. RBA DIREKT SERVICE FEES FOR PRIVATE INDIVIDUALS

Service /Transaction in Payment accounts (Current Account , Giro Account and Multi-currency Current Account , Multi-currency Giro Account, a vista Savings Account)		**Fee amount**
F4.3.	**RBA mDIREKT (SMS and mobile banking)**	
F4.3.1.	**mDIREKT Account balance**	
F4.3.1.2.	Monthly fee for mDIREKT Account balance service *The RBA Full&Cool, PremiumGOLD and PremiumPLATINUM package holders do not pay the fee.*	0.66 EUR monthly per GSM number
F4.3.4.	**mDIREKT Credit cards**	
F4.3.4.2.	Monthly fee for mDIREKT Credit cards service *The RBA Full&Cool, RBA Senior, PremiumGOLD, PremiumPLATINUM, FlexiSTUDENT, FlexiSPECIJAL, FlexiSPECIJAL PLUS package holders and credit cardholders who have Visa Gold PLUS, Visa Platinum PLUS, Mastercard Gold PLUS, Mastercard World and Mastercard World Elite contracted service do not pay the fee.*	0.40 EUR per credit card

F4.3.5.	***On-line* banking (RBA mobile banking) ***	
**with On-line banking (RBA mobile banking), access to RBA internet banking is enabled without paying the entrance fee and monthly fee for using On-line banking (RBA internet banking)*		
F4.3.5.2.	Monthly fee for *On-line* banking (RBA mobile banking)[1] *Free of charge for users of RBA packages, Premium packages and Main Account and Special Main Account packages.* *Free of charge for main and additional users of RBA personal and business credit cards, borrowers of RBA loans, holders of RBA term deposit, holders of RBA a vista savings accounts and RBA debit card holders, who do not hold a current account or multi-currency current account, or giro/multi-currency giro account and for clients who have not contracted any product.* *Free of charge for building society deposit clients or their legal representatives under Building Society deposit contracts concluded with Raiffeisen Building Society, for the entire duration of that contract.*	1.46 EUR per month
[1]mojaRBA i tekući račun Klijenti koji u promotivnom periodu od 15.7.2026. do 31.12.2026. online otvore tekući račun i ugovore RBA mobilno bankarstvo ne plaćaju naknadu za vođenje tekućeg računa i naknadu za On-line bankarstvo (RBA mobilno bankarstvo) do kraja 2026. godine. Po isteku promotivnog perioda naknada za On-line bankarstvo (RBA mobilno bankarstvo) naplaćuje se u iznosu 1,46 EUR. Naknada za vođenje tekućeg računa naplaćuje se u iznosu 2,00 EUR, dok se za vođenje tekućega računa za isplatu mirovine naplaćuje 1,50 EUR.		
F4.4.	***On-line* banking (RBA internet banking)***	
**using CAP card reader or Token authentication device*		
F4.4.1.	*On-line* banking (RBA internet banking) service admission fee	
F4.4.1.1.	Admission fee for arranging *On-line* banking (RBA internet banking) *Free of charge for users of RBA packages, Premium packages and Main Account and Special Main Account packages and holders of accounts that include a free service package.* *Admission fee is not charged to main and additional users of RBA personal and business credit cards, borrowers of RBA loans, holders of RBA term deposit, holders of RBA a vista savings accounts and RBA debit card holders, who do not hold a current account or multi-currency current account, or giro/multi-currency giro account.*	3.98 EUR one-off
F4.4.2.	**Service Fee**	
F4.4.2.1.	Service monthly fee for *On-line* banking (RBA internet banking) *For the use of services with two different devices, a double fee is charged, with the exception of the users of RBA packages, Premium packages and Main Account and Special Main Account packages, and accounts that include a free service package who are not charged for the fee.*	1.19 EUR per month

