

EXCERPT FROM DECISION ON RAIFFEISENBANK AUSTRIA D.D. SERVICE FEES RETAIL BANKING OFFER

(Applicable as of 01th November, 2018)

GENERAL PROVISIONS

1. The Bank shall charge fees for providing services to the Service User in keeping with the Bank Management Board Decision on Service Fees, unless it is otherwise arranged under the agreement between the Service User and the Bank.

2. In accordance with the Bank's interests, fees concerning a particular business operation may be set as higher or lower than the ones determined under the Decision on Service Fees. Proposals shall be approved by RBA authorities and employees pursuant to the Decisions on Special Authorisations in RBA Business Operations.

3. Additional Expenses for the Service User

3.1. Along with the tariff items that have the VAT stated, fees shall be increased for the rate stipulated under the VAT Act.

3.2. The Service User shall pay the Bank, besides the stipulated service fee under the Decision on Service Fees, also the additional real expenses which the Bank had in executing the services.

Real expenses shall be:

- Fees and other expenses charged by other domestic and foreign banks, that participate in the operations
- telex, facsimile, international telephone calls expenses
- expenses regarding postage, and special shipping and handling fees, transportation expenses
- SWIFT costs
- expenses regarding protest, B/E claims, execution and similar
- expenses regarding special printed forms in foreign business operations (bills of exchange, duties and similar)
- other expenses that occur at the Service User's request.

Expenses charged by foreign banks when making foreign money transfers shall be charged by the Bank in the foreign currency amount.

4. Methodology of calculating and paying the fees

4.1. Fee calculation

The fee amount for particular service types is given in either the percentage or in the absolute amount declared in kuna or in a foreign currency.

Fee calculation according to particular service types:

- single, per transaction
- single, in advance
- monthly or quarterly¹, in arrears
- monthly, in advance
- quarterly, in advance
- quarterly, in advance, but the calculation period shall not be dependent on the calendar quarter
- annually, in advance but the calculation period shall not be dependent on the calendar quarter
- annually, in arrears

4.2. Fee payment

Fee payment according to particular service types:

- the Service User shall pay the calculated amount to the Bank account
- the calculated fee amount shall be drawn from the funds credited to the Service User upon use of the respective funds
- debiting the Service User's account for the amount of the calculated fee

For all calculated fees that are declared under the Decision in their minimum and maximum amount, if the calculated amount was lower than the minimum or higher than the maximum for a particular service type, then the stipulated minimum or maximum amount shall be charged.

5. Maturity of the calculated fee

The calculated fees for provided services and the real expenses shall be payable immediately, and within 7 days from the day of calculation at the latest. Should the 7th day be a Sunday or a holiday, the maturity date shall be moved to the following working day. If no other special agreement or bank act should stipulate otherwise, upon the expiry of the mentioned period the Bank shall calculate the legal default interest rate, starting from the day of calculation to the day of final collection of the calculated fee.

¹ A quarter shall mean a calendar quarter so that the calculation period shall begin on every January 1, April 1, July 1 and October 1.

The calculation methodology of interests and fees and of the default interest for the calculated and outstanding fee, is regulated under the Rules on Interest Calculation.

6. Specific characteristics of fee calculation and collection by business fields

6.3. Retail banking fees

6.3.1. Fees in kuna and foreign currency banking

The fee for executing cashless and cash payment transactions in retail kuna and foreign currency accounts shall be calculated and charged upon executing the particular transaction. Fees for other services in kuna and foreign currency business operations shall be charged once in advance or upon executing the transaction.

For services in foreign exchange transactions with retail customers, if the fee should be charged from the Service User's foreign currency account held with RBA, the RBA buy exchange rate for FX valid on the day of charging it shall be used.

When the following services: National credit transfer in kuna, EUR and other foreign currencies and International credit transfer in EUR and in foreign currencies other than EUR are executed via on-line banking service (RBA iDIREKT Internet banking and RBA na dlanu mobile banking), and when the fee is charged from the Account Holder's FX Account with RBA, the RBA middle exchange rate valid as on the day of calculation shall be applicable. The fee calculated for kuna and foreign currency business transactions shall be charged from the Service User's account or by cash payment

6.3.2 Credit banking fees

6.3.2.1. Loan processing fee shall be calculated and charged upon loan use, once-off by deducting from the amount of the disbursed loan amount, which amount shall be the basis for fee calculation.

6.3.2.2. Fee for managing a deferred claim is calculated on a monthly basis, but only upon expiry of the first 6 months of the agreed deferred claim period. The amount of the deferred claim on the last day of the month serves as the basis for fee calculation.

The fee becomes due and payable upon expiry of the agreed deferred claim period. The fee amount is agreed upon in a percentage on an annual level.

6.3.2.3. Fees for other services in credit banking (changes in a loan agreement, notices, early repayment and similar) shall be calculated and charged as flat fees in advance or upon the executed transaction.

6.3.3. Fees for banking services in giro accounts, current account and foreign currency account, foreign currency giro account and a vista savings account

6.3.3.1. 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.

6.3.3.2. The account management fee (if defined under the Decision on Service Fees) is calculated monthly, in arrears, and debited from the account for all accounts that are active as on the date of fee collection processing.

The account management fee shall be charged only if there is real movement in the respective account. Real movement shall not include: the account management fee, the service usage fee, fee for package use, account interests and fixed deposit interests.

The current account management fee is not charged for the current account in which the overdraft/frame loan was used in the month for which the fee is charged.

The foreign currency account and the foreign currency giro account management fee is charged by debiting the currencies of which there is a balance in the account, listed by the currency letter codes, 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 there are insufficient funds in all of the collected currencies to settle the fee charged, the currency EUR balance shall be overridden.

The fee amount is defined in the kuna, and for calculation into a particular currency the FC buy exchange rate shall be applicable.

