

TRANSACTION FEES FOR PRIVATE INDIVIDUALS

(Applicable as of 1.4.2024)

1. PAYMENT ACCOUNT OPENING

(Current Account, Multi-currency Current Account, Multi-currency Giro Account, Savings Book, a vista Savings Account)

Tariff item mark	Tariff item	Amount
D1.2.	Opening a vista Savings Account Since 26.4.2021 contracting of a vista Savings Account is not possible.	2.65 EUR
D1.3.	Opening of other accounts	free of charge
D1.4.	Contracting Letter of authorization for payment accounts	free of charge

2. ACCOUNT MANAGEMENT

Tariff item mark	Tariff item	Amount
D2.1.	Current Account management	
D2.1.1.	Managing a Current Account with movement ¹ <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 ¹ <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 ¹ <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
D2.1.5.	Managing special purpose account	free of charge

¹In the promotional period until 29/4/2024, clients who open the Current Account through a digital channel via the online RBA Current Account application form, do not pay the fee for using the RBA Current Account fee for 6 months.

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 • to users of RBA Full&Cool, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTUDENT, FlexiSTART, FlexiPREMIUM PLUS, FlexiSPECIAL and FlexiSPECIAL 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 	2.00 EUR per month
D2.2.2.1.	Multi-currency Current Account Management <i>The fee is not charged for the Multi-currency Current Account:</i> <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, FlexiSPECIAL and FlexiSPECIAL 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.	Multi-currency Giro Account Management <i>The fee is not charged for the Multi-currency Giro Account:</i> <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, FlexiSPECIAL and FlexiSPECIAL 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
D2.2.4.	Savings Book Management	free of charge
D2.2.5.	Authorized user on the account <i>The fee is not charged for proxies in:</i> <ul style="list-style-type: none"> • a vista Savings Account • Savings Book • 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. <i>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,</i>	0.40 EUR per month

	<i>FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS and FlexiSTUDENT packages</i>	
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3. 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	7.00 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	4.00 EUR per month
D2.3.8.	Use of FlexiSTUDENT package	free of charge
D2.3.10.	Use of FlexiLINK package	10.62 EUR per month
D2.3.11.	Use of RBA Full&Cool package²	
D2.3.11.1.1.	Use of RBA Full&Cool DZO package²	10.00 EUR per month
D2.3.11.2.1.	Use of RBA Full&Cool ASISTENCIJA package²	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 package³	7.00 EUR per month
D2.3.16.	Use of RBA Young&Free package	free of charge
D2.4.	Use of other account packages	
D2.4.1.	Use of the Main Account package	1.19 EUR per month
D2.4.2.	Use of the Special Main Account package	free of charge
D2.5.	Use of Premium package (service package)⁴	
D2.5.1.	Use of PremiumSILVER package – basic fee 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 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 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

²RBA Full&Cool package

In the promotional period until 30 June 2024, 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.

³RBA Start&Go package

In the promotional period until 29 April 2024, customers who open a current account through a digital channel and contract the RBA Start&Go package by an online application for the RBA Start&Go package, pay no fee for use of the RBA Start&Go package for 6 months.

⁴Premium 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. CLOSING OF PAYMENT ACCOUNT AND RBA PACKAGE

Tariff item mark	Tariff item	Amount
D3.1.	Closing of Savings Book	free of charge
D3.2.	Closing other accounts	free of charge
D3.4.	Closing RBA packages (service package)	free of charge
D3.7.	Closing Premium packages (service package)	free of charge

5. STANDING ORDER

Tariff item mark	Tariff item	Amount
D5.1.	Arranging standing order	free of charge
D5.2.	Standing order execution	
D5.2.1.	Standing order execution to the credit of retail accounts at the Bank	free of charge
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, FlexiSPECIAL, FlexiSPECIAL 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% of the amount, min 0.27 EUR, max 2.65 EUR
D5.2.3.	Standing order execution to the credit of transaction accounts outside the Bank	0.25% of the amount, min. 0.40 EUR, maks. 6.64 EUR
D5.3.	Standing order closing	free of charge

6. 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, FlexiSPECIAL, FlexiSPECIAL 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% of the amount, min 0.27 EUR, max 2.65 EUR
D5.4.2.	Execution of SEPA Direct Debit order to the credit of transaction accounts outside the Bank	0.25% of the amount, min. 0.40 EUR, maks. 6.64 EUR
D5.5.	Non-execution of SEPA Direct Debit order <i>Fee is charged when account holder fails to ensure account coverage for execution of SEPA Direct Debit order. Holders of the Main Account and the Special Main Account packages are not charged the fee for non-execution of SEPA Direct Debit order.</i>	0.66 EUR per order
D5.6.	Rejection of authorized SEPA Direct Debit order	3.32 EUR per order
D5.7.	Refund for executed authorized SEPA Direct Debit order	3.32 EUR per order
D5.8.	Obtaining copy of SEPA Direct Debit Mandate	6.64 EUR per delivered mandate

	<i>Fee is charged when account holder requests that a copy of mandate issued to creditor (payee) should be obtained.</i>	
D5.9.	SEPA Direct Debit restriction entry and update <i>Relating to general restrictions on SEPA Direct Debit order execution, blacklisted and whitelisted entries, restricted list entries relating to amount and/or frequency of execution.</i>	3.32 EUR per template
D5.10.	Cost of disputed SEPA Direct Debit order without grounds <i>Fee is charged when account holder request without grounds a refund in respect of an authorized SEPA Direct Debit order more than 8 weeks from the execution date.</i>	6.64 EUR per order

7. REPORTING

Tariff item mark	Tariff item	Amount
D6.1.	Information on account balance and turnover under payment accounts	
D6.1.1.	Monthly payment account statement	free of charge
D6.1.2.	Additional payment account statement	1.33 EUR per statement
D6.2.	The Statement on Fees for payment account (SOF)	free of charge

8. OVERDRAFT

Tariff item mark	Tariff item	Amount
D8.1.	Approval of credit in Current Account	free of charge
D8.2.	Change of Current Account overdraft	free of charge
D8.3.	Contracting installment debt repayment in the Current Account	free of charge

