

Notification of Changes of General Terms and Conditions Applicable as of 20.12.2024

Dear Customer,

This is to notify you of the changes to the **General Terms and Conditions of the PI Payment Accounts** applicable as of 20.12.2024. We also provide notification of the term of sending debt payment reminders and the Annual Notification on Deposit Insurance Scheme.

1. Changes to PI General Terms and Conditions

- **Section V. ACCOUNT OPENING**, point 4, a text is added stating that in addition to holding several multi-currency current accounts, multi-currency giro accounts, savings books and a vista savings accounts at the Bank, an individual may also hold several giro accounts, thus correcting a text error, due to which giro accounts were not included in this provision in the previous version of the General Terms and Conditions.
- **Section V. ACCOUNT OPENING**, point 13 has been supplemented with the information that the amount of a contactless payment transaction amount is governed by the rules of card schemes and applicable regulations.
- **Section VIII. PAYMENT ORDER**, in point 1.4, and **Section XIII. PAYMENT INSTRUMENTS**, in point 1.2.3, a provision has been deleted, which was related to the period of transition from HRK to EUR, which read: "Exceptionally, in the period from 15.12.2022 to 15.1.2023, cash withdraws from ATMs of other banks will be possible".
- **Section VIII. PAYMENT ORDER**, is supplemented by the following provision in point 1.6, which reads: For the accounts of minors and persons under guardianship, the Order can be issued exclusively in paper form and only at the bank's branch office.
- **Section VIII. PAYMENT ORDER**, point 4 Payment Order Execution, item 4.3.2 has been supplemented by clarification of the method of giving consent mandate when executing a payment transaction and restrictions applicable in the case of performing a contactless payment, where the giving of mandate depends on the individual and/or total amount of the payment transaction and a specific number of consecutive contactless transactions, in accordance with the applicable regulations. Point 4.3.2 now reads as follows:
When the Debit Card is used to execute payment transactions, the Mandate is given:
 - at an ATM: by inserting or tapping the card on the device and by PIN confirmation/entry, for payment transactions of cash withdrawal and of cash deposit at deposit-enabled ATMs;
 - at an EFT-POS device: by inserting, swiping or tapping the card on the device and by PIN confirmation/entry. At specific EFT-POS devices, the payment slip needs to be signed, and the signature shall be identical to the one on the card signature strip;
 - at sales venues enabling Debit Card transactions without PIN entry or without signature, due to speed or technological prerequisites, such as contactless payments, road toll payments, etc., the Mandate for execution of payment transactions is given by the use of the Card itself in the manner as required by the respective sales venue, such as e.g. handing in the Card at a sales venue or tapping the Card on the EFT-POS device. In the case of contactless payment, giving the Mandate in this manner is limited only to payment transactions up to the individual and/or total amount of and up to a specific number of successive contactless transactions, in keeping with the applicable regulations;
 - by entering security credentials that a sales venue requires for online purchases of goods and services, and if the respective web shop additionally requires, also by entering the one-time password generated by the existing access device for on-line banking (RBA Internet banking or RBA mobile banking).

- **Section VIII. PAYMENT ORDER**, point 5 Rejecting order execution, is supplemented by the text stating that the Bank can reject/or postpone the payment order execution when, the Bank determines, by applying the relevant regulations, that there is a risk to the security of the payment instrument and/or that there is a probability that it is an unauthorized or fraudulent payment transaction. The criteria and methods by which the Bank assesses such risks, in accordance with the applicable regulations, are continuously reviewed and improved for the purpose of protecting the stability of transactions and security of clients, and therefore the Bank is not obliged to provide or explain such criteria and methods to clients.
- **Section XIII. PAYMENT INSTRUMENTS**, point 2 PROTECTING PAYMENT INSTRUMENTS, item 2.12 was supplemented with added text and now it reads:
The Account holder expressly confirms that they are aware of the fact that the Bank records all telephone conversations conducted with the aim of blocking payment instruments and that, in case of any dispute between the Account holder and the Bank, such recorded conversations may serve as evidence.
- **Section XIV. COMMUNICATIONS**, point 7 has been supplemented and now reads as follows:
The Account holder is aware that telephone conversations with the Contact Center and the Debt Recovery department of the Bank are recorded. The Bank records conversations and stores the recordings for the purpose of providing evidence of action taken in respect of the Account holder's request or inquiry, checking transactions to prevent fraud, blocking of payment instruments, resolving any complaints and/or disputes between the Account holder and the Bank, quality control and service improvement, and for the purpose of fulfilling the legal obligation to keep all records of contacts made, proposed measures to facilitate debt repayment and agreements with consumers who face payment difficulties. By accepting these General Terms and Conditions, the Account holder agrees that any change in contact information communicated through the recorded telephone conversation will be considered a validly received notification of the change, and that the Bank can update the information on the account holder's address, telephone numbers, e-mail addresses, and other contact details based on the recorded telephone conversation and the Bank may use such data to provide the agreed and/or mandatory notifications (including account statements) in one of the mutually agreed ways, and to contact the Account holder for marketing purposes, when valid applicable legal grounds are in place.
- **Section XVII. TERMINATION OF FRAMEWORK AGREEMENT** the provision stating that Bank will close the account only when it determines that all account obligations to the Bank have been settled, has been deleted

If you wish to read the complete General Terms and Conditions and changes thereof, they are available on our web site www.rba.hr/dokumentacija and in our branches.