6.3.3.3. FlexiPLUS package monthly management fee

The FlexiPLUS 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.

6.3.4. 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 for which the fee was calculated. Other fees regarding card banking shall be calculated in advance or upon executing the transaction, and collected from the account or by cash payment.

6.3.5. 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. foreign currency account
3. kuna giro account
4. foreign 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 an FC account or an FC 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 and FC account in which the EUR balance shall be made to overrun.

6.4. Fee for business operations conducted through distribution channels

Fees for business operations conducted through distribution channels shall be calculated and charged in accordance with the Tariff items under F4. Of the Decision on Service Fees in RBA Business, unless it is otherwise agreed.

Excerpts from the Decision on Service Fees are available on:

RBA web sites (web site: www.rba.hr)

RBA business network, and

RBA direkt Info 072 62 62 62 (at local call price)

D. TRANSACTION FEES FOR PRIVATE INDIVIDUALS

Payment accounts (current account, foreign currency account, kuna and foreign currency giro account, kuna and foreign currency savings book, a vista savings account)		Fee amount
D1.	PAYMENT ACCOUNT OPENING	
D1.2.	A vista savings account opening <i>FlexiSPECIAL and FlexiPREMIUM PLUS package users do not pay the fee.</i>	20.00 HRK
D1.3.	Other accounts opening	free of charge
D1.4.	Contracting Letter of Attorney in payment accounts	free of charge
D2.	PAYMENT ACCOUNT MANAGEMENT	
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"> • <i>in a minor's name</i> • <i>blocked due to card loss/theft</i> • <i>for which the FlexiPLUS package and the MAIN ACCOUNT and SPECIAL MAIN ACCOUNT packages were agreed</i> • <i>in which the Client uses an overdraft/frame loan</i> 	9.00 HRK per month
D2.1.2.	Managing current account without turnover	free of charge
D2.1.3.	Managing pension payment current account	free of charge
D2.1.5.	Managing special purpose account	free of charge
D2.2.	Management of other accounts	
D2.2.1.	Kuna giro account and a vista savings account management	free of charge

D2.2.2.	Managing a foreign currency account <i>The fee is not charged for the foreign currency account:</i> <ul style="list-style-type: none"> • in a minor's name • blocked due to card loss/theft • in which there is no record of real turnover 	5.00 HRK per month
D2.2.3.	Managing a foreign currency giro account <i>The fee is not charged for the foreign currency giro account:</i> <ul style="list-style-type: none"> • in a minor's name • blocked due to card loss/theft • in which there is no record of real turnover 	5.00 HRK per month
D2.2.4.	Kuna/foreign currency savings book management	free of charge
D2.2.5.	Proxy using the account	free of charge
D2.3.	Use of FlexiPLUS package (package of services)	
D2.3.1.	Use of FlexiSTART package	22.00 HRK per month
D2.3.2.	Use of FlexiIDEAL package	44.00 HRK per month
D2.3.3.	Use of FlexiPREMIUM package	77.00 HRK per month
D2.3.4.	Use of FlexiPREMIUM PLUS package	99.00 HRK per month
D2.3.5.	Use of FlexiGOLD package	77.00 HRK per month
D2.3.6.	Use of FlexiSENIOR package	11.00 HRK per month
D2.3.8.	Use of FlexiSTUDENT package	free of charge
D2.3.10.	Use of FlexiLINK package	69.00 HRK per month
D2.3.11. D2.3.11.1. D2.3.11.2.	Use of FlexiFIT package	55.00 HRK per month
D2.3.12.	Use of FlexiSPECIJAL package	49.00 HRK per month
D2.3.13.	Use of FlexiSPECIJAL PLUS package	89.00 HRK per month
D2.4.	Use of other account packages	
D2.4.1.	Use of the MAIN ACCOUNT package	9.00 HRK per month
D2.4.2.	Use of the SPECIAL MAIN ACCOUNT package	7.00 HRK per month
D3.	PAYMENT ACCOUNT CLOSING	
D3.1.	Kuna/foreign currency savings book closing	free of charge
D3.2.	Other accounts closing	free of charge
D3.4.	Closing other Flexi PLUS packages (service package)	free of charge
D4.	BANK ACCOUNT CURRENCY CONVERSIONS	
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 to foreign currency account/foreign currency giro account/foreign currency savings book from kuna funds or by transfer from kuna account	free of charge
D4.3.	Withdrawal from foreign currency account/foreign currency giro account/foreign currency savings book in kuna or by transfer to kuna account	free of charge
D5.	STANDING ORDER AND DIRECT DEBIT ORDER	

