

TRANSACTION FEES FOR PRIVATE INDIVIDUALS

(Applicable as of 1.3.2025.)

1. ACCOUNT MANAGEMENT		
Tariff item mark	Tariff item	Amount
D2.1.	Current Account management	
D2.1.1.	Managing a Current Account with movement <i>The fee is not charged for the Current Account:</i> <ul style="list-style-type: none"> • 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 • 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 	2.00 EUR per month
D2.1.2.	Managing Current Account without movement <i>The fee is not charged for the Current Account:</i> <ul style="list-style-type: none"> • 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 • 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 	2.00 EUR per month
D2.1.3.	Managing pension payment Current Account <i>The fee is not charged for the Current Account:</i> <ul style="list-style-type: none"> • 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 • 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 	1.50 EUR per month
D2.2.	Management of other accounts	
D2.2.1.	Managing Giro Account and a vista Savings Account <i>The fee is not charged for the a vista Savings Account.</i> <i>The fee is not charged for the Giro Account:</i> <ul style="list-style-type: none"> • in a minor's name • blocked due to card loss/theft 	2.00 EUR per month

	<ul style="list-style-type: none"> • to users of RBA Full&Cool, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTUDENT, FlexiSTART, FlexiPREMIUM PLUS, FlexiSPECIJAL and FlexiSPECIJAL PLUS 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 	
D2.2.2.1.	<p>Multi-currency Current Account Management</p> <p>The fee is not charged for the Multi-currency Current Account:</p> <ul style="list-style-type: none"> • in a minor's name • blocked due to card loss/theft • to users of RBA Full&Cool, RBA Start&Go PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiPREMIUM PLUS, FlexiSPECIJAL and FlexiSPECIJAL PLUS 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. 	2.00 EUR per month
D2.2.3.1.	<p>Multi-currency Giro Account Management</p> <p>The fee is not charged for the Multi-currency Giro Account:</p> <ul style="list-style-type: none"> • in a minor's name • blocked due to card loss/theft • to users of RBA Full&Cool, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiPREMIUM PLUS, FlexiSPECIJAL and FlexiSPECIJAL PLUS 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. 	2.00 EUR per month
D2.2.5.	<p>Authorized user on the account</p> <p>The fee is not charged for proxies in:</p> <ul style="list-style-type: none"> • 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 more, which balance would amount to less than the equivalent of 10.00 EUR by collecting the fee. <p>The fee is not charged for account use by authorized user for the accounts included in the RBA Full&Cool, RBA Start&Go,</p>	0.40 EUR per month

	<i>PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS and FlexiSTUDENT packages</i>	
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2. USE OF RBA PACKAGE (package of services)

Tariff item mark	Tariff item	Amount
D2.3.	Use of RBA package	
D2.3.1.	Use of FlexiSTART package	8.00 EUR per month
D2.3.2.	Use of FlexiIDEAL package	7.96 EUR per month
D2.3.3.	Use of FlexiPREMIUM package	11.95 EUR per month
D2.3.4.	Use of FlexiPREMIUM PLUS package	14.60 EUR per month
D2.3.5.	Use of FlexiGOLD package	11.95 EUR per month
D2.3.6.1.	Use of RBA Senior package ⁴	4.00 EUR per month
D2.3.10.	Use of FlexiLINK package	10.62 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} • <i>fee with discount is 11.00 EUR per month</i> 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} • <i>fee with discount is 14.00 EUR per month</i> 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} • <i>fee with discount is 18.00 EUR per month</i> 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

¹RBA 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.

²RBA 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.

³Premium 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.

⁴Packages 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.

