

CARD TRANSACTION FEES

(Applicable as of 01st February, 2017)

1. DEBIT CARDS Visa Electron/Maestro			
Number	Tariff item mark	Tariff item	Amount
1.	F2.1.	Use of Visa Electron/Maestro debit card under current account	
1.1.	F2.1.1.	Account debit card issuance	
1.1.1.	F2.1.1.1.	Main Visa Electron/Maestro account card issuance <i>The FlexiPLUS package holders do not pay the fee for account card issuance.</i>	10,00 HRK (for first issuance)
1.1.2.	F2.1.1.2.	Additional Visa Electron/Maestro card issuance to a person authorized under the account <i>The FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiPREMIUM, FlexiPREMIUM PLUS, FlexiSPECIJAL and Flexi SPECIJAL PLUS package holders do not pay the fee for account card issuance.</i>	10,00 HRK (for first issuance)
1.1.3.	F2.1.1.3.	Second main or second additional Visa Electron/Maestro account card issuance	50,00 HRK one off
1.1.4.	F2.1.1.4.	Annual fee for debit cards	free of charge
1.1.5.	F2.1.1.5.	Closing of debit card	free of charge
1.2.	F2.1.2.	Card replacement	
1.2.1.	F2.1.2.1.	Card replacement/issuance in case of loss/theft	50,00 HRK
1.2.2.	F2.1.2.2.	Card replacement/issuance due to damage or first and/or last name change	50,00 HRK
1.2.3.	F2.1.2.3.	Card replacement due to error or at the Bank's request	free of charge
1.3.	F2.1.3.	PIN issuance	
1.3.1.	F2.1.3.1.	First PIN issuance	free of charge
1.3.2.	F2.1.3.2.	PIN reissue	20,00 HRK
1.4.	F2.1.4.	Resending the undelivered card to the client's address within 60 days' period	25,00 HRK
1.5.	F2.1.5.	Expenses due to unjustifiably disputed card transaction	20,00% of the amount of the complaint, min. 20,00 EUR in kuna equivalent
1.6.	F2.1.6.	Cash deposit	
1.6.1.	F2.1.6.1.	• at the Bank's ATMs	not applicable
1.7.	F2.1.7.	Cash withdrawals (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is HRK 5,000.00)	
1.7.1.	F2.1.7.1.	• at the Bank's ATMs	free of charge
1.7.2.	F2.1.7.2.	• at other banks' ATMs within the country	1,50%, min 20,00 HRK
1.7.3.	F2.1.7.3.	• at ATMs abroad	1,50%, min 20,00 HRK
1.7.4.	F2.1.7.4.	• at other banks' EFT POS in the country and Croatian Post	1,50%, min 20,00 HRK
1.7.5.	F2.1.7.5.	• at EFT POS abroad	1,50%, min 20,00 HRK
1.7.6.	F2.1.7.6.	• at the Bank's EFT POS	not applicable
1.8.	F2.1.8.	Payment at EFT POS in the country and abroad	free of charge
1.9.	F2.1.9.	Payment at the Bank's EFT POS	free of charge
2.	F2.2.	Use of Visa Electron debit card under foreign currency account	
2.1.	F2.2.1.	Issuance of Visa Electron debit card under foreign currency account	
2.1.1.	F2.2.1.1.	Main Visa Electron debit card issuance	free of charge
2.1.2.	F2.2.1.2.	Additional Visa Electron card issuance to a person authorized under the account	25,00 HRK one off
2.1.3.	F2.2.1.3.	Second main or second additional Visa Electron account card issuance	50,00 HRK one off
2.2.	F2.2.2.	Card replacement	
2.2.1.	F2.2.2.1.	Card replacement/issuance in case of loss/theft	50,00 HRK
2.2.2.	F2.2.2.2.	Card replacement/issuance due to damage or first and/or last	50,00 HRK