D5.1.	Arranging standing order/direct debit order use	free of charge
D5.2.	Standing order/direct debit order execution	
D5.2.1.	in favour of retail accounts at the Bank	free of charge
D5.2.2.	<ul style="list-style-type: none"> in favour of transaction accounts of legal entities/craftsmen at the Bank <i>Users of FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiPREMIUM, FlexiPREMIUM PLUS, FlexiSPECIAL and FlexiSPECIAL PLUS packages do not pay the fee, if the payment was executed from the current account.</i> 	0.20%, min. 1.00 HRK, max. 20.00 HRK
D5.2.3.	<ul style="list-style-type: none"> in favour of transaction accounts outside the Bank 	0.25%, min. 3.00 HRK, max. 50.00 HRK
D5.3.	Standing order/direct debit order closing	free of charge
D5.4.	Execution of SEPA direct debit order (SDD order)	
D5.4.1.	<ul style="list-style-type: none"> in favour of transaction accounts of legal entities/craftsmen at the Bank <i>Users of FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiPREMIUM PLUS, FlexiPREMIUM, FlexiSPECIAL and FlexiSPECIAL PLUS packages do not pay the fee, if the payment was executed from the current account.</i> 	0.20%, min. 1.00 HRK, maks. 20.00 HRK
D5.4.2.	to the credit of transaction accounts outside the Bank	0.25%, min. 3.00 HRK, maks. 50.00 HRK
D5.5.	Non-execution of SDD order <i>(Fee is charged when account holder fails to ensure account coverage for execution of SDD order.)</i> <i>Holders of the MAIN ACCOUNT and the SPECIAL MAIN ACCOUNT packages are not charged the fee for non-execution of SDD order.</i>	5.00 HRK per order
D5.6.	Rejection of authorized SDD order	25.00 HRK per order
D5.7.	Refund for executed authorized SDD order	25.00 HRK per order
D5.8.	Obtaining copy of SDD Mandate (Fee is charged when account holder requests that a copy of mandate issued to creditor (payee) should be obtained.)	50.00 HRK per delivered mandate
D5.9.	SDD restriction entry and update (Relating to general restrictions on SDD order execution, blacklisted and whitelisted entries, restricted list entries relating to amount and/or frequency of execution.)	25.00 HRK per template
D5.10.	Cost of disputed SDD order without grounds (Fee is charged when account holder request without grounds a refund in respect of an authorized SDD order more than 8 weeks from the execution date.)	50.00 HRK per order
D6.	REPORTING	
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	10.00 HRK per statement
D8.	OVERDRAFT/CREDIT UNDER CURRENT ACCOUNT	
D8.1.	Approval of credit under 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
D9.	NOTICES AND REMINDERS OF UNAUTHORIZED ACCOUNT OVERDRAFT	
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
D7.	CHEQUE OPERATIONS	
D7.1.	Blank cheque issuance	
D7.2.	Blank cheque blocking due to loss/theft	free of charge
D7.3.	Blank cheque delivery to client's address	2.00 HRK
D11.	PAYMENT TRANSACTIONS (transactions executed at the Bank outlet)	
D11.1.	Deposits/withdrawals/transfers under accounts maintained by the Bank in the same currency	
D11.1.1.	Payments to PI payment accounts, including time deposits with multiple payments and premium savings	free of charge
D11.1.2.	Disbursements from PI payment accounts	free of charge
D11.1.3.	National credit transfer in kuna, EUR and other foreign currencies (Payments to PI payment accounts, including time deposits with possible multiple payments and premium savings)	free of charge
D11.1.4.	Payments through deposit of foreign cheque on foreign currency account/foreign currency giro account/foreign currency savings book, including deposits with multiple payments and premium savings	1.50%, min 40.00 HRK, max 300.00 HRK / cheque
D11.2.	Payments in favour of accounts maintained by the Bank – in kuna or foreign currencies	
D11.2.1.	National credit transfer in kuna (Payments into domestic legal entity's transaction account opened at the Bank)	1.00% of the amount, min 8.00 HRK, max 100.00 HRK
D11.2.2.	National credit transfer in kuna (Payments into foreign legal entity's transaction account opened at the Bank) <i>(Free of charge for payments into accounts of embassies and British Council.)</i>	1.00% of the amount, min 8.00 HRK, max 100.00 HRK
D11.2.3.	National credit transfer in EUR and other foreign currencies (Foreign currency payments into domestic legal entity's transaction account opened at the Bank)	1.00% of the amount, min 10.00 HRK, max 100.00 HRK
D11.2.4.	National credit transfer in EUR and other foreign currencies (Foreign currency payments into foreign legal entity's transaction account opened at the Bank) <i>(Free of charge for payments into accounts of embassies and British Council.)</i>	1.00% of the amount, min 10.00 HRK, max 100.00 HRK
D11.2.5.	Payments under loans in favour of accounts of Raiffeisenbank Region Graz-Thalerhof Egen, Raiffeisenbank Aichfeld Egen and Raiffeisenbank St. Stefan-Jagerberg-Wolfsberg held with the Bank	1.00% of the amount, min 10.00 HRK, max 100.00 HRK
D11.3.	Payments in favour of accounts at other banks within the country – in kuna or foreign currencies	
D11.3.1.	National credit transfer in kuna (Payments in favour of accounts at other banks) <i>(Free of charge for refund of local pensions.)</i>	1.00%, min. 9.00 HRK, max. 100.00 HRK

D11.3.2.	National credit transfer in EUR and other foreign currencies (Foreign currency payments in favour of accounts at other banks)	0.35%, min. 75.00 HRK, max. 300.00 HRK
D11.4.	Payments in favour of accounts abroad – in kuna or foreign currencies	
D11.4.1.	International credit transfer in EUR and foreign currencies other than EUR (Payments in favour of accounts abroad – foreign bank's charges payable by user (SHA option)) <i>(Free of charge for payments in favour of H. Stepic CEE Charity Fund.)</i>	0.35%, min. 75.00 HRK, max 300.00 HRK
D11.4.2.	International credit transfer in EUR and foreign currencies other than EUR (Payments in favour of accounts abroad – foreign bank's charges payable by payer (OUR option)) <i>Cannot be selected for payments to SEPA countries.*</i>	0.50%, min. 150.00 HRK, max 500.00 HRK
D11.4.3.	Refund of foreign pensions	free of charge
D11.5.	Withdrawal of international remittance in foreign cash, without foreign currency account/savings book	0.50%, min. 40.00 HRK, max. 1,500.00 HRK
D11.6.	Complaints in relation to orders in FX payment transactions	200.00 HRK
D11.7.	International inflows (Processing foreign remittances)	7.50 HRK

Fees shall not be charged and collected for payments by cheques drawn on RBA-Zagreb, pension cheques, cheques in the name of war damages for forced labour or slavery, and salary cheques of seamen. The Bank can decide that payments credited to the benefit of humanitarian accounts be temporarily or permanently exempt from fee charges.