3. STANDING ORDER

Tariff item mark	Tariff item	Amount
D5.2.	Standing order execution	
D5.2.2.	Standing order execution to the credit of transaction accounts of business entities at the Bank <i>Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiSPECIJAL, FlexiSPECIJAL PLUS, FlexiIDEAL, FlexiLINK, FlexiGOLD, FlexiPREMIUM PLUS and FlexiPREMIUM packages do not pay the fee if the payment was executed from the Current Account.</i>	0.50 EUR
D5.2.3.	Standing order execution to the credit of transaction accounts outside the Bank	0.50 EUR

4. DIRECT DEBIT (SEPA Direct Debit)

Tariff item mark	Tariff item	Amount
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 <i>Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiSPECIJAL, FlexiSPECIJAL PLUS, FlexiIDEAL, FlexiLINK, FlexiGOLD, FlexiPREMIUM PLUS and FlexiPREMIUM packages do not pay the fee if the payment was executed from the Current Account.</i>	0.50 EUR
D5.4.2.	Execution of SEPA Direct Debit order to the credit of transaction accounts outside the Bank	0.50 EUR

5. PAYMENT TRANSACTIONS AT THE BANK OUTLET

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. From 30.7.2021 the Bank no longer carries out foreign currency (cash) purchase to non-clients of the Bank.

6. NATIONAL CREDIT TRANSFER IN EUR

Tariff item mark	Tariff item	Amount
D11.2.	Payments to the credit of accounts maintained by the Bank	
National credit transfer in EUR into business entity's transaction account held at the Bank: <i>Free of charge for payments into accounts of embassies and British Council.</i>		
D11.2.3.1.	• at the Bank outlet	2.00 EUR
F4.5.2.1.1.	• via <i>On-line</i> banking (RBA internet banking and mobile banking) <i>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.</i>	0.27 EUR
F5.1.2.1.1.	• via TPP (Third Party Provider)*	0.27 EUR

D11.2.5.2.	National credit transfer in EUR based on loans into account held at the Bank, at the Bank outlet <i>(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)</i>	2.00 EUR
D11.2.7.1.	National 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 at other banks within the country	
National credit transfer in EUR to the credit of accounts at other banks:		
D11.3.2.1.	• at the Bank outlet	2.00 EUR
F4.5.3.2.1.	• via <i>On-line</i> banking (RBA internet banking) in favour of accounts of private individuals and business <i>Users of RBA Start&Go, RBA Senior, PremiumSILVER, FlexiSTART, FlexiSTUDENT, FlexiIDEAL, FlexiGOLD, FlexiLINK and FlexiPREMIUM 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, FlexiPREMIUM PLUS, 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.</i>	0.35 EUR
F4.5.3.1.2.1.	• via On-line banking (RBA mobile banking) in favour of accounts of private individuals and business <i>Users of RBA Start&Go, RBA Senior, PremiumSILVER, FlexiSTART, FlexiSTUDENT, FlexiIDEAL, FlexiGOLD, FlexiLINK and FlexiPREMIUM packages pay 50.00% of the original fee (0.17 EUR), if the payment was executed from the Current Account. Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiPREMIUM PLUS, 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.</i>	0.35 EUR
F5.1.3.2.1.	• via TPP (Third Party Provider)* <i>The fee charged for payment orders placed in advance will be the fee effective as on the date of execution the respective order.</i>	0.35 EUR
F4.9.2.	Urgent payment credit transfer in EUR national and abroad via <i>On-line</i> banking (RBA internet banking and mobile banking)	6.64 EUR one-off
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)		

7. NATIONAL CREDIT TRANSFER IN CURRENCIES OTHER THAN EUR

Tariff item mark	Tariff item	Amount
D11.2.	Payments to the credit of accounts maintained by the Bank	

