



General Terms and Conditions for RBA Packages

implemented as of 1/3/2025



I. DEFINITION

RBA packages are service packages offering the Holder of Current Account with the Bank advantages in using particular banking services, the possibility to use additional non-banking services, and Premium packages offer also the usage of premium services, depending on the type of the arranged Premium package.

In the text of these General Terms and Conditions, where the provisions thereof apply to all packages, the joint term *Package* will be used hereinafter.

II. CONTRACTING THE RBA PACKAGE

The Package can be agreed by the adult Holder of the current account with the Bank (hereinafter: the Client), pursuant to a filled and signed Package Application Form (hereinafter: the Application Form), or through other channels that the Bank can use to contract services having verified the Client's identity (e.g. on-line or via other means of remote communication).

The RBA Start&Go and RBA Young&Free packages can be contracted not only in the branch but also via the On-line Application Form, with Clients who hold no current account with the Bank nor have contracted the RBA mobile banking, and who are residents of Republic of Croatia and have registered their residence in Republic of Croatia.

The same person can use only one type of Package with the Bank. The Package is arranged for an indefinite period. The exception is the RBA Young&Free Package, which can be contracted for the period until the Client reaches 27 years of age.

For any banking service which is included in an offer of a particular Package, the Bank and the Client shall make a separate agreement.

In order to arrange a non-banking service which is contained in a particular Package, the Client must provide his/her consent by signing the appropriate Statement of consent on the Application Form, or in any other acceptable manner, if arranging the agreement through other channels or by accepting amended and changed General Terms and Conditions for RBA Packages (hereinafter: General Terms and Conditions), if such changes affect the content of the arranged Package in comparison to non-banking services.

The Client gains the right to use the ORYX Assistance benefits in the scope as offered within a corresponding Package when the Bank delivers to ORYX the request for ORYX Assistance membership activation. By accepting these General Terms and Conditions, the Client User of a Package containing such a non-banking service of ORYX Assistance Help at Home and/or Road Help shall accept the General Terms and Conditions for ORYX Assistance benefits, as handed in to them by the Bank, and shall give their consent to the Bank to deliver to ORYX the mentioned request, as well as to forward to ZUBAK Grupa d.o.o. their personal information, to the extent in which that is necessary to the effect of realizing the rights and benefits arising in connection to them from their respective ORYX Assistance membership.

The Client gains the right to use premium services by arranging the corresponding Premium Package.

The Bank can decide not to arrange a Package for a Client, without any obligation whatsoever to provide an explanation for any such decision.

III. FEES

The Client shall pay a monthly fee for Package usage in keeping with the Transaction Fees for Private Individuals, which are a constituent part of the Frame Agreement made between the Client and the Bank.

The fee amount will depend on the type of the agreed Package, and it has been defined under the Decision on Service Fees of the Bank. The fee calculation method is regulated under the Rules on Calculation of Interests and Fees of the Bank.

Any banking service included in the offer of a particular Package can be arranged independently as well and is subject to fees in keeping with the Transaction Fees for Private Individuals.

A Client using the Package shall not pay particular individual fees for services contained in a particular Package or such services will be provided at a more favourable rate for them respectively. Release from account fees, or their reduction, is stated in every Package, for every individual service that is not charged/is charged less.

The Client authorizes the Bank to charge, without seeking any further consent of the Client, the monthly fee for the use of the Package against the assets held in the Client's current account, whereof the Bank shall inform the Client in an account statement.

The Client who has arranged a Premium Package and who, on the last day of the accounting period uses 4 or more product groups, gains the right to a discounted monthly fee for the usage of a Premium Package.