9. NOTICES AND REMINDERS OF UNAUTHORIZED ACCOUNT OVERDRAFT

Tariff item mark	Tariff item	Amount
D9.1.	Notice	free of charge
D9.2.	Reminder	free of charge
D9.3.	Reminder prior to lawsuit	free of charge
D9.4.	Cancellation of a payment account agreement	free of charge

10. ACCOUNT BLOCKAGE – based on court order

Tariff item mark	Tariff item	Amount
D10.1.	Execution	
D10.1.1.	Order for execution of payment request - internal	free of charge
D10.1.2.	Order for execution of payment request - external	free of charge

11. PAYMENT TRANSACTIONS AT THE BANK OUTLET

Tariff item mark	Tariff item	Amount
D11.	Deposits/withdrawals under accounts maintained by the Bank in the same currency	
D11.1.1.	Payments to PI payment accounts and PI Term Deposits held at the Bank, at the Bank outlet	free of charge
D11.1.2.	Disbursements from PI payment accounts	free of charge
The Bank does not execute foreign currency cash payments of international remittances without an account/savings book.		
As of 1.5.2020 the Bank no longer accepts foreign cheques for purchase and collection.		

12. BANK ACCOUNT CURRENCY CONVERSIONS

Tariff item mark	Tariff item	Amount
D4.1.	Foreign currency conversion upon withdrawal/deposit/with transfer to payment account at the Bank/upon making a payment within the country/abroad	free of charge
D4.2.	Deposit or transfer in foreign currency by conversion from the euro	free of charge
D4.3.	Withdrawal or transfer in the euro by conversion from foreign currencies	free of charge

13. NATIONAL CREDIT TRANSFER IN EUR

Tariff item mark	Tariff item	Amount
D11.1.	Payments to PI payment accounts	
National credit transfer in EUR to PI payment accounts and PI Term Deposits held at the Bank:		
D11.1.3. D11.1.3.2.	• at the Bank outlet	free of charge
F4.5.1.2.	• via On-line banking (RBA internet banking and mobile banking)	free of charge
F5.1.1.2.	• via TPP (Third Party Provider)*	free of charge
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	1.30%, min 1.59 EUR max 17.25 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, FlexiSPECIAL and FlexiSPECIAL 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>	1.30%, min 1.59 EUR max 17.25 EUR
D11.2.7.1.	National credit transfer in EUR into transaction account UNIQA insurance held at the Bank, at the Bank outlet	0.65% of the amount, min 0.80 EUR, max 8.63 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	1.30%, min 1.59 EUR max 17.25 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 (0.175%, min. 0.13 EUR, max. 1.33 EUR), if the payment was executed from the Current Account. Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiPREMIUM PLUS, FlexiSPECIAL and FlexiSPECIAL 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%, min 0.27 EUR, max 2.65 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 (0.175%,</i>	0.35%, min 0.27 EUR, max 2.65 EUR

	<i>min. 0.13 EUR, max. 1.33 EUR), if the payment was executed from the Current Account.</i> <i>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.</i> <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>	
F4.5.3.1.3.1.	<ul style="list-style-type: none"> via On-line banking (RBA mobile banking) using KlikPay service <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> 	0.00 EUR
F5.1.3.2.1.	<ul style="list-style-type: none"> 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%, min 0.27 EUR, max 2.65 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)		

14. NATIONAL CREDIT TRANSFER IN CURRENCIES OTHER THAN EUR

Tariff item mark	Tariff item	Amount
D11.1.	Payments to PI payment accounts	
National credit transfer in currencies other than EUR to PI payment accounts and PI Term Deposits held at the Bank:		
D11.1.3.3.	<ul style="list-style-type: none"> at the Bank outlet 	free of charge
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.	<ul style="list-style-type: none"> at the Bank outlet 	1.30%, min 1.59 EUR max 17.25 EUR
F4.5.2.1.2.	<ul style="list-style-type: none"> via <i>On-line</i> banking (RBA internet banking) 	0.15%, min 1.06 EUR, max 5.31 EUR
F5.1.2.1.2.	<ul style="list-style-type: none"> via TPP (Third Party Provider)* 	0.15%, min 1.06 EUR, max 5.31 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.	<ul style="list-style-type: none"> at the Bank outlet 	0.35%, min 9.95 EUR, max 39.82 EUR
F4.5.3.2.2.	<ul style="list-style-type: none"> via <i>On-line</i> banking (RBA internet banking) 	0.25%, min 9.95 EUR, max 39.82 EUR
F5.1.3.2.2.	<ul style="list-style-type: none"> via TPP (Third Party Provider)* 	0.25%, min 9.95 EUR, max 39.82 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)		

15. 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.	<ul style="list-style-type: none"> at the Bank outlet <i>Free of charge for payments to the credit of H. Stepic CEE Charity Fund.</i> 	1.30%, min 1.59 EUR max 17.25 EUR
F4.5.4.1.1.	<ul style="list-style-type: none"> 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 (0.175%, min. 0.13 EUR, max. 1.33 EUR), if the payment was executed from the Current Account.</i> <i>Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiSPECIAL and FlexiSPECIAL PLUS packages do not pay the fee if the payment was executed from the Current Account.</i> <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%, min 0.27 EUR, max 2.65 EUR
F5.1.4.1.1.	<ul style="list-style-type: none"> via TPP (Third Party Provider)* 	0.35%, min 0.27 EUR, max 2.65 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.	<ul style="list-style-type: none"> at the Bank outlet 	0.50%, min 19.91 EUR, max 66.36 EUR
F4.5.4.2.1.	<ul style="list-style-type: none"> via <i>On-line</i> banking (RBA internet banking and mobile banking) 	0.35%, min 19.91 EUR, max 66.36 EUR
F5.1.4.2.1.	<ul style="list-style-type: none"> via TPP (Third Party Provider)* 	0.35%, min 19.91 EUR, max 66.36 EUR
D11.4.3.	Refund of foreign pensions	
D11.4.3.1.	Refund of foreign pensions in EUR	free of charge
*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.		