		name change		
2.2.3.	F2.2.2.3.	Card replacement due to error or at the Bank's request		free of charge
2.3.	F2.2.3.	PIN reissue		20,00 HRK
2.4.	F2.2.4.	Resending the undelivered card to the client's address within 60 days' period		25,00 HRK
2.5.	F2.2.5.	Expenses due to unjustifiably disputed card transaction		20,00% of the amount of the complaint, min. 20,00 EUR in kuna equivalent
			Fee amount in foreign currency:	
2.6.	F2.2.6.	Cash deposit	EUR card in EUR	USD card in USD
2.6.1.	F2.2.6.1.	• at the Bank's ATMs	not applicable	not applicable
2.7.	F2.2.7.	Cash withdrawals (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is HRK 5,000.00 or the countervalue of a currency in the FX Account)		
2.7.1.	F2.2.7.1.	• at the Bank's ATMs	free of charge	free of charge
2.7.2.	F2.2.7.2.	• at other banks' ATMs within the country	1,50%, min 2,60 EUR	1,50%, min 3,30 USD
2.7.3.	F2.2.7.3.	• at ATMs abroad	1,50%, min 2,60 EUR	1,50%, min 3,30 USD
2.7.4.	F2.2.7.4.	• at the Banks EFT POS	not applicable	not applicable
2.7.5.	F2.2.7.5.	• at other banks' EFT POS in the country and Croatian Post	1,50%, min 2,60 EUR	1,50%, min 3,30 USD
2.7.6.	F2.2.7.6.	• at EFT POS abroad	1,50%, min 2,60 EUR	1,50%, min 3,30 USD
2.8.	F2.2.8.	Payment at EFT POS		
2.8.1.	F2.2.8.1.	Payment at EFT POS in the country and abroad	free of charge	free of charge
2.8.2.	F2.2.8.2.	Payment at the Bank's EFT POS	free of charge	free of charge
2.9.	F2.2.9.	Other fees		
2.9.1.	F2.2.9.1.	Card PIN change at the Bank's ATM		not applicable
2.9.2.	F2.2.9.2.	Card PIN change at other banks' ATMs in the country and abroad		not applicable
2.9.3.	F2.2.9.3.	Fee for the 3rd and every following consecutively unapproved authorization at an ATM		free of charge
2.9.4.	F2.2.9.4.	Sending a slip copy from a sales venue to an address in Croatia upon holders complaint		free of charge
2.9.5.	F2.2.9.5.	Sending a slip copy from a sales venue to an address abroad upon holders complaint		free of charge
2.9.6.	F2.2.9.6.	Using card for installment payment		free of charge
2.9.7.	F2.2.9.7.	Delivery of card retained at an ATM in the country		free of charge
2.9.8.	F2.2.9.8.	Delivery of card retained at an ATM abroad		free of charge
2.9.9.	F2.2.9.9.	Downpayment at the Bank's ATM		not applicable

2. PERSONAL CREDIT CARDS – MasterCard i Visa

Number	Tariff item mark	Tariff item	Amount
1.	F2.3.1.	Registration and membership fees	
1.1.	F2.3.1.1.	Registration fee for the main MasterCard, Visa Classic, Visa LF, Visa Gold and Visa Platinum card holder <i>The FlexiSENIOR, FlexiIDEAL, FlexiLINK, FlexiFIT and FlexiSPECIJAL package holders do not pay the entry fee for the main MasterCard, Visa Classic or Visa LF credit card user; the FlexiGOLD, FlexiPREMIUM, FlexiFIT and FlexiSPECIJAL package holders do not pay the entry fee for the main Visa Gold credit card user; the FlexiPREMIUM PLUS and FlexiSPECIJAL PLUS</i>	100,00 HRK one off