The product groups used by the Client at the Bank or national and/or international* Raiffeisen group members, and on the basis of which the right to a discount is gained, are as follows:

1. ACCOUNTS GROUP: current account, multi-currency current account, giro account, multi-currency giro account
2. CREDIT CARDS AND OVERDRAFTS GROUP: credit card, overdraft, frame loan
3. DIREKT SERVICES GROUP: RBA Internet Banking, RBA Mobile Banking, mDirekt services
4. HOUSING LOANS GROUP: housing loan
5. CONSUMER LOANS GROUP: consumer loan, other loans
6. SAVINGS GROUP: time savings deposits, a vista savings account, housing savings
7. INVESTMENT GROUP: Raiffeisen investment fund, Raiffeisen voluntary pension fund, Raiffeisen Bank International certificate, Brokerage account, Custody account
8. INSURANCES GROUP: UNIQA life insurance, UNIQA non-life insurance except for UNIQA insurance policies that are included in the Premium package content

The accounting period is a period starting on the first and ending on the last day of the month for which the Premium package fee is calculated.

The Bank reserves the right for the Client who has a past due debt on the last calculation day of accounting period, do not accounted to a discount on the monthly fee for using the Premium Package.

* International Group members are Raiffeisen Bank International and its members

IV. TYPES AND CONTENT OF THE RBA PACKAGES

Types of RBA Packages which cover specific services at a unique monthly fee, as set in the Decision on Service Fees of the Bank, for specific package types, are as follows:

- **RBA Young&Free*** can be agreed and used only by the Client of up to 27 years of age, and it includes the following services:

Services free of charge:

Banking services: current account management, first issuance of current account debit card of the Client (Current Account, Giro Account, Multi-Currency Current Account and Special Purpose/ Protected Account), On-line banking (RBA Internet Banking and RBA Mobile Banking).

* the service of contracting the Package through the online application is available if technical circumstances permit so.

- **RBA Full&Cool** (until 20/06/2023 its name was FlexiFIT) includes the following services:

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s (Current Account, Giro Account, Multi-Currency Current Account and Special Purpose/ Protected Account), Multi-Currency Current Account management, Giro Account management, Multi-Currency Giro Account management, use of an Account by the Authorised Person (for Multi-Currency Account, Giro Account and Multi-Currency Giro Account), overdraft in the Current Account up to 300% of average regular income, *On-line* banking (RBA Internet Banking and RBA Mobile Banking), mDIREKT Account Balance, mDIREKT Credit Cards, and the following payment orders from current account: standing orders/SEPA Direct Debits to the benefit of legal

entities' transaction accounts at the Bank, national credit transfer in euro in favour of business entity's transaction account opened at the Bank and accounts held in other banks through On-line banking (RBA Internet Banking and RBA Mobile Banking) and international credit transfers in the euro for payments within the SEPA through On-line banking (RBA Internet Banking and RBA Mobile Banking).

Additional non-banking service: selecting between UNIQA voluntary health insurance or the ORYX Assistance service (including Help at Home and Road Help).

- **RBA Start&Go*** (until 20/06/2023 its name was FlexiKlik&Go) includes the following services:

Services free of charge:

Banking services: current account management, first issuance of current account debit card of the Client and of the authorised person/s (Current Account, Giro Account, Multi-Currency Current Account and Special Purpose/ Protected Account), Multi-Currency Current Account management, use of an Account by the Authorised Person (for Multi-Currency Current Account), overdraft in the Current Account up to 200% of average regular income, On-line banking (RBA Internet Banking and RBA Mobile Banking).

Service at special favourable fee: 50% lower fee for national credit transfer in euro from current account in favour of business entity's transaction account opened at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking), 50% lower fee for international credit transfers in the euro from the current account within the SEPA through online banking (RBA Internet Banking and RBA Mobile Banking).

* the service of contracting the Package through the online application is available if technical circumstances permit so.

- **RBA Senior** (until 20/06/2023 its name was FlexiSENIOR), can be arranged and used only by the Client who receives their retirement pension/disability pension to the current account at the Bank.

Services free of charge:

Banking services: current account management, first issuance of the Client's current account debit card (Current Account, Giro Account, Multi-Currency Current Account and Special Purpose/ Protected Account), overdraft in the Current Account up to 300% of average regular income, *On-line* banking (RBA Internet Banking and RBA Mobile Banking), mDIREKT Credit Cards.

Additional non-banking services: UNIQA life insurance in case of death due to accident, ORYX Assistance service Help at Home.