16. 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.	<ul style="list-style-type: none"> at the Bank outlet <i>Free of charge for payments to the credit of H. Stepic CEE Charity Fund.</i> 	0.35%, min 9.95 EUR, max 39.82 EUR
F4.5.4.1.2.	<ul style="list-style-type: none"> via <i>On-line</i> banking (RBA internet banking and mobile banking) 	0.25%, min 9.95 EUR, max 39.82 EUR
F5.1.4.1.2.	<ul style="list-style-type: none"> via TPP (Third Party Provider)* 	0.25%, min 9.95 EUR, max 39.82 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.	<ul style="list-style-type: none"> at the Bank outlet 	0.50%, min 19.91 EUR, max 66.36 EUR
F4.5.4.2.2.	<ul style="list-style-type: none"> via <i>On-line</i> banking (RBA internet banking and mobile banking) 	0.35%, min 19.91 EUR, max 66.36 EUR
F5.1.4.2.2.	<ul style="list-style-type: none"> via TPP (Third Party Provider)* 	0.35%, min 19.91 EUR,

		max 66.36 EUR
D11.4.3.	Refund of foreign pensions	
D11.4.3.2.	Refund of foreign pensions in currencies other than 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).		
**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.		

17. 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

18. INTERNATIONAL INFLOWS

Tariff item mark	Tariff item	Amount
D11.7.	International inflows (Processing foreign remittances)	free of charge

19. FOREIGN CURRENCY (CASH) TRADING/EXCHANGE

Tariff item mark	Tariff item	Amount
D12.1.	Foreign currency (cash) purchase <i>(From 30.7.2021 the Bank no longer carries out foreign currency (cash) purchase to non-clients of the Bank)</i>	free of charge
D12.2.	Foreign currency (cash) sale to domestic private individuals	free of charge
D12.3.	Foreign currency (cash) sale to foreign private individuals	free of charge

20. OTHER SERVICES

Tariff item mark	Tariff item	Amount
D13.4.	Payment account card replacement (Current Account, Multi-currency Current Account, Multi-currency Giro Account, a vista Savings Account)	
D13.4.1.	Payment account card replacement in case of loss/theft or due to damage or first and/or last name change (if on behalf of minors, free of charge)	2.65 EUR
D13.4.2.	Payment account card replacement in case of loss/theft, including account blockade (if on behalf of minors, free of charge)	2.65 EUR
D13.4.3.	Payment account card replacement due to error or at the Bank's request	free of charge
D13.5.	Savings Book replacement	
D13.5.1	Savings Book replacement in case of loss/theft or due to damage or first and/or last name change (if on behalf of minors, free of charge)	6.64 EUR
D13.5.2.	Savings Book replacement in case of loss/theft, including account blockade	6.64 EUR
D13.5.3.	Savings Book replacement due to error or at the Bank's request	free of charge
D13.5.4.	Regular replacement of fully completed Savings Book	6.64 EUR
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.	Cancellation 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.	Cancellation 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)	
D13.10.1.	Coin processing for cash payments or buy out of valid FX coins, in an amount exceeding the countervalue of EUR 20.00* <i>The Bank does not accept foreign currency coins.</i>	Free of charge
D13.10.2.	Coin processing in cash withdrawal/sale of foreign currency coins in the amount equivalent to more than EUR 20.00* <i>The Bank does not disburse foreign currency coins.</i>	Free of charge
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	132.72 EUR
D13.12.	Execution of inheritance ruling	free of charge
D13.13.	Account transfer fee	free of charge
D13.14.	Fee for cancellation of account transfer service	6.64 EUR one-off per request
D13.15.	Sending notification on inability to close an account due to unsettled liabilities, and after a placed account transfer request	free of charge
D13.16.	Sending notification on inability to execute requested actions due to unsettled liabilities for facilitating cross-border payment account opening	free of charge
<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.</i>		

21. SAVINGS-DEPOSIT TRANSACTIONS

Tariff item mark	Tariff item	Amount
D14.1.	Termination of non-purpose term savings deposit contract ahead of first maturity	
D14.1.1.	Termination of non-purpose term savings deposit contract ahead of first maturity <ul style="list-style-type: none"> • if rolling over less than 50% of the amount or withdrawing total amount of terminated non-purpose term savings deposit • if rolling over at least 50% of terminated non-purpose term savings deposit 	13.27 EUR 6.64 EUR
D14.2.	Termination of non-purpose term savings deposit contract, with an approved a vista interest	free of charge
D14.3.	Termination of special-purpose guarantee term deposit contract <i>(except for early termination of the guarantee deposit on the mortgage loan repayment)</i>	free of charge

22. 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 72.33	EUR 59.73	EUR 39.81
D15.1.2. D15.2.2. D15.3.2.	Sef B (10.000-20.000 cm3)	EUR 108.16	EUR 79.63	EUR 60.39
D15.1.3. D15.2.3. D15.3.3.	Sef C (20.000-40.000 cm3)	EUR 142.01	EUR 114.81	EUR 79.63
D15.1.4. D15.2.4. D15.3.4.	Sef D (100.000-140.000 cm3)	EUR 278.71	EUR 225.63	EUR 165.90
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)
D15.6.	Reminders to renters of safe deposit box/Savings Book box			
D15.6.1.	Notice (renters of safe deposit box/Savings Book box)			free of charge
D15.6.2.	Reminder (renters of safe deposit box/Savings Book box)			free of charge
D15.6.3.	Reminder prior to lawsuit (renters of safe deposit box/Savings Book box)			free of charge

23. BANK INTERNAL DEPOTS

Tariff item mark	Tariff item	Amount
D16.1.	Open Bank internal depots	
D16.1.1.	Open Bank internal depots safekeeping	free of charge
D16.1.2.	Open Bank internal depots safekeeping and management	free of charge

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 On-line banking (RBA internet banking) <i>Free of charge for users of RBA packages, Premium packages and Main Account and Special Main Account packages. 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 On-line banking (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,</i>	1.19 EUR per month

	<p><i>Premium packages and Main Account and Special Main Account packages, who are not charged for the fee.</i></p> <p><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></p>	
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2. ON-LINE BANKING (RBA mobile banking)

Tariff item mark	Tariff item	Amount
F4.3.5.	<p>On-line banking (RBA mobile banking)</p> <p><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></p>	
F4.3.5.1.	Admission fee for arranging On-line banking (RBA mobile banking)	free of charge
F4.3.5.2.	<p>Monthly fee for On-line banking (RBA mobile banking)</p> <p><i>Free of charge for users of RBA packages, Premium packages and Main Account and Special Main Account packages.</i></p> <p><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></p>	1.46 EUR per month