National credit transfer in foreign currencies other than EUR into business entity's transaction account held at the Bank: <i>Free of charge for payments into accounts of embassies and British Council.</i>		
D11.2.3.2.	• at the Bank outlet	2.00 EUR
F4.5.2.1.2.	• via <i>On-line</i> banking (RBA internet banking)	0.27
F5.1.2.1.2.	• via TPP (Third Party Provider)*	0.27 EUR
D11.3.	Payments to the credit of accounts maintained at other banks within the country	
National credit transfer in currencies other than EUR to the credit of accounts at other banks:		
D11.3.2.2.	• at the Bank outlet	2.00 EUR
F4.5.3.2.2.	• via <i>On-line</i> banking (RBA internet banking)	3.90 EUR
F5.1.3.2.2.	• via TPP (Third Party Provider)*	3.90 EUR
*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)		

8. INTERNATIONAL CREDIT TRANSFER IN EUR

Tariff item mark	Tariff item	Amount
D11.4.	Payments to the credit of accounts abroad	
International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA):		
D11.4.1.1.	• at the Bank outlet <i>Free of charge for payments to the credit of H. Stepic CEE Charity Fund.</i>	2.00 EUR
F4.5.4.1.1.	• via <i>On-line</i> banking (RBA internet banking and mobile banking) <i>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.</i>	0.35 EUR
F5.1.4.1.1.	• via TPP (Third Party Provider)*	0.35 EUR
International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR option): <i>Cannot be selected for payments to SEPA countries.**</i>		
D11.4.2.1.	• at the Bank outlet	20.00 EUR
F4.5.4.2.1.	• via <i>On-line</i> banking (RBA internet banking and mobile banking)	8.80 EUR

F5.1.4.2.1.	• via TPP (Third Party Provider)*	8.80 EUR
<p>*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). **Countries within the single SEPA include: EU Member States, Iceland, Liechtenstein, Norway, Switzerland, Andorra, Monaco, San Marino, the Holy See (Vatican City State) and the United Kingdom.</p>		

9. INTERNATIONAL CREDIT TRANSFER IN CURRENCIES OTHER THAN EURO

Tariff item mark	Tariff item	Amount
D11.4.	Payments to the credit of accounts abroad	
International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA):		
D11.4.1.2.	• at the Bank outlet <i>Free of charge for payments to the credit of H. Stepic CEE Charity Fund.</i>	2.00 EUR
F4.5.4.1.2.	• via <i>On-line</i> banking (RBA internet banking and mobile banking)	3.90 EUR
F5.1.4.1.2.	• via TPP (Third Party Provider)*	3.90 EUR
International credit transfer currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR): <i>Cannot be selected for payments to SEPA countries.**</i>		
D11.4.2.2.	• at the Bank outlet	20.00 EUR
F4.5.4.2.2.	• via <i>On-line</i> banking (RBA internet banking and mobile banking)	8.80 EUR
F5.1.4.2.2.	• via TPP (Third Party Provider)*	8.80 EUR
<p>*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). **Countries within the single SEPA include: EU Member States, Iceland, Liechtenstein, Norway, Switzerland, Andorra, Monaco, San Marino, the Holy See (Vatican City State) and the United Kingdom.</p>		

10. COMPLAINTS FOR PAYMENT TRANSACTIONS IN FOREIGN CURRENCY

Tariff item mark	Tariff item	Amount
D11.6.	Complaints in relation to orders in FX payment transactions	26.54 EUR

11. OTHER SERVICES

Tariff item mark	Tariff item	Amount
D13.6.	Issuance of various certificates, verified certificates, document photocopies or copies, etc.	5.31 EUR per certificate /verified certificate/ document (VAT included in the amount)
D13.7.	Printout of account turnover/inflow/account balance/swift certificate in the outlet	0.66 EUR per page
D13.9.	Cancelation of pre-announced cash disbursement <i>(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)</i>	
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)	
D13.10.3.	Coin processing for euro coin cash payments, in an amount over 15.00 EUR* <i>(the fee is not charged for payments to minors' accounts)</i>	2.50%
D13.10.4.	Coin processing for euro coin cash withdrawals, in an amount over 15.00 EUR* <i>(the fee is not charged for payments to minors' accounts)</i>	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
<p><i>*The amount free of charge is defined per client and/or account per day. As of 20.08.2018 the Bank no longer accepts banknotes for incasso 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.</i></p>		

12. SAFE DEPOSIT BOX

A safe deposit box can be rented for a minimum period of one year. The safe box rent fee is charged annually, in advance. The safe box rent fee depends on the safe box type and location (fee amount includes VAT). The list of retail outlets by categories is available on www.rba.hr and at the Bank retail outlets.