		<i>package holders do not pay the entry fee for the main Visa Platinum credit card user.</i>	
1.2.	F2.3.1.2.	Registration fee for an additional MasterCard, Visa Classic, Visa LF, Visa Gold and Visa Platinum card holder	50,00 HRK one off
1.3.	F2.3.1.3.	Annual membership fee for the main MasterCard, Visa Classic and Visa LF card holder (mDIREKT Credit cards service included in the annual membership fee) <i>The FlexiSENIOR, FlexiIDEAL, FlexiLINK, FlexiFIT and FlexiSPECIJAL package holders do not pay the annual membership for the main MasterCard, Visa Classic or Visa LF credit card user.</i>	200,00 HRK
1.4.	F2.3.1.4.	Annual membership fee for an additional MasterCard, Visa Classic i Visa LF card holder	90,00 HRK
1.5.	F2.3.1.5	Annual membership fee for the main Visa Gold card holder (UNIQA insurance of users of the Bank's credit cards included in the annual membership fee*, mDIREKT Credit Card service included in the annual membership fee) <i>The FlexiGOLD, FlexiPREMIUM, FlexiFIT and FlexiSPECIJAL package holders do not pay the annual membership for the main Visa Gold credit card user.</i> <i>*not applicable to Visa Gold cards as part of FlexiFIT and FlexiSPECIJAL package</i>	500,00 HRK
1.6.	F2.3.1.6.	Annual membership fee for an additional Visa Gold card holder	200,00 HRK
1.7.	F2.3.1.7.	Annual membership fee for the main Visa Platinum card holder (UNIQA travel and health insurance, UNIQA additional health insurance, Priority Pass service and mDIREKT credit card service included in the annual membership fee) <i>The FlexiPREMIUM PLUS and FlexiSPECIJAL PLUS package holders do not pay the annual membership for the main Visa Platinum credit card user.</i>	900,00 HRK
1.8.	F2.3.1.8.	Annual membership fee for an additional Visa Gold card holder (UNIQA travel and health insurance, UNIQA additional health insurance, Priority Pass service and mDIREKT credit card service included in the annual membership fee)	600,00 HRK
1.9.	F2.3.1.9.	Regular card issuance – first issuance (primary and additional card holder)	free of charge
1.9.1.	F2.3.1.9.1.	Regular card issuance - reissuance (primary card holder)	free of charge
1.9.2.	F2.3.1.9.2.	Regular card issuance - reissuance (additional card holder)	free of charge
2.	F2.3.2.	Cash withdrawals	
2.1.	F2.3.2.1.	• at the Bank's ATM	2,00% + 20,00 HRK
2.1.1.	F2.3.2.1.1.	• at the Bank's EFT POS	not applicable
2.2.	F2.3.2.2.	• at other banks' ATMs within the country	2,00% + 20,00 HRK
2.3.	F2.3.2.3.	• at other banks' ATMs abroad	2,00% + 20,00 HRK
2.4.	F2.3.2.4.	• at other banks' EFT POS and imprinter within the country	2,00% + 20,00 HRK
2.5.	F2.3.2.5.	• at EFT POS and imprinters abroad	2,00% + 20,00 HRK
3.	F2.3.3.	Non-cash transaction	
3.1.	F2.3.3.1.	Payment at EFT POS in the country	free of charge
3.2.	F2.3.3.2.	Payment at EFT POS abroad	free of charge
3.3.	F2.3.3.3.	Payment at the Bank's EFT POS	free of charge
3.4.	F2.3.3.4.	Direct debit order execution in favour of an account at the Bank for settling charges incurred by means of card usage	free of charge
4.	F2.3.4.	Information via a credit card statement on charges incurred by means of card usage and payments	free of charge
5.	F2.3.5.	One-time fees	
5.1.	F2.3.5.1.	Notices and reminders	
5.1.1.	F2.3.5.1.1.	Notice on unsettled card debt	free of charge