3. RBA mDIREKT (SMS banking)

Tariff item mark	Tariff item	Amount
F4.3.1.	mDIREKT Account balance	
F4.3.1.1.	Admission fee for arranging mDIREKT Account balance service	free of charge
F4.3.1.2.	<p>Monthly fee for mDIREKT Account balance service</p> <p><i>The RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiIDEAL, FlexiLINK, FlexiGOLD, FlexiPREMIUM and FlexiPREMIUM PLUS package holders do not pay the fee.</i></p>	0.66 EUR monthly per GSM number
F4.3.4.	mDIREKT Credit cards	
F4.3.4.1.	Admission fee for arranging mDIREKT Credit cards service	free of charge
F4.3.4.2.	<p>Monthly fee for mDIREKT Credit cards service</p> <p><i>The RBA Full&Cool, RBA Senior, PremiumGOLD, PremiumPLATINUM, FlexiSTUDENT, FlexiSPECIAL, FlexiSPECIAL 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></p>	0.40 EUR per credit card

4. SERVICE CANCELLATION

Tariff item mark	Tariff item	Amount
F4.6.1.	Service cancellation by user without return of device	free of charge
F4.6.2.	Service cancellation by the Bank without return of device	free of charge
F4.6.3.	Service blockage at the Bank's request	free of charge

5. DEVICE FEES

Tariff item mark	Tariff item	Amount
F4.7.1.	Issuance of additional or new device due to loss/theft or damage caused by user – takeover at RBA outlet	15.93 EUR one-off
F4.7.2.	Issuance of additional or new device due to loss/theft or damage caused by user – delivery to home address	19.91 EUR one-off
F4.7.3.	Issuance of mToken	free of charge

F4.7.4.	Reissuance of mToken due to loss of PIN or loss/theft of mobile phone or locking of mToken	free of charge
F4.7.5.	Replacement of device due to error or at the Bank's request	free of charge
F4.7.6.	First 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>	13.27 EUR one-off

6. RBA eBROKER

Tariff item mark	Tariff item	Amount
F4.8.1.	Admission fee for arranging eBroker service	free of charge
F4.8.2.	Monthly fee for eBroker service <i>Users of Premium package do not pay the fee.</i>	1.33 EUR

7. RAICONNECT*

Tariff item mark	Tariff item	Amount
F6.1.	Admission fee for arranging RaiConnect service	free of charge
F6.2.	Monthly fee for RaiConnect service	free of charge

*a precondition for arrangement of the service RaiConnect is a previous arrangement of RBA package

INVESTMENT ADVISORY

INVESTMENT ADVISORY

Tariff item mark	Tariff item	Amount
F7.1.	Investment advisory service for Premium banking customers	free of charge
F7.2.	Investment advisory service for FWR Private banking customers	free of charge

CARD TRANSACTION

1. ISSUANCE OF DEBIT CARDS

Tariff item mark	Tariff item	Amount
F2.1.	Debit card under Current Account	
F2.1.1.	Current Account debit card issuance	
F2.1.1.1.	Primary Current Account debit card issuance <i>Holders of the RBA package as well as holders of the Main Account and the Special Main Account packages are not charged the fee for the first issuance of the primary account card.</i>	3.32 EUR (for first issuance)
F2.1.1.2.	Additional Current Account debit card issuance to a person authorized under the account <i>The RBA Full&Cool, RBA Start&Go, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiSPECIJAL, FlexiSPECIJAL PLUS, FlexiIDEAL, FlexiLINK, FlexiGOLD, FlexiPREMIUM PLUS and FlexiPREMIUM package holders do not pay the fee for account card issuance.</i>	3.32 EUR (for first issuance)
F2.1.1.3.	Second main or second additional Current Account debit card issuance	6.64 EUR one-off
F2.1.1.4.	Annual fee for Current Account debit cards	free of charge
F2.1.1.5.	Closing of Current Account debit card	free of charge
F2.1.1.6.	Instant issuing of Current Account debit card	2.65 EUR one-off
F2.2.	Debit card under Multi-currency Current Account	
F2.2.1.	Issuance of debit card under Multi-currency Current Account	
F2.2.1.1.1.	Main Multi-currency Current Account debit card issuance <i>The fee is not charged for the first issuance of the primary card to users of the RBA Full&Cool, RBA Start&Go, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiSPECIJAL, FlexiSPECIJAL PLUS and FlexiPREMIUM PLUS packages.</i>	3.32 EUR (for first issuance)

F2.2.1.2.1.	Additional Multi-currency Current Account card issuance to a person authorized under the account <i>Users of RBA Full&Cool, RBA Start&Go, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiSPECIJAL, FlexiSPECIJAL PLUS and FlexiPREMIUM PLUS packages do not pay the issuance fee for additional authorized user debit card.</i>	3.32 EUR (for first issuance)
F2.2.1.3.1.	Second main or second additional Multi-currency Current Account debit card issuance	6.64 EUR one-off