	Free of charge for main and additional users of RBA personal and business credit cards, borrowers of RBA loans, holders of RBA term deposit, holders of RBA a vista savings accounts and RBA debit card holders, who do not hold a current account or multi-currency current account, or giro/multi-currency giro account.	
F4.5.	**PAYMENT TRANSACTIONS (transactions executed via *On-line* banking (RBA internet and mobile banking))**	
F4.5.2.	Payments to the credit of **accounts maintained by the Bank –** to the accounts of business entities	
F4.5.2.1.1.	National credit transfer in EUR and national instant credit transfer in EUR into domestic and foreign business entity's transaction account held at the Bank, via *On-line* banking *Users of RBA Start&Go, RBA Senior, PremiumSILVER, FlexiSTART and FlexiSTUDENT packages pay 50% of the original fee (0.13 EUR), if the payment was executed from the Current Account.* *Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiSPECIJAL and FlexiSPECIJAL PLUS packages do not pay the fee, if the payment was executed from the Current Account .* *The fee charged for payment orders placed in advance will be the fee effective as on the date of execution the respective order.* *(Free of charge for payments into accounts of embassies and British Council.)*	0.27 EUR
F4.5.2.1.2.	National credit transfer in foreign currencies other than EUR into business entity's transaction account held at the Bank, via *On-line* banking (RBA internet banking) *(Free of charge for payments into accounts of embassies and British Council.)*	0.27 EUR
F4.5.3.	Payments to the credit of **accounts at other banks within the country**	
F4.5.3.1.2.1.	National credit transfer in EUR and national instant credit transfer in EUR in favour of accounts of private individuals and business entities at other banks, via *On-line* banking (RBA mobile banking). *Users of RBA Start&Go, RBA Senior, PremiumSILVER, FlexiSTART and FlexiSTUDENT packages pay 50% of the original fee (0.17 EUR), if the payment was executed from the Current Account.* *Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiSPECIJAL and FlexiSPECIJAL PLUS packages do not pay the fee if the payment was executed from the Current Account.* *The fee charged for payment orders placed in advance will be the fee effective as on the date of execution the respective order.*	0.35 EUR

F4.5.3.2.1.	National credit transfer in EUR and national instant credit transfer in EUR to the credit of accounts at other banks, via *On-line* banking (RBA internet banking) in favour of accounts of private individuals and business entities *Users of RBA Start&Go, RBA Senior, PremiumSILVER, FlexiSTART and FlexiSTUDENT packages pay 50% of the original fee (0.17 EUR), if the payment was executed from the Current Account. Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiSPECIJAL and FlexiSPECIJAL PLUS packages do not pay the fee if the payment was executed from the Current Account.* *The fee charged for payment orders placed in advance will be the fee effective as on the date of execution the respective order.*	0.35 EUR
F4.5.3.2.2.	National credit transfer in foreign currencies other than EUR to the credit of accounts at other banks, via *On-line* banking (RBA internet banking)	3.90 EUR
F4.5.4.	Payments to the credit of **accounts abroad**	
F4.5.4.1.	International credit transfer to the credit of accounts abroad – foreign bank's charges payable by user (SHA option), via *On-line* banking	
F4.5.4.1.1.	International credit transfer in EUR and international instant credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), via *On-line* banking (RBA internet banking and mobile banking) *Users of RBA Start&Go, RBA Senior, PremiumSILVER, FlexiSTART and FlexiSTUDENT packages pay 50% of the original fee (0.17 EUR), if the payment was executed from the Current Account. Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiSPECIJAL and FlexiSPECIJAL PLUS packages do not pay the fee if the payment was executed from the Current Account.* *The fee charged for payment orders placed in advance will be the fee effective as on the date of execution the respective order.* *(Instant credit transfer is available only among the SCTInst sheme participants.)*	0.35 EUR
F4.5.4.1.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), via *On-line* banking (RBA internet banking and mobile banking)	3.90 EUR
F4.5.4.2.	International credit transfer to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via *On-line* banking *(Cannot be selected for payments to SEPA countries.)*	