Tariff item mark	Tariff item	Amount		
		Retail Outlet Category		
D15.1.	Safe Deposit Box Category	I	II	III
D15.1.1. D15.2.1. D15.3.1.	Sef A (10.000 cm3)	EUR 96.00	EUR 96.00	EUR 96.00
D15.1.2. D15.2.2. D15.3.2.	Sef B (10.000-20.000 cm3)	EUR 156.00	EUR 156.00	EUR 156.00
D15.1.3. D15.2.3. D15.3.3.	Sef C (20.000-40.000 cm3)	EUR 191.00	EUR 191.00	EUR 191.00
D15.1.4. D15.2.4. D15.3.4.	Sef D (100.000-140.000 cm3)	EUR 240.00	EUR 240.00	EUR 240.00
D15.4.	Boxes for Savings Books	23.89 EUR (VAT included in the amount)		
D15.5.	Lost key fee			
D15.5.1.	Lost key fee for safe deposit box	16.59 EUR and actual cost (VAT included in the amount)		
D15.5.2.	Lost key fee for Savings Book boxes	16.59 EUR and actual cost (VAT included in the amount)		

RBA DIREKT SERVICES

1. ON-LINE BANKING (RBA internet banking)		
Tariff item mark	Tariff item	Amount
F4.4.	On-line banking (RBA internet banking) <i>using CAP card reader or Token authentication device.</i>	
F4.4.1.	On-line banking (RBA internet banking) service admission fee	
F4.4.1.1.	Admission fee for arranging <i>On-line banking</i> (RBA internet banking) <i>Free of charge for users of RBA packages, Premium packages and Main Account and Special Main Account packages.</i> <i>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.</i>	3.98 EUR one-off
F4.4.2.	Service Fee	
F4.4.2.1.	Service monthly fee for <i>On-line banking</i> (RBA internet banking) <i>In case of using to different devices, the fee is charged doubly, 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, who are not charged for the fee.</i> <i>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.</i>	1.19 EUR per month
2. ON-LINE BANKING (RBA mobile banking)		
Tariff item mark	Tariff item	Amount
F4.3.5.	On-line banking (RBA mobile banking) <i>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)</i>	
F4.3.5.2.	Monthly fee for <i>On-line banking</i> (RBA mobile banking) <i>Free of charge for users of RBA packages, Premium packages and Main Account and Special Main Account packages.</i> <i>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.</i> <i>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.</i>	1.46 EUR per month
3. RBA mDIREKT (SMS banking)		
Tariff item mark	Tariff item	Amount
F4.3.1.	mDIREKT Account balance	
F4.3.1.2.	Monthly fee for mDIREKT Account balance service	0.66 EUR monthly per GSM number

	<i>The RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiIDEAL, FlexiLINK, FlexiGOLD, FlexiPREMIUM and FlexiPREMIUM PLUS package holders do not pay the fee.</i>	
F4.3.4.	mDIREKT Credit cards	
F4.3.4.2.	Monthly fee for mDIREKT Credit cards service <i>The RBA Full&Cool, RBA Senior, PremiumGOLD, PremiumPLATINUM, FlexiSTUDENT, FlexiSPECIJAL, FlexiSPECIJAL PLUS, FlexiIDEAL, FlexiLINK, FlexiGOLD, FlexiPREMIUM and FlexiPREMIUM PLUS package holders and credit cardholders who have Visa Gold PLUS and Visa Platinum PLUS contracted service do not pay the fee.</i>	0.40 EUR per credit card