For payments in favor of individual accounts with the Bank, the client may be fully or partially exempt from fees if the contract between the payee and the Bank provides that reimbursement for these payments in lieu of the payer, pay the payee. The beginning and termination of such contract payers informs the payee.

*SEPA countries include Member states (EU states, Iceland, Liechtenstein and Norway), Switzerland, Monaco and San Marino.

D12.	FOREIGN CURRENCY (CASH) TRADING/EXCHANGE AND FOREIGN CHEQUE REDEMPTION*	
D12.1.	Foreign currency (cash) purchase	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	1.00%
D12.4.	EMU currency banknote exchange into EUR	10.00%, min. 20.00 HRK

**as of 20/08/2018 the bank is no longer redeeming foreign cheque at the exchange office and does not accept banknotes for incasso.*

D13.	OTHER SERVICES IN KUNA AND FOREIGN CURRENCY OPERATIONS	
D13.1.	Foreign cheque acceptance (incasso) <i>When sending a cheque for collection, there may occur additional costs of the foreign bank.</i>	1.00%, min. 20.00 HRK, max. 250.00 HRK / cheque
D13.3.	Manipulative costs of submitting application for HROK credit report, at retail client's personal request	25.00 HRK*, one-off per application
D13.4.	Bank payment account card replacement (current account, foreign currency account, kuna and foreign currency giro account, a vista savings account)	
D13.4.1.	Bank 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)	20.00 HRK

D13.4.2.	Bank payment account card replacement in case of loss/theft, including account blockade (if on behalf of minors, free of charge)	20.00 HRK
D13.4.3.	Bank payment account card replacement due to error or at the Bank's request	free of charge
D13.5.	Kuna/foreign currency 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)	50.00 HRK
D13.5.2.	Savings book replacement in case of loss/theft, including account blockade	50.00 HRK
D13.5.3.	Savings book replacement due to error or at the Bank's request	free of charge
D13.5.4.	Regular replacement of filled out savings book	50.00 HRK
D13.6.	Issuance of various certificates, verified certificates, document photocopies or copies, etc.	40.00 HRK / certificate /verified certificate/ document *
D13.7.	Printout of turnover/inflow/account balance/swift certificate in the outlet (with or without verification)	5.00 HRK /page
D13.8.	Faxing various documents at the client's request	
D13.8.1.	within the country	6.25 HRK*
D13.8.2.	abroad	12.50 HRK*
D13.9.	Desisting from announced cash disbursement (<i>cash disbursement of HRK 70,000.00 or EUR 10,000.00 and more, and disbursements in other foreign currencies irrespectively of the amount, must be announced at least 2 business days before the anticipated disbursement date</i>)	
D13.9.1.	in the amount of HRK 70,000.00 and more for kuna disbursements	0,50% of the announced amount
D13.9.2.	in the amount of EUR 10,000.00 and more, or in the countervalue of other currencies for FX disbursements	0.50% of the announced amount, in kuna at the middle RBA exchange rate
D13.10.	Coin handling fee (debited to the entire amount of cash deposit/withdrawal/exchange) * <i>the amount free of charge is defined per client and/or account per day</i>	
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 accepts coins in EUR. Minimum denomination amount that Bank accepts is 1,00 EUR.</i>	10.00%
D13.10.2.	Coin handling in cash withdrawal/sale of foreign currency coins in the amount equivalent to more than EUR 20.00*	10.00%
D13.10.3.	Coin handling in cash deposit in kuna coins in the amount exceeding 100.00 HRK* (free of charge for deposit into minor's savings accounts)	2.50%
D13.10.4.	Coin handling in cash withdrawal in kuna coins in the amount exceeding 100.00 kuna* (free of charge for withdrawals from minor's savings accounts)	2.50%
D13.10.5.	Exchange of kuna coins into kuna/foreign currency banknotes* (the Bank does not exchange banknotes into coins either of domestic cash or of foreign currency cash.)	2.50%, min. 10.00 HRK
D13.11.	Cash disbursement of HRK 500,000.00 and more, or the countervalue of the respective amount in a foreign currency, with respect to an	1.000,00 HRK

	individual client and/or account in one day, calculated at the Bank's middle exchange rate	
D13.12.	Execution of inheritance ruling	free of charge
D13.13.	Account transfer fee	free of charge
D13.14.	Fee for desisting from account transfer service	50,00 HRK 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, and after a placed request for facilitating cross-border payment account opening	free of charge
D14.	SAVINGS-DEPOSIT TRANSACTIONS	
D14.1.	Termination of non-purpose term savings deposit contract ahead of first maturity	
D14.1.1.	if re-depositing less than 50% of the amount or withdrawing total amount of terminated non-purpose term savings deposit / if re-depositing at least 50% of terminated non-purpose term savings deposit	100.00 HRK/50.00 HRK
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 (except the case mentioned in the Tariff item 18.3.1.)	free of charge
D15.	SAFE DEPOSIT BOXES	
A safe deposit box may be rented for a period of one year at the shortest. The safe deposit box rent fee is charged annually, in advance. The list of retail outlets by categories is available on www.rba.hr and at the Bank retail outlets.		
	Safe deposit box type	free of charge
D15.1.	RETAIL OUTLET CATEGORY I	
D15.1.1.	Safe deposit box A (10,000 cm ³)	545.00 HRK*
D15.1.2.	Safe deposit box B (10,000-20,000 cm ³)	815.00 HRK*
D15.1.3.	Safe deposit box C (20,000-40,000 cm ³)	1,070.00 HRK*
D15.1.4.	Safe deposit box D (100,000-140,000 cm ³)	2,100.00 HRK*
D15.2.	RETAIL OUTLET CATEGORY II	
D15.2.1.	Safe deposit box A (10,000 cm ³)	450.00 HRK*
D15.2.2.	Safe deposit box B (10,000-20,000 cm ³)	600.00 HRK*
D15.2.3.	Safe deposit box C (20,000-40,000 cm ³)	865.00 HRK*
D15.2.4.	Safe deposit box D (100,000-140,000 cm ³)	1,700.00 HRK*
D15.3.	RETAIL OUTLET CATEGORY III	
D15.3.1.	Safe deposit box A (10,000 cm ³)	300.00 HRK*
D15.3.2.	Safe deposit box B (10,000-20,000 cm ³)	455.00 HRK*
D15.3.3.	Safe deposit box C (20,000-40,000 cm ³)	600.00 HRK*
D15.3.4.	Safe deposit box D (100,000-140,000 cm ³)	1,250.00 HRK*
D15.4.	Boxes for savings books	180.00 HRK*
D15.5.	Lost key fee	