Service at special favourable fee: 50% lower fee for national credit transfer in euro from current account in favour of business entity's transaction account opened at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking), 50% lower fee for international credit transfers in the euro from the current account within the SEPA through online banking (RBA Internet Banking and RBA Mobile Banking).

- **PremiumSILVER**

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s (Current Account, Giro Account, Multi-Currency Current Account and Special Purpose/ Protected Account), Multi-Currency Current Account management, Giro Account management, Multi-Currency Giro Account management, use of an Account by the Authorised Person (for Multi-Currency Account, Giro Account and

Multi-Currency Giro Account), overdraft in the Current Account up to 200% of average regular income, *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), eBroker.

Additional non-banking service: UNIQA health insurance with insurance in case of death due to accident or illness.

Premium services: use of assigned Premium Banker, creation of personal long-term financial plan, investment advisory service, choice of communication channels: personal visit to branch or use of RaiConnect service*, scheduling an appointment/video call during branch office hours, discreet environment in branches, priority services in Contact Center, priority status for resolution of inquiries and requests, faster processing of loans.

Service at special favourable fee: 50% lower fee for national credit transfer in euro from current account in favour of business entity's transaction account opened at the Bank and accounts held in other banks through On-line banking (RBA Internet Banking and RBA Mobile Banking), 50% lower fee for international credit transfers in the euro from the current account within the SEPA through online banking (RBA Internet Banking and RBA Mobile Banking), lower brokerage fee, lower fee for custody accounts and possibility of more favorable currency exchange rate for amounts higher than 3,000.00 EUR

*RaiConnect service is available provided technical conditions are adequate.

- **PremiumGOLD:**

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s (Current Account, Giro Account, Multi-Currency Current Account and Special Purpose/Protected Account), Multi-Currency Current Account management, Giro Account management, Multi-Currency Giro Account management, use of an Account by the Authorised Person (for Multi-Currency Account, Giro Account and Multi-Currency Giro Account), overdraft in the Current Account up to 300% of average regular income, *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), eBroker, mDIREKT Account balance, mDIREKT Credit cards, and the following payment orders from current account: standing order/SEPA Direct Debit to the benefit of legal entities' transaction accounts at the Bank, national credit transfer in euro from current account in favour of business entity's transaction account opened at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking), and international credit transfers in the euro for payments within the SEPA through On-line banking (RBA Internet Banking and RBA Mobile Banking).

Additional non-banking service: UNIQA voluntary health insurance and the ORYX Assistance service (includes the services of Help at Home and Road Help in Croatia).

Premium services: use of assigned Premium Banker, creation of personal long-term financial plan, investment advisory service, choice of communication channels: personal visit to branch or use of RaiConnect service*, scheduling an appointment/video call during branch office hours, discreet environment in branches, priority services in Contact Center, priority status for resolution of inquiries and requests, faster processing of loans.

Service at special favourable fee: lower brokerage fee, lower fee for custody accounts and possibility of more favorable currency exchange rate for amounts higher than 3.000,00 EUR

*RaiConnect service is available provided technical conditions are adequate.

- **PremiumPLATINUM:**

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s (Current Account, Giro Account, Multi-Currency Current Account and Special Purpose/Protected Account), Multi-Currency Current Account management, Giro Account management, Multi-Currency Giro Account management, use of an Account by the Authorised Person (for Multi-Currency Account, Giro Account and Multi-Currency Giro Account), overdraft in the Current Account up to 300% of average regular income, Visa Platinum PLUS, *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), eBroker, mDIREKT Account balance, mDIREKT Credit cards, and the following payment orders from current account: standing order/SEPA Direct Debit to the benefit of legal entities' transaction accounts at the Bank, national credit transfer in euro in favour of business entity's transaction account opened at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking) and international credit transfers in the euro for payments within the SEPA through On-line banking (RBA Internet Banking and RBA Mobile Banking).

Additional non-banking service: ORYX Assistance service Road Help in Croatia and in Europe.

Additional non-banking services for Visa Platinum PLUS: UNIQA voluntary health insurance, UNIQA travel and health insurance with insurance in case of death due to accident and Priority Pass service as gift.