4. DEVICE FEES

Tariff item mark	Tariff item	Amount
F4.7.6.	Issuance of card reader <i> Holders of the Special Main Account package are not charged the fee for first issuance of CAP card reader.</i>	28.00 EUR one-off

5. RBA eBROKER

Tariff item mark	Tariff item	Amount
F4.8.2.	Monthly fee for eBroker service <i>Users of Premium package do not pay the fee.</i>	1.33 EUR

CARD TRANSACTION

1. ISSUANCE OF DEBIT CARDS

Tariff item mark	Tariff item	Amount
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 as well as users of the Main Account and the Special Main Account packages are not charged the fee for the first issuance of the main Current Account card. Users of the RBA packages Full&Cool, RBA Start&Go, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiSPECIJAL, FlexiSPECIJAL PLUS, FlexiPREMIUM PLUS, are not charged the fee for the first issuance of the main Multi-currency Current Account card.	3,32 EUR (for first issuance)
F2.7.1.2.	Issuing additional debit card to a person authorized under the account The RBA Full&Cool, RBA Start&Go, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiSPECIJAL, FlexiSPECIJAL PLUS, FlexiIDEAL, FlexiLINK, FlexiGOLD, FlexiPREMIUM PLUS and FlexiPREMIUM package users do not pay the fee for the first issuance for additional authorized user debit card for Current Account. The RBA Full&Cool, RBA Start&Go, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiSPECIJAL, FlexiSPECIJAL PLUS and FlexiPREMIUM PLUS package users do not pay the issuance fee for additional authorized user debit card for Multi-currency Account.	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

2. CASH WITHDRAWAL WITH DEBIT CARD

Tariff item mark	Tariff item	Amount
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

3. CASH WITHDRAWAL WITH CREDIT CARD

Tariff item mark	Tariff item	Amount
F2.3.2.	Cash withdrawals with credit card: (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

8. OTHER FEES FOR CREDIT CARD

Tariff item mark	Tariff item	Amount
F2.3.5.2.	Other fees – credit cards	
F2.3.5.2.1.	Credit card replacement 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	13.27 EUR annually

	(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.	
F2.3.5.4.9.	<p>Visa Platinum PLUS main 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. <i>Without fee for the first year if service is not cancelled minimum 2 years.</i> <i>The FlexiPREMIUM PLUS, FlexiSPECIJAL PLUS and PremiumPLATINUM package holders do not pay the annual fee for the main Visa Platinum PLUS credit card user.</i></p>	119.45 EUR annually
F2.3.5.4.10.	<p>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.</p>	79.63 EUR annually
F2.3.5.4.11.	<p>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.</p>	53.09 EUR annually
F2.3.5.4.12.	<p>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.</p>	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

FEES OF THE RAIFFEISEN BUILDING SOCIETY PRODUCTS – HOUSING SAVINGS

1. HOUSING SAVINGS		
Tariff item mark	Tariff item	Amount
K1.2.	Maintaining a housing savings account	
K1.2.4.	Maintaining a housing savings account	0,66 EUR monthly

SPECIFIC CHARACTERISTICS OF FEE CALCULATION AND COLLECTION BY BUSINESS FIELDS RETAIL BANKING FEES

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.

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

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.

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:

- 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 is charged if there is available balance in the account for the full amount of the fee, regardless of whether there is actual movement in the account or not.

- *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 the 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.

RBA package monthly management fee

The RBA package management fee is calculated at the beginning of the month, in arrears, for all Current Accounts 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.

The fee for operating the account by authorized user

Fee for managing 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.

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 Multi-currency Current Account in which the EUR balance shall be made to overrun.

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.

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.

Excerpts from the Decision on Service Fees are available on: www.rba.hr, RBA business network and RBA INFO phone 072 62 62 62.

Applicable as of 1.3.2025.