D15.5.1.	safe deposit box key	125.00 HRK and actual cost*
D15.5.2.	key for savings book boxes	125.00 HRK and actual cost*
D15.6.	Reminders to renters of safe deposit box/savings book box	
D15.6.1.	Notice	free of charge
D15.6.2.	Reminder	free of charge
D15.6.3.	Reminder prior to lawsuit	free of charge
D16.	BANK INTERNAL DEPOTS	
D16.1.	Open Bank internal depots	
D16.1.1.	safekeeping	free of charge
D16.1.2.	safekeeping and management	free of charge

The VAT is included in the fee amounts under the tariff items marked by “*”.

F2. CARD BANKING FOR PRIVATE INDIVIDUALS

Service/Transaction		Fee amount
F2.1.	USE OF VISA ELECTRON/MAESTRO DEBIT CARD UNDER CURRENT ACCOUNT	
F2.1.1.	Account debit card issuance	
F2.1.1.1.	Primary Visa Electron/Maestro account card issuance <i>Holders of the FlexiPLUS 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>	25.00 HRK (for first issuance)
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, FlexiSPECIAL and FlexiSPECIAL PLUS package holders do not pay the fee for account card issuance.</i>	25.00 HRK (for first issuance)
F2.1.1.3.	Second main or second additional Visa Electron/Maestro account card issuance	50.00 HRK one-off
F2.1.1.4.	Annual fee for debit cards	free of charge
F2.1.1.5.	Closing of debit card	free of charge
F2.1.2.	Card replacement	
F2.1.2.1.	Card replacement/issuance in case of loss/theft	50.00 HRK
F2.1.2.2.	Card replacement/issuance due to damage or first and/or last name change	50.00 HRK
F2.1.2.3.	Card replacement due to error or at the Bank's request	free of charge
F2.1.3.	PIN issuance	
F2.1.3.1.	First PIN issuance	free of charge
F2.1.3.2.	PIN reissue	20.00 HRK
F2.1.4.	Resending the undelivered card to the client's address within 60 days' period	25.00 HRK
F2.1.5.	Expenses due to unjustifiably disputed card transaction	20.00% of the complaint amount, min. 20.00 EUR in

		kuna equivalent
F2.1.6.	Cash down-payments	
F2.1.6.1.	at the Bank's ATMs	free of charge
F2.1.7.	Cash withdrawal with debit card (Cash withdrawals): (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is HRK 5,000.00)	
F2.1.7.1.	at the Bank's ATMs	free of charge
F2.1.7.2.	at other banks' ATMs within the country	1.50%, min 20.00 HRK
F2.1.7.3.	at ATMs abroad	1.50%, min 20.00 HRK
F2.1.7.4.	at the Bank's EFT POS	not applicable
F2.1.7.5.	at other banks' EFT POS in the country and Croatian Post	1.50%, min 20.00 HRK
F2.1.7.6.	at EFT POS abroad	1.50%, min 20.00 HRK
F2.1.8.	Payment at EFT POS in the country and abroad	free of charge
F2.1.9.	Payment at the Bank's EFT POS	free of charge
F2.1.10.	Other fees	
F2.1.10.1.	Card PIN change at the Bank's ATM	15,00 HRK
F2.1.11.	RBA mCard	
F2.1.11.1.	Fee for mobile application RBA mCard	free of charge
F2.1.11.2.	Fee for card included in mobile application RBA mCard	free of charge
F2.2.	USE OF VISA ELECTRON DEBIT CARD UNDER FOREIGN CURRENCY ACCOUNT	
F2.2.1.	Issuance of Visa Electron debit card under foreign currency account	
F2.2.1.1.	Main Visa Electron debit card issuance	25,00 HRK (for first issuance)
F2.2.1.2.	Additional Visa Electron card issuance to a person authorized under the account	25.00 HRK one-off
F2.2.1.3.	Second main or second additional Visa Electron account card issuance	50.00 HRK one-off
F2.2.2.	Card replacement	
F2.2.2.1.	Card replacement/issuance in case of loss/theft	50.00 HRK
F2.2.2.2.	Card replacement/issuance due to damage or first and/or last name change	50.00 HRK
F2.2.2.3.	Card replacement due to error or at the Bank's request	free of charge
F2.2.3.	PIN reissue	20.00 HRK
F2.2.4.	Resending the undelivered card to the client's address within 60 days' period	25.00 HRK
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
F2.2.6.	Cash down-payments	
F2.2.6.1.	at the Bank's ATMs	not applicable
Service/Transaction	Fee amount in FC	
	EUR kartica u EUR	USD kartica u USD