5.1.2.	F2.3.5.1.2.	First reminder of unsettled card debt	free of charge
5.1.3.	F2.3.5.1.3.	Second reminder of unsettled card debt	free of charge
5.1.4.	F2.3.5.1.4.	Credit card cancellation	100,00 HRK
5.1.5.	F2.3.5.1.5.	Reminder prior to a lawsuit	free of charge
5.1.6.	F2.3.5.1.6.	Reminder of charges above the approved spending limit	free of charge
5.1.7.	F2.3.5.1.7.	Reminder prior to credit card cancellation	free of charge
5.2.	F2.3.5.2.	Other fees	
5.2.1.	F2.3.5.2.1.	Card replacement in case of loss/theft	50,00 HRK
5.2.2.	F2.3.5.2.2.	Card replacement due to damage or first and/or last name change	50,00 HRK
5.2.3.	F2.3.5.2.3.	Card replacement due to error or at the Bank's request	free of charge
5.2.4.	F2.3.5.2.4.	PIN issuance	
5.2.4.1.	F2.3.5.2.4.1.	First PIN issuance	free of charge
5.2.4.2.	F2.3.5.2.4.2.	PIN reissue	20,00 HRK
5.2.5.	F2.3.5.2.5.	Resending the undelivered card to the client's address within 60 days' period	30,00 HRK
5.2.6.	F2.3.5.2.6.	Expenses due to unjustifiably disputed card transaction	20,00% of the amount of the complaint, min 20,00 EUR in kuna equivalent
5.2.7.	F2.3.5.2.7.	Credit card turnover statement/debt balance statement or of any other document at the client's request	36,90 HRK per issued document (VAT included in the amount)
5.2.8.	F2.3.5.2.8.	Change of the spending limit per credit card	40,00 HRK
5.2.9.	F.2.3.5.2.9.	Credit card cancellation by the client	free of charge
5.3.0.	F.2.3.5.3.0.	Overrun of the approved spending limit	free of charge
5.3.1.	F.2.3.5.3.1.	Urgent card/PIN issuance at the client's request – delivery in the country	free of charge
5.3.2.	F.2.3.5.3.2.	Urgent card/PIN issuance at the client's request – delivery abroad	free of charge
5.3.3.	F.2.3.5.3.3.	Reporting loss, cancellation and theft of credit card	free of charge
5.3.4.	F.2.3.5.3.4.	Card PIN change at the Bank's ATM	not applicable
5.3.5.	F.2.3.5.3.5.	Card PIN change at other banks' ATMs in the country and abroad	not applicable
5.3.6.	F.2.3.5.3.6.	Fee for the 3rd and every following consecutively unapproved authorization at an ATM	free of charge
5.3.7.	F.2.3.5.3.7.	Card seizure at a sales venue	free of charge
5.3.8.	F.2.3.5.3.8.	Sending a slip copy from a sales venue to an address in Croatia upon holders complaint	free of charge
5.3.9.	F.2.3.5.3.9.	Sending a slip copy from a sales venue to an address abroad upon holders complaint	free of charge
5.4.0.	F.2.3.5.4.0.	Maturity date change	free of charge
5.4.1.	F.2.3.5.4.1.	Fee for expenses specification at request	free of charge
5.4.2.	F.2.3.5.4.2.	Using Cards in Installment Purchase	
5.4.2.1.	F.2.3.5.4.2.1.	Dividing purchase amounts into installments at the POS device of RBA contractual partners	free of charge
5.4.2.2.	F.2.3.5.4.2.2.	Dividing purchase amounts into installments by contacting the Call Centre	HRK 20.00
5.4.2.3.	F.2.3.5.4.2.3.	Dividing purchase amounts into installments using the iDIREKT Internet Banking	HRK 15.00
5.4.2.4.	F.2.3.5.4.2.4.	Dividing purchase amounts into installments using the RBA na dlanu application	not applicable
5.4.2.5.	F.2.3.5.4.2.5.	Dividing purchase amounts into installments using the sms mDIREKT Credit Cards	not applicable

5.4.2.6	F.2.3.5.4.2.6.	Early repayment of installment purchase or changing the number of installments	HRK 20.00
5.4.3.	F.2.3.5.4.3.	Delivery of card retained at an ATM in the country	free of charge
5.4.4.	F.2.3.5.4.4.	Delivery of card retained at an ATM abroad	free of charge
5.4.5.	F.2.3.5.4.5.	Compensation to finder of a card issued by the Bank debiting the card holder	free of charge
5.4.6.	F.2.3.5.4.6.	Downpayment at the Bank's ATM	not applicable
5.4.7.	F.2.3.5.4.7.	UNIQA Insurance with a credit card	100,00 HRK annually
5.4.8.	F.2.3.5.4.8.	Fee for issuing card in promotional activities, prize competition and similar.	free of charge

3. ZLATNA RBICA REWARDS PROGRAM

Number	Tariff item mark	Tariff item	Amount
1.	F.2.4.1.	Entry fee for Zlatna Rbica rewards program	no entry fee
2.	F.2.4.2.	Membership fee for Zlatna Rbica rewards program	no membership fee

Applicable as of 01st February, 2017