2. CASH WITHDRAWAL WITH DEBIT CARD		
Tariff item mark	Tariff item	Amount
F2.1.	Debit card under Current Account	
F2.1.7.	Cash withdrawal with Current Account 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)	
F2.1.7.1.	Cash withdrawal with Current Account debit card at the Bank's ATMs	free of charge
F2.1.7.2.	Cash withdrawal with Current Account debit card at other banks' ATMs within the country	1.50%, min. 4.00 EUR
F2.1.7.3.	Cash withdrawal with Current Account debit card at ATMs abroad	1.50%, min. 4.00 EUR
F2.1.7.4.	Cash withdrawal with Current Account debit card at other banks' EFT POS in the country and Croatian Post	not applicable
F2.1.7.5.	Cash withdrawal with Current Account debit card at EFT POS abroad	1.50%, min. 3.32 EUR
F2.1.7.6.	Cash withdrawal with Current Account debit card at the Bank's EFT POS	1.50%, min. 3.32 EUR
F2.2.	Multi-currency Current Account debit card	
F2.2.7.	Cash withdrawal with Multi-currency Current Account 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 or the countervalue of a currency in the Multi-currency Current Account)	
F2.2.7.1.	Cash withdrawals with Multi-currency Current Account debit card at the Bank's ATMs	
F2.2.7.1.1.	Cash withdrawals with Multi-currency Current Account debit card at the Bank's ATMs - EUR card in EUR	free of charge
F2.2.7.1.2.	Cash withdrawals with Multi-currency Current Account debit card at the Bank's ATMs - USD card in USD	free of charge
F2.2.7.2.	Cash withdrawals with Multi-currency Current Account debit card at other banks' ATMs within the country	
F2.2.7.2.1.1.	Cash withdrawals with Multi-currency Current Account debit card at other banks' ATMs within the country - EUR card in EUR	1.50%, min 4.00 EUR
F2.2.7.2.2.1.	Cash withdrawals with Multi-currency Current Account debit card at other banks' ATMs within the country - USD card in USD	1.50%, min 4.30 USD
F2.2.7.3.	Cash withdrawals with Multi-currency Current Account debit card at ATMs abroad	
F2.2.7.3.1.1.	Cash withdrawals with Multi-currency Current Account debit card at ATMs abroad - EUR card in EUR	1.50%, min 4.00 EUR
F2.2.7.3.2.1.	Cash withdrawals with Multi-currency Current Account debit card at ATMs abroad - USD card in USD	1.50%, min 4.30 USD
F2.2.7.4.	Cash withdrawals with Multi-currency Current Account debit card at the Banks EFT POS	
F2.2.7.4.1.	Cash withdrawals with Multi-currency Current Account debit card at the Banks EFT POS - EUR card in EUR	not applicable
F2.2.7.4.2.	Cash withdrawals with Multi-currency Current Account debit card at the Banks EFT POS - USD card in USD	not applicable

F2.2.7.5.	Cash withdrawals with Multi-currency Current Account debit card at other banks' EFT POS in the country and Croatian Post	
F2.2.7.5.1.1.	Cash withdrawals with Multi-currency Current Account debit card at other banks' EFT POS in the country and Croatian Post - EUR card in EUR	1.50%, min 3.30 EUR
F2.2.7.5.2.1.	Cash withdrawals with Multi-currency Current Account debit card at other banks' EFT POS in the country and Croatian Post - USD card in USD	1.50%, min 3.80 USD
F2.2.7.6.	Cash withdrawals with Multi-currency Current Account debit card at EFT POS abroad	
F2.2.7.6.1.1.	Cash withdrawals with Multi-currency Current Account debit card at EFT POS abroad - EUR card in EUR	1.50%, min 3.30 EUR
F2.2.7.6.2.1.	Cash withdrawals with Multi-currency Current Account debit card at EFT POS abroad - USD card in USD	1.50%, min 3.80 USD

3. PAYMENT WITH DEBIT CARDS

Tariff item mark	Tariff item	Amount
F2.1.	Debit card under Current Account	
F2.1.8.	Payment with Current Account debit card at EFT POS in the country and abroad	free of charge
F2.1.9.	Payment with Current Account debit card at the Bank's EFT POS	free of charge
F2.2.	Debit card under Multi-currency Current Account	
F2.2.8.	Payment with Multi-currency Current Account debit card at EFT POS	
F2.2.8.1.	Payment with Multi-currency Current Account debit card at EFT POS in the country and abroad	
F2.2.8.1.1.	Payment with Multi-currency Current Account debit card at EFT POS in the country and abroad - EUR card in EUR	free of charge
F2.2.8.1.2.	Payment with Multi-currency Current Account debit card at EFT POS in the country and abroad - USD card in USD	free of charge
F2.2.8.2.	Payment with Multi-currency Current Account debit card at the Bank's EFT POS	
F2.2.8.2.1.	Payment with Multi-currency Current Account debit card at the Bank's EFT POS - EUR card in EUR	free of charge
F2.2.8.2.2.	Payment with Multi-currency Current Account debit card at the Bank's EFT POS - USD card in USD	free of charge

4. OTHER FEES FOR DEBIT CARDS

Tariff item mark	Tariff item	Amount
F2.1.	Current Account debit card	
F2.1.2.	Current Account debit card replacement	
F2.1.2.1.	Current Account debit card replacement/issuance in case of loss/theft	6.64 EUR
F2.1.2.2.	Current Account debit card replacement/issuance due to damage or first and/or last name change	6.64 EUR
F2.1.2.3.	Current Account debit card replacement due to error or at the Bank's request	free of charge
F2.1.3.	Current Account debit card PIN issuance	
F2.1.3.1.	Current Account debit card first PIN issuance	free of charge
F2.1.3.2.	Current Account debit card PIN reissue	2.65 EUR
F2.1.4.	Resending the undelivered Current Account debit card to the client's address within 60 days' period	free of charge
F2.1.5.	Expenses due to unjustifiably disputed Current Account debit card transaction	20.00% of the amount of the complaint, min 20.00 EUR
F2.1.6.	Cash depositing	
F2.1.6.1.	Cash deposit at the Bank's ATMs	free of charge
F2.1.10.	Other fees - Current Account debit card	
F2.1.10.1.	Current Account debit card PIN change at the Bank's ATM	free of charge

