

CARD TRANSACTION FEES

(Applicable as of 16th March, 2019)

| 1. ISSUANCE OF DEBIT CARDS | | | |
|----------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| Number | Tariff item mark | Tariff item | Amount |
| 1.1 | F2.1. | Debit card under current account | |
| 1.1.1 | F2.1.1. | Account debit card issuance | |
| 1.1.1.1 | F2.1.1.1. | Primary 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) |
| 1.1.1.2 | F2.1.1.2. | Additional 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> | 25,00 HRK (for first issuance) |
| 1.1.1.3 | F2.1.1.3. | Second main or second additional account card issuance | 50,00 HRK one-off |
| 1.1.2 | F2.1.1.4. | Annual fee for debit cards | free of charge |
| 1.1.3 | F2.1.1.5. | Closing of debit card | free of charge |
| 1.1.4 | F2.1.1.6. | Instant issuing of debit card | 20,00 HRK one-off |
| 1.2 | F2.2. | Visa Electron debit card under foreign currency account | |
| 1.2.1 | F2.2.1. | Issuance of Visa Electron debit card under foreign currency account | |
| 1.2.1.1 | F2.2.1.1. | Main Visa Electron debit card issuance | 25,00 HRK (for first issuance) |
| 1.2.1.2 | F2.2.1.2. | Additional Visa Electron card issuance to a person authorized under the account | 25,00 HRK one-off |
| 1.2.1.3 | F2.2.1.3. | Second main or second additional Visa Electron account card issuance | 50,00 HRK one-off |

| 2. CASH WITHDRAWAL WITH DEBIT CARD | | | |
|------------------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| Number | Tariff item mark | Tariff item | Amount |
| 2.1 | F2.1. | Debit card under current account | |
| 2.1.1 | F2.1.7. | Cash withdrawal with debit card: (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is HRK 5,000.00) | |
| 2.1.1.1 | F2.1.7.1. | • at the Bank's ATMs | free of charge |
| 2.1.1.2 | F2.1.7.2. | • at other banks' ATMs within the country | 1,50%, min 20,00 HRK |
| 2.1.1.3 | F2.1.7.3. | • at ATMs abroad | 1,50%, min 20,00 HRK |
| 2.1.1.4 | F2.1.7.4. | • at other banks' EFT POS in the country and Croatian Post | not applicable |
| 2.1.1.5 | F2.1.7.5. | • at EFT POS abroad | 1,50%, min 20,00 HRK |
| 2.1.1.6 | F2.1.7.6. | • at the Bank's EFT POS | 1,50%, min 20,00 HRK |
| 2.2 | F2.2. | Visa Electron debit card under foreign currency account | |
| 2.2.1 | F2.2.7. | Cash withdrawals with debit card: (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) | |
| | | | Fee amount in foreign currency: |
| | | | EUR card in EUR |
| | | | USD card in USD |
| | | | not applicable |
| | | | not applicable |
| 2.2.1.1 | F2.2.7.1. | • at the Bank's ATMs | free of charge |
| 2.2.1.2 | F2.2.7.2. | • at other banks' ATMs within the | 1,50%, min 2,60 EUR |
| | | | 1,50%, min 3,30 USD |

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|---------|-----------|------------------------------------------------------------|---------------------|---------------------|
| | | country | | |
| 2.2.1.3 | F2.2.7.3. | • at ATMs abroad | 1,50%, min 2,60 EUR | 1,50%, min 3,30 USD |
| 2.2.1.4 | F2.2.7.4. | • at the Banks EFT POS | not applicable | not applicable |
| 2.2.1.5 | 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 |
| 2.2.1.6 | F2.2.7.6. | • at EFT POS abroad | 1,50%, min 2,60 EUR | 1,50%, min 3,30 USD |

3. PAYMENT WITH DEBIT CARDS

| Number | Tariff item mark | Tariff item | Amount | |
|------------|------------------|----------------------------------------------------------------|----------------------------------------|------------------------|
| 3.1 | F2.1. | Debit card under current account | | |
| 3.1.1 | F2.1.8. | Payment at EFT POS in the country and abroad | free of charge | |
| 3.1.2 | F2.1.9. | Payment at the Bank's EFT POS | free of charge | |
| 3.2 | F2.2. | Visa Electron debit card under foreign currency account | | |
| 3.2.1 | F2.2.8. | Payment at EFT POS | | |
| | | | Fee amount in foreign currency: | |
| | | | EUR card in EUR | USD card in USD |
| 3.2.1.1 | F2.2.8.1. | Payment at EFT POS in the country and abroad | free of charge | free of charge |
| 3.2.1.2 | F2.2.8.2. | Payment at the Bank's EFT POS | free of charge | free of charge |