F2.2.7.	Cash withdrawal with debit card (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)		
F2.2.7.1.	at the Bank's ATMs	free of charge	free of charge
F2.2.7.2.	at other banks' ATMs within the country	1.50%, min. 2.60 EUR	1.50%, min. 3.30 USD
F2.2.7.3.	at ATMs abroad	1.50%, min. 2.60 EUR	1.50%, min. 3.30 USD
F2.2.7.4.	at the Bank's EFT POS	not applicable	not applicable
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
F2.2.7.6.	at EFT POS abroad	1.50%, min. 2.60 EUR	1.50%, min. 3.30 USD
F2.2.8.	Payment at EFT POS		
F2.2.8.1.	Payment at EFT POS in the country and abroad	free of charge	free of charge
F2.2.8.2.	Payment at the Bank's EFT POS	free of charge	free of charge
F2.2.9.	Other fees		
F2.2.9.1.	Card PIN change at the Bank's ATM		15,00 HRK
F2.2.9.2.	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 at an ATM		free of charge
F2.2.9.4.	Sending a slip copy from a sales venue to an address in Croatia upon holders complaint		free of charge
F2.2.9.5.	Sending a slip copy from a sales venue to an address abroad upon holders complaint		free of charge
F2.2.9.6.	Using card for installment payment		free of charge
F2.2.9.7.	Delivery of card retained at an ATM in the country		free of charge
F2.2.9.8.	Delivery of card retained at an ATM abroad		free of charge
F2.2.9.9.	Downpayment at the Bank's ATM		not applicable
F2.2.10.	RBA mCard		
F2.2.10.1.	Fee for mobile application RBA mCard		free of charge
F2.2.10.2.	Fee for card included in mobile application RBA mCard		free of charge
F2.3.	RBA PERSONAL CREDIT CARDS – MASTERCARD AND VISA		
F2.3.1.	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 (Annual membership fee for the main Mastercard, Visa Classic and Visa IF card holder)		free of charge
F2.3.1.4.	Issuance of credit card (Annual membership fee for an additional Mastercard, Visa Classic i Visa IF card holder)		free of charge
F2.3.1.5.	Issuance of credit card (Annual membership fee for the main Visa Gold card holder)		free of charge
F2.3.1.6.	Issuance of credit card (Annual membership fee for an additional Visa		free of charge

	Gold card holder)	
F2.3.1.7.	Issuance of credit card (Annual membership fee for the main Visa Platinum card holder)	free of charge
F2.3.1.8.	Issuance of credit card (Annual membership fee for an additional Visa Gold card holder)	free of charge
F2.3.1.9.	Regular card issuance – first issuance (primary and additional card holder)	free of charge
F2.3.1.9.1.	Regular card issuance - reissuance (primary card holder)	free of charge
F2.3.1.9.2.	Regular card issuance - reissuance (additional card holder)	free of charge
F2.3.2.	Cash withdrawal with credit card (Cash withdrawals)	
F2.3.2.1.	at the Bank's ATM	2,50% + 20,00 HRK
F2.3.2.1.1.	at the Bank's EFT POS	not applicable
F2.3.2.2.	at other banks' ATMs within the country	2,50% + 20,00 HRK
F2.3.2.3.	at ATMs abroad	2,50% + 20,00 HRK
F2.3.2.4.	at other banks' EFT POS and imprinter within the country	2,50% + 20,00 HRK
F2.3.2.5.	at EFT POS and imprinters abroad	2,50% + 20,00 HRK
F2.3.3.	Non-cash transaction	
F2.3.3.1.	Payment at EFT POS in the country	free of charge
F2.3.3.2.	Payment at EFT POS abroad	free of charge
F2.3.3.3.	Payment at the Bank's EFT POS	free of charge
F2.3.3.4.	Direct debit order execution in favour of an account at the Bank for settling charges incurred by card usage	free of charge
F2.3.4.	Information via the monthly credit card statement on charges incurred by means of card usage and payments	free of charge
F2.3.5.	One-time fees	
F2.3.5.1.	Notices and reminders	
F2.3.5.1.1.	Notice on unsettled card debt	free of charge
F2.3.5.1.2.	First reminder of unsettled card debt	free of charge
F2.3.5.1.3.	Second reminder of unsettled card debt	free of charge
F2.3.5.1.4.	Credit card cancellation	100.00 HRK
F2.3.5.1.5.	Reminder prior to a lawsuit	free of charge
F2.3.5.1.6.	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	
F2.3.5.2.1.	Card replacement in case of loss/theft	50.00 HRK
F2.3.5.2.2.	Card replacement due to damage or first and/or last name change	50.00 HRK
F2.3.5.2.3.	Card replacement due to error or at the Bank's request	free of charge
F2.3.5.2.4.	PIN issuance	
F2.3.5.2.4.2.	First PIN issuance	free of charge
F2.3.5.2.4.2.	PIN reissue	20.00 HRK