F4.5.4.2.1.	International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via *On-line* banking (RBA internet banking and mobile banking) *(Cannot be selected for payments to SEPA countries.)*	8.80 EUR
F4.5.4.2.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via *On-line* banking (RBA internet banking and mobile banking) *(Cannot be selected for payments to SEPA countries.)*	8.80 EUR
F4.9.	**Urgent payments**	
F4.9.2.	Urgent payment credit transfer in EUR national and abroad via *On-line* banking (RBA internet banking and mobile banking)	6.64 EUR one-off
F4.7.	**DEVICE FEES**	
F4.7.6.	Issuance of card reader *Holders of the Special Main Account package and holders of accounts that include a free service package are not charged the fee for first issuance of CAP card reader.*	28.00 EUR one-off
F4.8.	**RBA eBroker**	
F4.8.2.	Monthly fee for eBroker service *Users of Premium package do not pay the fee.*	1.33 EUR

F5. RBA SERVICE FEES FOR PRIVATE INDIVIDUALS using TPP*

Service /Transaction in Payment accounts (Current Account, Giro Account and Multi-currency Current Account, Multi-currency Giro Account, a vista Savings Account)		**Fee amount**
F5.1.	**PAYMENT TRANSACTIONS** (transactions executed via TPP (Third Party Provider))	
F5.1.1.	**Payments to the credit of accounts maintained by the Bank**	
F5.1.2.1.1.	National credit transfer in EUR and national instant credit transfer in EUR into business entity's transaction account held at the Bank, via TPP (Third Party Provider) *(Free of charge for payments into accounts of embassies and British Council.)*	0.27 EUR
F5.1.2.1.2.	National credit transfer in foreign currencies other than EUR into business entity's transaction account held at the Bank, via TPP (Third Party Provider) *(Free of charge for payments into accounts of embassies and British Council.)*	0.27 EUR
F5.1.3.	**Payments to the credit of accounts at other banks within the country**	
F5.1.3.2.1.	National credit transfer in EUR and national instant credit transfer in EUR to the credit of accounts at other banks, via TPP (Third Party Provider)	0.35 EUR

F5.1.3.2.2.	National credit transfer in currencies other than EUR to the credit of accounts at other banks, via TPP (Third Party Provider)	3.90 EUR
F5.1.4.	**Payments to the credit of accounts abroad**	
F5.1.4.1.	International credit transfer in currencies to the credit of accounts abroad – foreign bank's charges payable by user (SHA option), via TPP (Third Party Provider)	
F5.1.4.1.1.	International credit transfer in EUR and international instant credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), via TPP (Third Party Provider) *(Instant credit transfer is available only among the SCTInst sheme participants.)*	0.35 EUR
F5.1.4.1.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), via TPP (Third Party Provider)	3.90 EUR
F5.1.4.2.	International credit transfer to the credit of accounts abroad – foreign bank's charges payable by payer (OUR option), via TPP (Third Party Provider) *(Cannot be selected for payments to SEPA countries.)*	
F5.1.4.2.1.	International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via TPP (Third Party Provider) *(Cannot be selected for payments to SEPA countries.)*	8.80 EUR
F5.1.4.2.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via TPP (Third Party Provider) *(Cannot be selected for payments to SEPA countries.)*	8.80 EUR
F5.2.	**Urgent payments (payments initiated using TPP* (TPP third party provider))**	
F5.2.2.	Urgent payment credit transfer in EUR national and abroad via TPP (Third Party Provider)	6.64 EUR one-off
*Third party provider's services can be used by private individual only if they have active online banking RBA DIREKT SERVICE (internet and/or mobile banking)		

K. FEES OF THE RAIFFEISEN BUILDING SOCIETY PRODUCTS – HOUSING SAVINGS

SERVICE DESCRIPTION / HOUSING SAVINGS	Fee amount
K1.2. Maintaining a housing savings account	
K1.2.4. Maintaining a housing savings account	0,66 EUR monthly

Applicable as of 15.7.2026.