

Details of Changes to the General Terms and Conditions for PI Payment Accounts to be implemented as of 21/09/2020

We notify all our Clients, Payment Account Holders, that as of 21/09/2020 new General Terms and Conditions for PI Payment Accounts (hereinafter: General Terms and Conditions) shall come into force.

The General Terms and Conditions valid and in effect as of 21/09/2020 as well as the Details of Changes are available on the official website of the Bank www.rba.hr and in the Bank's branches.

The changes and amendments to the General Terms and Conditions include as follows:

- In the case when the Bank, upon expiry of overdraft use, allows the Account Holder a gradual overdraft reduction, or repayment of the difference between the currently valid and the reduced or terminated new amount of the tacitly accepted overdraft, more detailed clarification is provided stating that the gradual overdraft reduction shall not be considered a new overdraft approval, and that, therefore, the regular interest for tacitly accepted overdraft shall not be changed throughout the duration of the gradual overdraft reduction.
The above is defined in Section IV. TACITLY ACCEPTED OVERDRAFT IN CURRENT ACCOUNT, items 6, 8 and 10.
- The text on implementation of the scoring model for determining the overdraft amount placed at the disposal to the Account Holder, in Section IV. TACITLY ACCEPTED OVERDRAFT IN CURRENT ACCOUNT, item 2 was removed.
- With reference to cash deposit transactions at ATMs, it was defined precisely that the down-payment can be made only into the kuna Payment Account for which the Client is authorised to manage assets, provided that the respective account has not been blocked.
The above is prescribed in Section VIII. PAYMENT ORDER, item 4 Payment Order Execution, sub-item 4.9.
- In the case of an unsuccessful delivery of two Account Statements in a row to the Account Holder who agreed delivery of the statements by post or e-mail to a defined address with the Bank, the Bank can make the Account Statement available at the Bank's branches, at least once a month.
The above is prescribed in Section XII. REPORTING, item 8.
- If, for their FCY Account, the Account Holder requested issuance of a Debit Card in the currency EUR and/or USD, they can dispose of assets in the FCY Account for which it was issued and only in the currency in which the Debit Card was issued.
The above is prescribed in Section XIII. PAYMENT INSTRUMENTS, item 1 Issuance of Payment Instruments, sub-items 1.1.8. and 1.1.9.
- As a rule, a Debit Card is issued for a validity period of three years. If the Account Holder's Account is blocked at the moment of the Debit Card expiry, the Debit Card will be renewed after Account activation.
The above is prescribed in Section XIII. PAYMENT INSTRUMENTS, item 1 Issuance of Payment Instruments, sub-item 1.1.1.
- Considering that the Bank no longer issues cheques, the items defining procedure in cheque misuse due to loss/theft were deleted.
The mentioned items were deleted from Section XV. LOSS, THEFT AND DAMAGE TO OTHER INSTRUMENTS FOR DISPOSING OF ASSETS IN THE ACCOUNT.

Yours sincerely,

RBA