Premium services: use of assigned Premium Banker, creation of personal long-term financial plan, investment advisory service, choice of communication channels: personal visit to branch or use of RaiConnect service*, scheduling an appointment/video call during branch office hours, discreet environment in branches, priority services in Contact Center, priority status for resolution of inquiries and requests, faster processing of loans, offering favorable exchange rate for sums exceeding EUR 3.000, lower brokerage fee, lower custody account fee.

Service at special favourable fee: lower brokerage fee, lower fee for custody accounts and possibility of more favorable currency exchange rate for amounts higher than 3.000,00 EUR

*RaiConnect service is available provided technical conditions are adequate.

V. RBA PACKAGES NO LONGER OFFERED

The RBA packages that are no longer in our offer include the following services:

- **FlexiSTART**

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s (Current Account, Giro Account, Multi-Currency Current Account and Special Purpose/Protected Account), Multi-Currency Current Account management, Giro Account management, Multi-Currency Giro Account management, use of an Account by the Authorised Person (for Multi-Currency Account, Giro Account and Multi-Currency Giro Account), overdraft in the Current Account up to 200% of average regular income, *On-line* banking (RBA Internet Banking and RBA Mobile Banking).

Additional non-banking service: UNIQA insurance in case of death due to accident or illness.

Service at special favourable fee: 50% lower fee for national credit transfer in euro from current account in favour of business entity's transaction account at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking), 50% lower fee for international credit transfers in the euro from the current account within the SEPA through online banking (RBA Internet Banking and RBA Mobile Banking).

- **FlexiSTUDENT**, can be agreed and used by the Client of max. 27 year of age, who can prove their student status, and contains the following services:

Services free of charge:

Banking services: current account management, first issuance of the Client's current account debit card (Current Account, Giro Account, Multi-Currency Current Account and Special Purpose/ Protected Account), Giro Account management, disposing of an Account by the Authorised Person (referring to Giro Account), *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), mDIREKT Credit Cards.

Service at special favourable fee: 50% lower fee for national credit transfer in euro from current account in favour of business entity's transaction account at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking), 50% lower fee for international credit transfers in the euro from the current account within the SEPA through online banking (RBA Internet Banking and RBA Mobile Banking).

- **FlexiSPECIJAL**: can be agreed and used by the Client employed with the employer who has contracted the business co-operation agreement with the Bank, and it contains the following services:

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s (Current Account, Giro Account, Multi-Currency Current Account and Special Purpose/ Protected Account), Multi-Currency Current Account management, Giro Account management, Multi-Currency Giro Account management, use of an Account by the Authorised Person (for Multi-Currency Account, Giro Account and Multi-Currency Giro Account), overdraft in the Current Account up to 300% of average regular income, *On-line* banking (RBA Internet Banking and RBA Mobile Banking), mDIREKT Credit Cards, and the following payment orders from current account: standing orders/SEPA Direct Debits to the benefit of legal entities' transaction accounts at the Bank, national credit transfer in euro in favour of business entity's transaction account opened at the Bank and accounts held in other banks through On-line banking (RBA Internet Banking and RBA Mobile Banking), and international credit transfers in the euro for payments within the SEPA through On-line banking (RBA Internet Banking and RBA Mobile Banking).

Additional non-banking service: UNIQA voluntary health insurance and the ORYX Assistance service Road Help.

- **FlexiSPECIJAL PLUS**, can be agreed and used by the Client employed in the capacity of a key employee or a member of the management with the employer who has contracted the business co-operation agreement with the Bank, and it contains the following services:

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s (Current Account, Giro Account, Multi-Currency Current Account and Special Purpose/ Protected Account), Multi-Currency Current Account management, Giro Account management, Multi-Currency Giro Account management, use of an Account by the Authorised Person (for, Multi-Currency Account, Giro Account and Multi-Currency Giro Account), overdraft in the Current Account up to 300% of average regular income, Visa Platinum PLUS, *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), mDIREKT Credit cards, and the following payment orders from current account: standing order/SEPA Direct Debit to the benefit of legal entities' transaction accounts at the Bank, national credit transfer in euro from current account in favour of business entity's transaction account opened at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking) and international credit transfers in the euro for payments within the SEPA through On-line banking (RBA Internet Banking and RBA Mobile Banking).