If you do not agree with the proposed changes, you may terminate the Framework Agreement free of charge effective as of any date, but before the effective date of these changes.

In the event that you do not notify us of the termination of the Framework Agreement by the effective date of these changes, you will be considered as having accepted the changes.

2. Notice of the time period within which we give the first and the second debt notice and cancellation warning

In accordance Article 305 paragraph 1 of the Credit Institutions Act, the Bank is obliged to provide information on an annual basis to its clients about the time period in which we send the first and the second debt notice and the warning of a pending cancellation.

In view of the aforementioned, we hereby inform our clients holding RBA current accounts that we give the following notices in the event of debt past due:

- Notification of due debt within at least 5 days,
- Dunning letter within at least 20 days, and
- Warning of pending cancellation within at least 60 days from the occurrence of the debt past due.

3. Regular Annual Notification on Deposit Insurance Scheme

In keeping with the Deposit Insurance Act, the Bank delivers the Regular Annual Notification on Deposit Insurance Scheme valid and effective in the Republic of Croatia.

BASIC INFORMATION ABOUT THE PROTECTION OF DEPOSIT	
Deposits in Raiffeisenbank Austria d.d. are protected by:	Croatian Deposit Insurance Agency
Limit of protection:	EUR 100,000 per depositor per credit institution.
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are aggregated and the total amount is subject to the limit of EUR 100,000.
If you have a joint account with other person(s):	The limit of EUR 100.000 applies to each depositor separately.
Reimbursement period in case of credit institution's failure/bankruptcy:	Ten working days – in the period from 1 January 2021 to 31 December 2023 Seven working days after January 1, 2024
Currency of reimbursement:	Deposits in foreign currency are calculated in the official currency of the Republic of Croatia at the middle exchange rate of the Croatian National Bank prevailing on the date of the insured event.
Contact:	Croatian Deposit Insurance Agency (Hrvatska agencija za osiguranje depozita) Jurišićeva 1/II, Phone: +385 (1) 48 13 222 Fax: +385 (1) 48 19 107 E-mail: haod@haod.hr
More information:	http://www.haod.hr/
Additional information:	
<p>If a deposit is unavailable because a credit institution is unable to perform its financial obligations, depositors are repaid by the Deposit Guarantee Scheme. This repayment covers up to EUR 100,000 per credit institution. This means that all deposits kept at the same credit institution are aggregated in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 90,000 and a current account with EUR 20,000, he or she will only be repaid EUR 100,000.</p> <p>In case of joint accounts, the EUR 100,000 limit applies to each depositor.</p> <p>However, deposits kept in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, may be aggregated and treated as if made by a single depositor for the purpose of calculating the EUR 100,000 limit. In certain cases deposits which are part of a temporary high balance are protected for an additional EUR 30,000 or up to a total of EUR 130,000, for three months after the amount has been credited or three months from the moment when such deposits become legally transferable. This applies to the following deposits:</p>	

- 1) deposits resulting from the sale of a real property in which the depositor had registered permanent or temporary residence.
- 2) deposits resulting from transactions in connection with life events such as marriage, divorce, retirement, dismissal, redundancy, invalidity, sickness or death, or
- 3) deposits that are based on the payment of insurance benefits or compensation for victims of criminal acts or wrongful conviction.

More information can be obtained under <http://www.haod.hr/>.

Reimbursement

The deposit guarantee scheme is managed by the Croatian Deposit Insurance Agency (Hrvatska agencija za osiguranje depozita), Jurišićeva 1/II, 10000 Zagreb, Hrvatska, Phone: +385 (1) 48 13 222, e-mail: haod@haod.hr, <http://www.haod.hr/>. The Croatian Deposit Insurance Agency will pay out your deposits (up to EUR 100,000 no later than within ten working days, and from January 1, 2024, within seven working days.

Emergency/interim payout: if repayable amount(s) are not available within ten working days or, from 1 January 2024, within seven working days, the Agency shall ensure that depositors have access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a depositor's request. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.haod.hr/>.

Other important information

In general, all retail depositors and businesses are covered by the deposit guarantee scheme. Exceptions for certain deposits are stated on the website of the responsible deposit guarantee scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.

In case of any inquiries, do not hesitate to contact us through our contact channels.

Your RBA