F.2.3.5.2.5.	Resending the undelivered card to the client's address within 60 days' period.	30.00 HRK
F.2.3.5.2.6.	Expenses due to unjustifiably disputed card transaction	20.00% of the amount of the complaint, min 20.00 EUR in kuna equivalent
F.2.3.5.2.7.	Reissung credit card statement, credit card debt certificate, certificate for transaction at the client's request	36.90 HRK* per issued document
F.2.3.5.2.8.	Change of the spending limit per credit card	40.00 HRK
F.2.3.5.2.9.	Credit card cancellation by the client	free of charge
F.2.3.5.3.0.	Overrun of the approved spending limit	free of charge
F.2.3.5.3.1.	Urgent card/PIN issuance at the client's request – delivery in the country	free of charge
F.2.3.5.3.2.	Urgent card/PIN issuance at the client's request – delivery abroad	free of charge
F.2.3.5.3.3.	Reporting loss, cancellation and theft of credit card	free of charge
F.2.3.5.3.4.	Card PIN change at the Bank's ATM	15,00 HRK
F.2.3.5.3.5.	Card PIN change at other banks' ATMs in the country and abroad	not applicable
F.2.3.5.3.6.	Fee for the 3rd and every following consecutively unapproved authorization at an ATM	free of charge
F.2.3.5.3.7.	Card seizure at a sales venue	free of charge
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
F.2.3.5.3.9.	Sending a slip copy from a sales venue to an address abroad upon holders complaint	free of charge
F.2.3.5.4.0.	Maturity date change	free of charge
F.2.3.5.4.1.	Fee for expenses specification at request	free of charge
F.2.3.5.4.2.	Using Cards in Installment Purchase	
F.2.3.5.4.2.1	Dividing purchase amounts into installments at the POS device of RBA contractual partners	free of charge
F.2.3.5.4.2.2	Dividing purchase amounts into installments by contacting the Call Centre	HRK 20.00
F.2.3.5.4.2.3	Dividing purchase amounts into installments using the iDIREKT Internet Banking	HRK 15.00
F.2.3.5.4.2.4	Dividing purchase amounts into installments using the RBA na dlanu application	not applicable
F.2.3.5.4.2.5	Dividing purchase amounts into installments using the sms mDIREKT Credit Cards	not applicable
F.2.3.5.4.2.6	Early repayment of installment purchase or changing the number of installments	HRK 20.00
F.2.3.5.4.3.	Delivery of card retained at an ATM in the country	free of charge
F.2.3.5.4.4.	Delivery of card retained at an ATM abroad	free of charge
F.2.3.5.4.5.	Compensation to finder of a card issued by the Bank debiting the card holder	free of charge
F.2.3.5.4.6.	Downpayment at the Bank's ATM	not applicable

F.2.3.5.4.7.	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.	100.00 HRK annually
F.2.3.5.4.8.	Fee for issuing card in promotional activities, prize competition and similar.	free of charge
F.2.3.5.4.9.	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 and FlexiSPECIAL PLUS package holders do not pay the annual fee for the main Visa Platinum PLUS credit card user.</i>	900,00 HRK annually
F.2.3.5.4.10.	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.	600,00 HRK annually
F.2.3.5.4.11.	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.	400,00 HRK annually
F.2.3.5.4.12.	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.	400,00 HRK annually
F.2.3.5.5.	RBA mCard	
F.2.3.5.5.1.	Fee for mobile application RBA mCard	free of charge
F.2.3.5.5.2.	Fee for card included in mobile application RBA mCard	free of charge
F.2.4	ZLATNA RBICA REWARDS PROGRAM	
F.2.4.1.	Entry fee for Zlatna RBICA rewards program	no entry fee
F.2.4.2.	Membership fee for Zlatna RBICA rewards program	no membership fee

The VAT is included in the fee amounts under the tariff items marked by "**".

F4. RBA DIREKT SERVICE FEES FOR PRIVATE INDIVIDUALS

Service /Transaction in Payment accounts (current account, kuna and foreign currency account, foreign currency giro account, a vista savings account)		Fee amount
F4.1.	RBA tDIREKT (telephone banking)	
F4.1.1.	Service admission fee	
F4.1.1.1.	Admission fee for arranging tDIREKT service	50.00 HRK one-off
F4.1.1.2.	Admission fee for arranging tDIREKT service with an already existing iDIREKT service	free of charge
F4.1.2.	Monthly fee for tDIREKT service* <i>*In case of using to different devices double fee is charged</i>	10.00 HRK

F4.1.3.	Issuance of receipt of executed payment – sending by post <i>The service of certificate issuance is available only to the FWR Private Banking customers</i>	5.00 HRK
F4.2.	PAYMENT TRANSACTIONS (transactions executed via telephone banking) <i>The service of placing payment orders is available only to the FWR Private Banking customers</i>	
F4.2.1.	Payments in favour of accounts maintained by the Bank – in kuna	
F4.2.1.1.	National credit transfer in kuna (Payments into domestic and foreign legal entity transaction account opened at the Bank)	free of charge
F4.2.1.2.	National credit transfer in kuna (Payments into private individuals' accounts with the Bank, including time deposits with possible multiple payments and premium savings)	free of charge
F4.2.2.	Payments in favour of accounts at the Bank – in foreign currencies	
F4.2.2.1.	National credit transfer in EUR and other foreign currencies (Foreign currency payments in legal entity's transaction account opened at the Bank) <i>(Free of charge for payments into accounts of embassies and British Council.)</i>	0.15% of the amount, min. 8.00 HRK max. 50.00 HRK
F4.2.3.	Payments in favour of accounts at other banks within the country – in kuna or foreign currencies	
F4.2.3.1.	National credit transfer in kuna (Payments in favour of accounts at other banks)	0.50%, min 2.00 HRK, max 50.00 HRK
F4.2.3.2.	National credit transfer in EUR and other foreign currencies (Foreign currency payments in favour of accounts at other banks)	0.30%, min. 75.00 HRK, max 300.00 HRK
F4.2.4.	Payments in favour of accounts abroad – in kuna or foreign currencies	
F4.2.4.1.	International credit transfer in EUR and foreign currencies other than EUR (Payments in favour of accounts abroad – foreign bank's charges payable by user (SHA option))	0.30%, min. 75.00 HRK, max 300.00 HRK
F4.2.4.2.	International credit transfer in EUR and foreign currencies other than EUR (Payments in favour of accounts abroad – foreign bank's charges payable by payer (OUR option)) Cannot be selected for payments to SEPA countries.**	0.40%, min. 150.00 HRK, max 500.00 HRK
**SEPA countries include Member states (EU states, Iceland, Liechtenstein and Norway), Switzerland, Monaco and San Marino.		
F4.3.	RBA mDIREKT (SMS and mobile banking)	
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.	Monthly fee for mDIREKT Account balance service <i>The FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiPREMIUM and FlexiPREMIUM PLUS package holders do not pay the fee.</i>	5.00 HRK 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.	Monthly fee for mDIREKT Credit cards service <i>The FlexiSENIOR, FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiSPECIAL, FlexiSPECIAL PLUS, FlexiPREMIUM, FlexiPREMIUM PLUS package holders and credit cardholders who have Visa Gold PLUS and Visa Platinum PLUS contracted service do not pay the fee.</i>	3.00 HRK per credit card