F2.1.12.	RBA RaiPay	
F2.1.12.1.	Fee for mobile payment application RBA RaiPay	free of charge
F2.1.12.2.	Fee for debit card under Current Account included in mobile payment application RBA RaiPay	free of charge
F2.2.	Multi-currency Current Account debit card	
F2.2.2.	Multi-currency Current Account debit card replacement	
F2.2.2.1.1.	Multi-currency Current Account debit card replacement/issuance in case of loss/theft	6.64 EUR
F2.2.2.2.1.	Multi-currency Current Account debit card replacement/issuance due to damage or first and/or last name change	6.64 EUR
F2.2.2.3.	Multi-currency Current Account debit card replacement due to error or at the Bank's request	free of charge
F2.2.3.1.	Multi-currency Current Account debit card PIN reissue	2.65 EUR
F2.2.4.	Resending the undelivered Multi-currency Current Account debit card to the client's address within 60 days' period	free of charge
F2.2.5.1.	Expenses due to unjustifiably disputed Multi-currency Current Account debit card transaction	20.00% of the amount of the complaint, min 20.00 EUR
F2.2.6.	Cash depositing	
F2.2.6.1.	Cash deposit at the Bank's ATMs	free of charge
F2.2.9.	Other fees - Multi-currency Current Account debit card	
F2.2.9.1	Multi-currency Current Account debit card PIN change at the Bank's ATM	free of charge
F2.2.9.2.	Multi-currency Current Account debit card PIN change at other banks' ATMs in the country and abroad	not applicable
F2.2.9.3.	Fee for the 3rd and every following consecutively unapproved authorization made with Multi-currency Current Account debit card at an ATM	free of charge
F2.2.9.4.	Sending a slip copy for Multi-currency Current Account debit card transaction from a sales venue to an address in Croatia upon holders' complaint	free of charge
F2.2.9.5.	Sending a slip copy for Multi-currency Current Account debit card transaction from a sales venue to an address abroad upon holders' complaint	free of charge
F2.2.9.6.	Using Multi-currency Current Account debit card for installment payment	free of charge
F2.2.9.7.	Delivery of Multi-currency Current Account debit card retained at an ATM in the country	free of charge
F2.2.9.8.	Delivery of Multi-currency Current Account debit card retained at an ATM abroad	not applicable
F2.2.9.9.	Downpayment at the Bank's ATM	not applicable
F2.2.11.	RBA RaiPay	
F2.2.11.1.	Fee for mobile payment application RBA RaiPay	free of charge
F2.2.11.2.	Fee for debit card under Multi-currency Current Account included in mobile payment application RBA RaiPay	free of charge

5. ISSUANCE OF CREDIT CARD (Personal credit cards – MasterCard i Visa)		
Tariff item mark	Tariff item	Amount
F2.3.1.	Issuance of credit card - registration and membership fees	
F2.3.1.1.	Issuance of credit card (Registration fee for the main Mastercard, Visa Classic, Visa IF, Visa Gold and Visa Platinum card holder)	free of charge
F2.3.1.2.	Issuance of credit card (Registration fee for an additional Mastercard, Visa Classic, Visa IF, Visa Gold and Visa Platinum card holder)	free of charge
F2.3.1.3.	Issuance of credit card (Membership fee for the main Mastercard, Visa Classic and Visa IF card holder) (card holders who do not pay the total debt in the former billing cycle as well as <i>RBA Full&Cool</i> , <i>RBA Young&Free</i> , <i>PremiumGOLD</i> ,	2.52 EUR monthly

	<i>RBA Senior, FlexiIDEAL, FlexiLINK, FlexiSTUDENT and FlexiSPECIAL</i> package holders do not pay fee for the main Mastercard, Visa Classic or Visa IF credit card user in the month in which they have service contracted). With <i>FlexiSTUDENT</i> and <i>RBA Young&Free</i> package only Mastercard and Visa Classic credit card can be contracted.	
F2.3.1.4.	Issuance of credit card (Membership fee for an additional MasterCard, Visa Classic and Visa IF card holder) (card holders who do not pay the total debt in the former billing cycle do not pay fee in the month in which they have service contracted)	1.19 EUR monthly
F2.3.1.5	Issuance of credit card (Membership fee for the main Visa Gold card holder) (card holders who do not pay the total debt in the former billing cycle, <i>RBA Full&Cool, PremiumGOLD, FlexiSPECIAL, FlexiGOLD and FlexiPREMIUM</i> package holders as well as Visa Gold PLUS card holders do not pay fee for the main Visa Gold credit card user in the month in which they have service contracted)	2.52 EUR monthly
F2.3.1.6.	Issuance of credit card (Membership fee for an additional Visa Gold card holder) (card holders who do not pay the total debt in the former billing cycle as well as <i>Visa Gold PLUS</i> for additional card holders do not pay fee for the additional Visa Gold credit card user in the month in which they have service contracted)	1.19 EUR monthly
F2.3.1.7.	Issuance of credit card (Membership fee for the main Visa Platinum card holder) (card holders who do not pay the total debt in the former billing cycle, <i>FlexiPREMIUM PLUS, FlexiSPECIAL PLUS and PremiumPLATINUM</i> package holders as well as <i>Visa Platinum PLUS</i> card holders do not pay fee for the main Visa Platinum credit card user in the month in which they have service contracted)	2.52 EUR monthly
F2.3.1.8.	Issuance of credit card (Membership fee for an additional Visa Platinum card holder) (card holders who do not pay the total debt in the former billing cycle as well as <i>Visa Platinum PLUS</i> for additional card holders do not pay fee for the additional Visa Platinum credit card user in the month in which they have service contracted)	1.19 EUR monthly
F2.3.1.9.	Regular credit card issuance – first issuance (primary and additional card holder)	free of charge
F2.3.1.10.	Regular credit card issuance - reissuance (primary card holder)	free of charge
F2.3.1.11.	Regular credit card issuance – reissuance (additional card holder)	free of charge

6. 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
F2.3.2.1.1.	Cash withdrawals with credit card at the Bank's EFT POS	not applicable
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 other banks' 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

7. PAYMENT WITH CREDIT CARD

Tariff item mark	Tariff item	Amount
F2.3.3.	Non-cash transaction with credit card	
F2.3.3.1.	Credit card payment at EFT POS in the country	free of charge
F2.3.3.2.	Credit card payment at EFT POS abroad	free of charge
F2.3.3.3.	Credit card payment at the Bank's EFT POS	free of charge
F2.3.3.4.	Direct debit order execution to the credit of a credit card account at the Bank for settling charges incurred by means of card usage	free of charge