4. OTHER FEES FOR DEBIT CARDS

| Number | Tariff item mark | Tariff item | Amount | |
|--------------|------------------|-------------------------------------------------------------------------------|--------------------------------------------------------------------------|--|
| 4.1 | F2.1. | Debit card under current account | | |
| 4.1.1 | F2.1.2. | Card replacement | | |
| 4.1.1.1 | F2.1.2.1. | Card replacement/issuance in case of loss/theft | 50,00 HRK | |
| 4.1.1.2 | F2.1.2.2. | Card replacement/issuance due to damage or first and/or last name change | 50,00 HRK | |
| 4.1.1.3 | F2.1.2.3. | Card replacement due to error or at the Bank's request | free of charge | |
| 4.1.2 | F2.1.3. | PIN issuance | | |
| 4.1.2.1 | F2.1.3.1. | First PIN issuance | free of charge | |
| 4.1.2.2 | F2.1.3.2. | PIN reissue | 20,00 HRK | |
| 4.1.3 | F2.1.4. | Resending the undelivered card to the client's address within 60 days' period | 25,00 HRK | |
| 4.1.4 | 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 | |
| 4.1.5 | F2.1.6. | Cash deposit | | |
| 4.1.5.1 | F2.1.6.1. | • at the Bank's ATMs | free of charge | |
| 4.1.6 | F2.1.10. | Other fees | | |
| 4.1.6.1 | F2.1.10.1. | Card PIN change at the Bank's ATM | 15,00 HRK | |
| 4.1.7 | F2.1.11. | RBA mCard | | |
| 4.1.7.1 | F2.1.11.1. | Fee for mobile application RBA mCard | free of charge | |
| 4.1.7.2 | F2.1.11.2. | Fee for card included in mobile application RBA mCard | free of charge | |
| 4.2 | F2.2. | Visa Electron debit card under foreign currency account | | |
| 4.2.1 | F2.2.2. | Card replacement | | |
| 4.2.1.1 | F2.2.2.1. | Card replacement/issuance in case of loss/theft | 50,00 HRK | |
| 4.2.1.2 | F2.2.2.2. | Card replacement/issuance due to damage or first and/or last name change | 50,00 HRK | |
| 4.2.1.3 | F2.2.2.3. | Card replacement due to error or at the Bank's request | free of charge | |
| 4.2.2 | F2.2.3. | PIN reissue | 20,00 HRK | |
| 4.2.3 | F2.2.4. | Resending the undelivered card to the client's address within 60 days' period | 25,00 HRK | |
| 4.2.4 | 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 |
| 4.2.5 | F2.2.6. | Cash deposit | |
| | | | Fee amount in foreign currency: |
| | | | EUR card in EUR |
| | | | USD card in USD |
| 4.2.5.1 | F2.2.6.1. | • at the Bank's ATMs | not applicable |
| 4.2.6 | F2.2.9. | Other fees | |
| 4.2.6.1 | F2.2.9.1 | Card PIN change at the Bank's ATM | 15,00 HRK |
| 4.2.6.2 | F2.2.9.2. | Card PIN change at other banks' ATMs in the country and abroad | not applicable |
| 4.2.6.3 | F2.2.9.3. | Fee for the 3rd and every following consecutively unapproved authorization at an ATM | free of charge |
| 4.2.6.4 | F2.2.9.4. | Sending a slip copy from a sales venue to an address in Croatia upon holders complaint | free of charge |
| 4.2.6.5 | F2.2.9.5. | Sending a slip copy from a sales venue to an address abroad upon holders complaint | free of charge |
| 4.2.6.6 | F2.2.9.6. | Using card for installment payment | free of charge |
| 4.2.6.7 | F2.2.9.7. | Delivery of card retained at an ATM in the country | free of charge |
| 4.2.6.8 | F2.2.9.8. | Delivery of card retained at an ATM abroad | free of charge |
| 4.2.6.9 | F2.2.9.9. | Downpayment at the Bank's ATM | not applicable |
| 4.2.7 | F2.2.10. | RBA mCard | |
| 4.2.7.1 | F2.2.10.1. | Fee for mobile application RBA mCard | free of charge |
| 4.2.7.2 | F2.2.10.2. | Fee for card included in mobile application RBA mCard | free of charge |