F4.3.5.	RBA na dlanu (mobile banking)*	
F.4.3.5.1.	On-line banking (Admission fee for arranging RBA na dlanu)	free of charge
F.4.3.5.2.	On-line banking (Monthly fee for RBA na dlanu)	free of charge
*a precondition for arrangement of the service RBA na dlanu is a previous arrangement of iDIREKT service		
F4.4.	RBA iDIREKT (Internet Banking)	
F4.4.1.	Service admission fee	
F4.4.1.1.	On-line banking (Admission fee for arranging iDIREKT service) <i>Holders of the FlexiPLUS package as well as of the MAIN ACCOUNT and the SPECIAL MAIN ACCOUNT packages are not charged the fee. In the promotional period to 31/12/2018 no entry fee will be charged to the RBA credit card users, RBA loan users, RBA term savings deposit users neither RBA avista savings account users who do not hold a current or an FCY account, or a HRK/FCY giro account.</i>	30.00 HRK one-off
F4.4.1.2.	Admission fee for arranging iDIREKT service with an already existing tDIREKT service	free of charge
F4.4.2.	Service Fee	
F4.4.2.1.	On-line banking (iDIREKT service monthly fee)* <i>*In case of using to different devices, the fee is charged doubly, except to holders of the FlexiPLUS package as well as holders of the MAIN ACCOUNT and the SPECIAL MAIN ACCOUNT packages. In the promotional period to 31/12/2018 no entry fee will be charged to the RBA credit card users, RBA loan users, RBA term savings deposit users neither RBA avista savings account users who do not hold a current or an FCY account, or a HRK/FCY giro account.</i>	7.00 HRK per month
F4.4.2.2.	eRačun service usage fee	free of charge
F4.4.3.	Issuance of receipt of executed payment – sending by mail	5.00 HRK/ receipt
F4.5.	PAYMENT TRANSACTIONS (transactions executed via iDIREKT/RBA na dlanu service)	
F4.5.1.	Payments in favour of accounts maintained by the Bank – in kuna	
F4.5.1.1.	National credit transfer in kuna (Payments into domestic and foreign legal entity's transaction account opened at the Bank)	free of charge
F4.5.1.2.	National credit transfer in kuna (Payments into private individuals' accounts within the Bank, including time deposits with possible multiple payments and premium savings)	free of charge
F4.5.2.	Payments in favour of accounts maintained by the Bank – in foreign currencies	
F4.5.2.1.	National credit transfer in EUR and other foreign currencies (Foreign currency payments in legal entity's transaction account opened at the Bank) <i>(Free of charge for payments into accounts of embassies and British Council.)</i>	0.15% of the amount, min. 8.00 HRK max. 40.00 HRK
F4.5.3.	Payments in favour of accounts at other banks within the country – in kuna or foreign currencies	
F4.5.3.1.	National credit transfer in kuna (Payments in favour of accounts at other banks) <i>Users of FlexiSTART, FlexiIDEAL, FlexiSENIOR, FlexiSTUDENT, FlexiGOLD, FlexiLINK and FlexiPREMIUM packages pay 50% of the original fee (0.175%, min. 1.00 HRK, max. 10.00 HRK), if the payment was executed from the current account. Users of FlexiFIT, FlexiPREMIUM PLUS, FlexiSPECIAL and FlexiSPECIAL PLUS packages do not pay the fee, if the payment was</i>	0.35%, min. 2.00 HRK, max. 20.00 HRK

	<i>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>	
F4.5.3.2.	National credit transfer in EUR and other foreign currencies (Foreign currency payments in favour of accounts at other banks)	0.25%, min. 75.00 HRK, max. 300.00 HRK
F4.5.4.	Payments in favour of accounts abroad – in kuna or foreign currencies	
F4.5.4.1.	International credit transfer in EUR and foreign currencies other than EUR (Payments in favour of accounts abroad – foreign bank's charges payable by user (SHA option))	0.25%, min. 75.00 HRK, max. 300.00 HRK
F4.5.4.2.	International credit transfer in EUR and foreign currencies other than EUR (Payments in favour of accounts abroad – foreign bank's charges payable by payer (OUR option)) Cannot be selected for payments to SEPA countries.**	0.35%, min. 150.00 HRK, max. 500.00 HRK
F4.9.	Urgent payments	
F4.9.1.	National credit transfer in kuna (Urgent payments crediting an account with another bank)	50,00 HRK one-off
F4.9.2.	National credit transfer in EUR (Urgent EUR payments to SEPA countries)**	1,30%, min. 100,00 HRK, max. 500,00 HRK
**SEPA countries include Member states (EU states, Iceland, Liechtenstein and Norway), Switzerland, Monaco and San Marino.		
F4.6.	SERVICE CANCELLATION	
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
F4.7.	DEVICE FEES	
F4.7.1.	Issuance of additional or new device due to loss/theft or damage caused by user – takeover at RBA outlet	120.00 HRK
F4.7.2.	Issuance of additional or new device due to loss/theft or damage caused by user – delivery to home address	150.00 HRK
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. In the promotional period to 31/12/2018 no fee will be charged for the first issuance of CAP card reader.</i>	100 HRK one-off
F4.8.	RBA eBroker	
F4.8.1.	Admission fee for eBroker service	free of charge
F4.8.2.	Monthly fee for eBroker service <i>The FlexiPLUS package holders do not pay the fee to managing current account.</i>	10.00 HRK

Applicable as of 01th November, 2018