8. OTHER FEES FOR CREDIT CARD

Tariff item mark	Tariff item	Amount
F2.3.4.	Information via a credit card statement on charges incurred by means of card usage and payments	free of charge
F2.3.5.	One-time fees – credit cards	
F2.3.5.1.	Notices and reminders – credit cards	
F2.3.5.1.1.	Notice on unsettled credit card debt	free of charge
F2.3.5.1.2.	First reminder of unsettled credit card debt	free of charge
F2.3.5.1.3.	Second reminder of unsettled credit card debt	free of charge
F2.3.5.1.4.	Credit card cancellation	13.27 EUR
F2.3.5.1.5.	Credit card reminder prior to a lawsuit	free of charge
F2.3.5.1.6.	Credit card reminder of charges above the approved spending limit	free of charge
F2.3.5.1.7.	Reminder prior to credit card cancellation	free of charge
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
F2.3.5.2.3.	Credit card replacement due to error or at the Bank's request	free of charge
F2.3.5.2.4.	PIN issuance – credit cards	
F2.3.5.2.4.1.	First credit card PIN issuance	free of charge
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
F2.3.5.2.6.	Expenses due to unjustifiably disputed credit card transaction	20.00% of the amount of the complaint, min 20.00 EUR
F2.3.5.2.7.	Reissuing credit card statement, credit card debt certificate, certificate for transaction at the client's request	5.31 EUR per issued document (VAT is included)
F2.3.5.2.8.	Change of the spending limit per credit card	5.31 EUR
F2.3.5.2.9.	Credit card cancellation by the client	free of charge
F2.3.5.3.0.	Overrun of the approved spending credit card limit	free of charge
F2.3.5.3.1.	Urgent credit card/PIN issuance at the client's request – delivery in the country	free of charge
F2.3.5.3.2.	Urgent credit card/PIN issuance at the client's request – delivery abroad	free of charge
F2.3.5.3.3.	Reporting loss, cancellation and theft of credit card	free of charge
F2.3.5.3.4.	Credit card PIN change at the Bank's ATM	free of charge
F2.3.5.3.5.	Credit card PIN change at other banks' ATMs in the country and abroad	not applicable
F2.3.5.3.6.	Fee for the 3rd and every following consecutively unapproved credit card authorization at an ATM	free of charge
F2.3.5.3.7.	Credit card retained at point of sale	free of charge
F2.3.5.3.8.	Sending a slip copy for credit card transaction from a sales venue to an address in Croatia upon holders complaint	free of charge
F2.3.5.3.9.	Sending a slip copy for credit card transaction from a sales venue to an address abroad upon holders complaint	free of charge
F2.3.5.4.0.	Credit card maturity date change	free of charge

F2.3.5.4.1.	Fee for credit card expenses specification at request	free of charge
F2.3.5.4.2.	Using Credit Cards in Installment Purchase	
F2.3.5.4.2.1.	Dividing credit card purchase amounts into installments at the POS device of RBA contractual partners	
F2.3.5.4.2.1.1.	Dividing credit card purchase amounts into installments at the POS device of RBA contractual partners – from 2 to 12 installments	free of charge
F2.3.5.4.2.1.2.	Dividing credit card purchase amounts into installments at the POS device of RBA contractual partners – from 13 to 24 installments	free of charge
F2.3.5.4.2.2.	Dividing credit card purchase amounts into installments by contacting the Call Centre	
F2.3.5.4.2.2.1.	Dividing credit card purchase amounts into installments by contacting the Call Centre – from 2 to 12 installments	2.65 EUR
F2.3.5.4.2.2.2.	Dividing credit card purchase amounts into installments by contacting the Call Centre – from 13 to 24 installments	2.65 EUR
F2.3.5.4.2.3.	Dividing credit card purchase amounts into installments using the <i>On-line</i> banking (RBA mobile banking)	
F2.3.5.4.2.3.1.	Dividing credit card purchase amounts into installments using the On-line banking (RBA internet banking) – from 2 to 12 installments	1.99 EUR
F2.3.5.4.2.3.2.	Dividing credit card purchase amounts into installments using the On-line banking (RBA internet banking) – from 13 to 24 installments	1.99 EUR
F2.3.5.4.2.4.	Dividing credit card purchase amounts into installments using the <i>On-line</i> banking (RBA mobile banking)	
F2.3.5.4.2.4.1.	Dividing credit card purchase amounts into installments using the On-line banking (RBA mobile banking) – from 2 to 12 installments	1.99 EUR
F2.3.5.4.2.4.2.	Dividing credit card purchase amounts into installments using the On-line banking (RBA mobile banking) – from 13 to 24 installments	1.99 EUR
F2.3.5.4.2.5.	Dividing credit card purchase amounts into installments using the sms mDIREKT Credit Cards	
F2.3.5.4.2.5.1.	Dividing credit card purchase amounts into installments using the sms mDIREKT Credit Cards – from 2 to 12 installments	not applicable
F2.3.5.4.2.5.2.	Dividing credit card purchase amounts into installments using the sms mDIREKT Credit Cards – from 13 to 24 installments	not applicable
F2.3.5.4.2.6.	Early repayment of credit card installment purchase or changing the number of installments	2.65 EUR
F2.3.5.4.3.	Delivery of credit card retained at an ATM in the country	free of charge
F2.3.5.4.4.	Delivery of credit card retained at an ATM abroad	free of charge
F2.3.5.4.5.	Compensation to finder of a credit card issued by the Bank to the charge of the card holder	free of charge
F2.3.5.4.6.	Cash deposit at the Bank's ATMs	free of charge
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
F2.3.5.4.8.	Fee for issuing card in promotional activities, prize competition and similar.	free of charge
F2.3.5.4.9.	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>	119.45 EUR annually
F2.3.5.4.10.	Visa Platinum PLUS additional cardholder	79.63 EUR annually

	(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.	
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 annually
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 annually
F2.3.5.5.	RBA mCard	
F2.3.5.5.1.	Fee for mobile application RBA mCard	free of charge
F2.3.5.5.2.	Fee for credit card included in mobile application RBA mCard	free of charge
F2.3.5.6.	Micro loan on credit card	
F2.3.5.6.1.	Contracting micro loan on credit card by contacting the Call Centre	free of charge
F2.3.5.6.2.	Contracting micro loan on credit card in RBA branch	free of charge
F2.3.5.6.3.	Contracting micro loan on credit card using the <i>On-line</i> banking (RBA internet banking)	not applicable
F2.3.5.6.4.	Contracting micro loan on credit card using the <i>On-line</i> banking (RBA mobile banking)	not applicable
F2.3.5.6.5.	Early final repayment of micro loan on credit card	free of charge
F2.3.5.6.6.	Changing the number of micro loan on credit card annuities	not applicable
F2.3.5.7.	RBA RaiPay	
F2.3.5.7.1.	Fee for mobile payment application RBA RaiPay	free of charge
F2.3.5.7.2.	Fee for personal credit card Mastercard and Visa card included in mobile payment application RBA RaiPay	free of charge