5. ISSUANCE OF CREDIT CARD (Personal credit cards – MasterCard i Visa)

| Number | Tariff item mark | Tariff item | Amount |
|------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| 5.1 | F2.3.1. | Registration and membership fees | |
| 5.1.1 | 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 |
| 5.1.2 | 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 |
| 5.1.3 | 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>FlexiSENIOR</i> , <i>FlexiIDEAL</i> , <i>FlexiLINK</i> , <i>FlexiFIT</i> and <i>FlexiSPECIJAL</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) | 19,00 HRK monthly |
| 5.1.4 | 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) | 9,00 HRK monthly |
| 5.1.5 | 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>FlexiGOLD</i> , <i>FlexiPREMIUM</i> , <i>FlexiFIT</i> and <i>FlexiSPECIJAL</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) | 19,00 HRK monthly |
| 5.1.6 | F2.3.1.6. | Issuance of credit card (Membership fee for an additional | 9,00 HRK monthly |

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| | | 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) | |
| 5.1.7 | 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</i> and <i>FlexiSPECIJAL PLUS</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) | 19,00 HRK monthly |
| 5.1.8 | 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) | 9,00 HRK monthly |
| 5.1.9 | F2.3.1.9. | Regular card issuance – first issuance (primary and additional card holder) | free of charge |
| 5.1.9.1 | F2.3.1.9.1. | Regular card issuance - reissuance (primary card holder) | free of charge |
| 5.1.9.2 | F2.3.1.9.2. | Regular card issuance – reissuance (additional card holder) | free of charge |

6. CASH WITHDRAWAL WITH CREDIT CARD

| Number | Tariff item mark | Tariff item | Amount |
|------------|------------------|------------------------------------------------------------|-------------------|
| 6.1 | F2.3.2. | Cash withdrawals with credit card: | |
| 6.1.1 | F2.3.2.1. | • at the Bank's ATM | 2,50% + 20,00 HRK |
| 6.1.1.1 | F2.3.2.1.1. | • at the Bank's EFT POS | not applicable |
| 6.1.2 | F2.3.2.2. | • at other banks' ATMs within the country | 2,50% + 20,00 HRK |
| 6.1.3 | F2.3.2.3. | • at other banks' ATMs abroad | 2,50% + 20,00 HRK |
| 6.1.4 | F2.3.2.4. | • at other banks' EFT POS and imprinter within the country | 2,50% + 20,00 HRK |
| 6.1.5 | F2.3.2.5. | • at EFT POS and imprinters abroad | 2,50% + 20,00 HRK |

7. PAYMENT WITH CREDIT CARD

| Number | Tariff item mark | Tariff item | Amount |
|------------|------------------|-----------------------------------------------------------------------------------------------------------------------|----------------|
| 7.1 | F2.3.3. | Non-cash transaction | |
| 7.1.1 | F2.3.3.1. | Payment at EFT POS in the country | free of charge |
| 7.1.2 | F2.3.3.2. | Payment at EFT POS abroad | free of charge |
| 7.1.3 | F2.3.3.3. | Payment at the Bank's EFT POS | free of charge |
| 7.1.4 | 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 |

8. OTHER FEES FOR CREDIT CARD

| Number | Tariff item mark | Tariff item | Amount |
|--------------|------------------|--------------------------------------------------------------------------------------------------------|----------------|
| 8.1 | F2.3.4. | Information via a credit card statement on charges incurred by means of card usage and payments | free of charge |
| 8.2 | F2.3.5. | One-time fees | |
| 8.2.1 | F2.3.5.1. | Notices and reminders | |
| 8.2.1.1 | F2.3.5.1.1. | Notice on unsettled card debt | free of charge |
| 8.2.1.2 | F2.3.5.1.2. | First reminder of unsettled card debt | free of charge |
| 8.2.1.3 | F2.3.5.1.3. | Second reminder of unsettled card debt | free of charge |