Additional non-banking service: ORYX Assistance service (includes the services Help at Home and Road Help).

Additional non-banking services for Visa Platinum PLUS: UNIQA voluntary health insurance, travel and health insurance with insurance in case of death due to accident and Priority Pass service as gift.

VI. TERMINATION OF PACKAGE USAGE

Usage of the Packages shall cease:

- by cancellation, which any of the contractual parties can perform by way of a written notice to the other party, with a 10-day notice period. Notice period shall begin:
 - o in the case of the Bank making the termination: as on the day on which the Bank dispatched such registered letter of notice to the Account Holder in the manner selected by the Account Holder for correspondence as per the Frame Agreement on Current Account Opening and Management, or
 - o in the case of the Account Holder making the termination, as on the day on which they give their Statement of Termination directly to the Bank at a branch or at the Filing and Registration Office, or when the Bank receives their Statement of Termination sent by post, in which case the Account Holder's signature on the Statement of Termination shall be notarized.
- upon expiration of the term of the Frame Agreement on Current Account Opening and Management,
- at the time of reaching 27 years of age for the contracted FlexiSTUDENT Package and RBA Young&Free Package.

Usage of the Packages may cease also upon termination by the Bank, if the fee for use of the package is past due for three consecutive months. In this case no notice period will apply, and the Agreement shall cease as on the day of the Bank dispatching such registered letter of notice in the manner selected by the Account Holder for correspondence as per the Frame Agreement on Current Account Opening and Management.

Termination of Package usage shall terminate the right to use benefits in the respective banking services, the right to use additional non-banking services, and premium services in the case of Premium Packages. Termination of Package usage shall not impact the validity of the agreements on banking services included in the Package offers, made by and between the Bank and the Client.

VII. FINAL PROVISIONS

These General Terms and Conditions shall be deemed an agreement made for an indefinite period, save for the FlexiSTUDENT Package which is agreed for the period until the Client reaches 27 years of age and RBA Young&Free Package which is agreed for the period until the Client reaches 27 years of age.

The Agreement which, according to the provisions of these General Terms and Conditions, is entered into by submitting the Application Form, shall be deemed as being made on the day on which the Bank accepts the signed Package Application Form, or when the online application for contracting the RBA Start&Go or RBA Young&Free Package is delivered, to the witness whereof it will issue the Client with a Confirmation Statement. By signing the Application Form, or by submitting the online application for contracting the RBA Start&Go or RBA Young&Free Package, the Client accepts the General Terms and Conditions and acknowledges the Transaction Fees for Private Individuals.

The Bank retains the right to amend these General Terms and Conditions. If the Bank amends the General Terms and Conditions, the amended General Terms and Conditions shall be available in the written form in the Bank branches. If the Client refuses to accept the amended General Terms and Conditions, the Client shall terminate the Package. The Client shall be deemed as having accepted the amended General Terms and Conditions, unless the Client terminates the Package within 15 days from the moment the amended General Terms and Conditions are made available.

These General Terms and Conditions shall apply together with all the provisions of the Frame Agreement and other General Terms and Conditions and/or agreements regulating particular banking and additional services included in the Package.

Complaints referring to the provided banking services and Premium services are submitted by the Client to the Bank within the periods and in the manner as agreed under the contractual provisions of every individual agreement that regulates the respective service. Complaints referring to the provided non-banking services within the respective Packages are submitted by the Client to the respective service provider directly.

The contractual parties shall attempt to resolve any dispute by mutual agreement. In case court proceedings are instituted to resolve any dispute that may arise from the provisions of these General Terms and Conditions, the court

in Zagreb shall have jurisdiction. The laws of the Republic of Croatia shall be relevant and applicable for the interpretation of the provisions of these General Terms and Conditions, and in case of any dispute.

These Terms and Conditions shall come into force as on 1/3/2025.