9. ZLATNA RBICA REWARDS PROGRAM

Tariff item mark	Tariff item	Amount
F2.4.1.	Entry fee for Zlatna RBICA rewards program	no entry fee
F2.4.2.	Membership fee for Zlatna RBICA rewards program	no membership fee

10. SPECIAL PURPOSE ACCOUNT (PROTECTED ACCOUNT) DEBIT CARD

Tariff item mark	Tariff item	Amount
F2.5.1.	Special purpose account debit card issuance	
F2.5.1.1.	Issuing primary special purpose account debit card	3.32 EUR
F2.5.1.2.	Issuing additional special purpose account debit card to a person authorized on the account	3.32 EUR
F2.5.1.4.	Annual fee for special purpose account debit card	free of charge
F2.5.1.5.	Closing of special purpose account debit card	free of charge
F2.5.1.6.	Instant issuing of special purpose account debit card	not applicable
F2.5.2.	Special purpose account debit card replacement	
F2.5.2.1.	Special purpose account debit card replacement/issuance in case of loss/theft	6.64 EUR
F2.5.2.2.	Special purpose account debit card replacement/issuance due to damage or first and/or last name change	6.64 EUR
F2.5.2.3.	Special purpose account debit card replacement due to error or at the Bank's request	free of charge

F2.5.3.	PIN issuance – special purpose account debit card	
F2.5.3.1.	Special purpose account debit card first PIN issuance	free of charge
F2.5.3.2.	Special purpose account debit card PIN reissue	2.65 EUR
F2.5.4.	Resending the undelivered special purpose account debit card to the client's address within 60 days' period	free of charge
F2.5.5.	Expenses due to unjustifiably disputed special purpose account debit card transaction	20.00% of the amount of the complaint, min 20.00 EUR
F2.5.6.	Cash depositing	
F2.5.6.1.	Cash deposit at the Bank's ATMs	free of charge
F2.5.7.	Cash withdrawal with special purpose account debit card (Cash withdrawals): (maximum daily cash withdrawal limit at ATMs is EUR 1,330.00)	
F2.5.7.1.	Cash withdrawal with special purpose account debit card at the Bank's ATMs	free of charge
F2.5.7.2.	Cash withdrawal with special purpose account debit card at other banks' ATMs within the country	not applicable
F2.5.7.3.	Cash withdrawal with special purpose account debit card at ATMs abroad	not applicable
F2.5.7.4.	Cash withdrawal with special purpose account debit card at the Bank's EFT POS	not applicable
F2.5.7.5.	Cash withdrawal with special purpose account debit card at other banks' EFT POS in the country and Croatian Post	not applicable
F2.5.7.6.	Cash withdrawal with special purpose account debit card at EFT POS abroad	not applicable
F2.5.8.	Payment with special purpose account debit card at EFT POS in the country and abroad	not applicable
F2.5.9.	Payment with special purpose account debit card at the Bank's EFT POS	not applicable
F2.5.10.	Other fees - special purpose account debit card	
F2.5.10.1.	Special purpose account debit card PIN change at the Bank's ATM	free of charge
F2.5.11.	RBA RaiPay	
F2.5.11.1.	Fee for mobile payment application RBA RaiPay	not applicable
F2.5.11.2.	Fee for special purpose account debit card included in mobile payment application RBA RaiPay	not applicable

11. GIRO ACCOUNT DEBIT CARD

Tariff item mark	Tariff item	Amount
F2.6.1.	Giro Account debit card issuance	
F2.6.1.1.	Primary Giro Account debit card issuance	3.32 EUR (first issuance)
F2.6.1.2.	Additional Giro Account debit card issuance to a person authorized under the account	3.32 EUR (first issuance)
F2.6.1.3.	Annual fee for Giro Account debit card	free of charge

F2.6.1.4.	Closing of Giro Account debit card	free of charge
F2.6.1.5.	Instant issuing of Giro Account debit card	not applicable
F2.6.2.	Giro Account debit card replacement	
F2.6.2.1.	Giro Account debit card replacement/issuance in case of loss/theft	6.64 EUR
F2.6.2.2.	Giro Account debit card replacement/issuance due to damage or first and/or last name change	6.64 EUR
F2.6.2.3.	Giro Account debit card replacement due to error or at the Bank's request	free of charge
F2.6.3.	PIN issuance –Giro Account debit card	
F2.6.3.1.	Giro Account debit card first PIN issuance	free of charge
F2.6.3.2.	Giro Account debit card PIN reissue	2.65 EUR
F2.6.4.	Resending the undelivered Giro Account debit card to the client's address within 60 days' period	free of charge
F2.6.5.	Expenses due to unjustifiably disputed Giro Account debit card transaction	20.00% of the amount of the complaint, min 20.00 EUR in kuna equivalent
F2.6.6.	Cash down-payments	
F2.6.6.1.	Cash down-payments at the Bank's ATMs	free of charge
F2.6.7.	Cash withdrawal with Giro Account 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)	
F2.6.7.1.	Cash withdrawal with Giro Account debit card at the Bank's ATMs	free of charge
F2.6.7.2.	Cash withdrawal with Giro Account debit card at other banks' ATMs within the country	1.50%, min 4.00 EUR
F2.6.7.3.	Cash withdrawal with Giro Account debit card at ATMs abroad	1.50%, min 4.00 EUR
F2.6.7.4.	Cash withdrawal with Giro Account debit card at the Bank's EFT POS	not applicable
F2.6.7.5.	Cash withdrawal with Giro Account debit card at other banks' EFT POS in the country and Croatian Post	1.50%, min 3.32 EUR
F2.6.7.6.	Cash withdrawal with Giro Account debit card at EFT POS abroad	1.50%, min 3.32 EUR
F2.6.8.	Payment with Giro Account debit card at EFT POS in the country and abroad	free of charge
F2.6.9.	Payment with Giro Account debit card at the Bank's EFT POS	free of charge
F2.6.10.	Other fees –Giro Account debit card	
F2.6.10.1.	Giro Account debit card PIN change at the Bank's ATM	free of charge
F2.6.11.	RBA RaiPay	
F2.6.11.1.	Fee for mobile payment application RBA RaiPay	free of charge
F2.6.11.2.	Fee for kuna Giro Account debit card included in mobile payment application RBA RaiPay	free of charge

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.

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.

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 1.4.2024