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| 8.2.1.4 | F2.3.5.1.4. | Credit card cancellation | 100,00 HRK |
| 8.2.1.5 | F2.3.5.1.5. | Reminder prior to a lawsuit | free of charge |
| 8.2.1.6 | F2.3.5.1.6. | Reminder of charges above the approved spending limit | free of charge |
| 8.2.1.7 | F2.3.5.1.7. | Reminder prior to credit card cancellation | free of charge |
| 8.2.2 | F2.3.5.2. | Other fees | |
| 8.2.2.1 | F2.3.5.2.1. | Card replacement in case of loss/theft | 50,00 HRK |
| 8.2.2.2 | F2.3.5.2.2. | Card replacement due to damage or first and/or last name change | 50,00 HRK |
| 8.2.2.3 | F2.3.5.2.3. | Card replacement due to error or at the Bank's request | free of charge |
| 8.2.3 | F2.3.5.2.4. | PIN issuance | |
| 8.2.3.1 | F2.3.5.2.4.1. | First PIN issuance | free of charge |
| 8.2.3.2 | F2.3.5.2.4.2. | PIN reissue | 20,00 HRK |
| 8.2.4 | F2.3.5.2.5. | Resending the undelivered card to the client's address within 60 days' period | 30,00 HRK |
| 8.2.5 | 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 |
| 8.2.6 | F2.3.5.2.7. | Reissung credit card statement, credit card debt certificate, certificate for transaction at the client's request | 36,90 HRK per issued document (VAT included in the amount) |
| 8.2.7 | F2.3.5.2.8. | Change of the spending limit per credit card | 40,00 HRK |
| 8.2.8 | F2.3.5.2.9. | Credit card cancellation by the client | free of charge |
| 8.2.9 | F2.3.5.3.0. | Overrun of the approved spending limit | free of charge |
| 8.2.10 | F2.3.5.3.1. | Urgent card/PIN issuance at the client's request – delivery in the country | free of charge |
| 8.2.11 | F2.3.5.3.2. | Urgent card/PIN issuance at the client's request – delivery abroad | free of charge |
| 8.2.12 | F2.3.5.3.3. | Reporting loss, cancellation and theft of credit card | free of charge |
| 8.2.13 | F2.3.5.3.4. | Card PIN change at the Bank's ATM | 15,00 HRK |
| 8.2.14 | F2.3.5.3.5. | Card PIN change at other banks' ATMs in the country and abroad | not applicable |
| 8.2.15 | F2.3.5.3.6. | Fee for the 3rd and every following consecutively unapproved authorization at an ATM | free of charge |
| 8.2.16 | F2.3.5.3.7. | Card seizure at a sales venue | free of charge |
| 8.2.17 | F2.3.5.3.8. | Sending a slip copy from a sales venue to an address in Croatia upon holders complaint | free of charge |
| 8.2.18 | F2.3.5.3.9. | Sending a slip copy from a sales venue to an address abroad upon holders complaint | free of charge |
| 8.2.19 | F2.3.5.4.0. | Maturity date change | free of charge |
| 8.2.20 | F2.3.5.4.1. | Fee for expenses specification at request | free of charge |
| 8.2.21 | F2.3.5.4.2. | Using Cards in Installment Purchase | |
| 8.2.21.1 | F2.3.5.4.2.1. | Dividing purchase amounts into installments at the POS device of RBA contractual partners | free of charge |
| 8.2.21.2 | F2.3.5.4.2.2. | Dividing purchase amounts into installments by contacting the Call Centre | HRK 20.00 |
| 8.2.21.3 | F2.3.5.4.2.3. | Dividing purchase amounts into installments using the iDIREKT Internet Banking | HRK 15.00 |
| 8.2.21.4 | F2.3.5.4.2.4. | Dividing purchase amounts into installments using the RBA na dlanu application | not applicable |
| 8.2.21.5 | F2.3.5.4.2.5. | Dividing purchase amounts into installments using the sms mDIREKT Credit Cards | not applicable |
| 8.2.21.6 | F2.3.5.4.2.6. | Early repayment of installment purchase or changing the number of installments | HRK 20.00 |
| 8.2.22 | F2.3.5.4.3. | Delivery of card retained at an ATM in the country | free of charge |

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| 8.2.23 | F2.3.5.4.4. | Delivery of card retained at an ATM abroad | free of charge |
| 8.2.24 | F2.3.5.4.5. | Compensation to finder of a card issued by the Bank debiting the card holder | free of charge |
| 8.2.25 | F2.3.5.4.6. | Downpayment at the Bank's ATM | not applicable |
| 8.2.26 | 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. | 100,00 HRK annually |
| 8.2.27 | F2.3.5.4.8. | Fee for issuing card in promotional activities, prize competition and similar. | free of charge |
| 8.2.28 | 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 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 |
| 8.2.29 | F2.3.5.4.10. | 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 |
| 8.2.30 | 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. | 400,00 HRK annually |
| 8.2.31 | 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. | 400,00 HRK annually |
| 8.3 | F2.3.5.5. | RBA mCard | |
| 8.3.1 | F2.3.5.5.1. | Fee for mobile application RBA mCard | free of charge |
| 8.3.2 | F2.3.5.5.2. | Fee for card included in mobile application RBA mCard | free of charge |

9. ZLATNA RBICA REWARDS PROGRAM

| Number | Tariff item mark | Tariff item | Amount |
|------------|------------------|-------------------------------------------------|-------------------|
| 9.1 | F.2.4.1. | Entry fee for Zlatna RBICA rewards program | no entry fee |
| 9.2 | F.2.4.2. | Membership fee for Zlatna RBICA rewards program | no membership fee |

Applicable as of 16th March, 2019