

Details of Changes to the PI General Terms and Conditions, and to the PI Business Fees that will be implemented as of 16/03/2019

We notify all our Clients, RBA Current Account Holders, that as of the day of 16 March 2019 the Bank shall no longer issue Visa Electron a Maestro debit cards for the Current Account and shall introduce a new product - Mastercard debit card.

Due to the above change, as of the day of 16 March 2019 new PI General Terms and Conditions (hereinafter: PI General Terms and Conditions) and new PI Business Fees (hereinafter: Fees) will be implemented.

The PI General Terms and Conditions and Fees that will be valid and effective as of 16 March 2019 are available on the Bank's web site www.rba.hr and in the Bank's Branches, and the changes are as follows:

1. Changes and Amendments to General Terms and Conditions

- The following names of debit cards are deleted in Section V. ACCOUNT OPENING, item 13: "(Visa Electron and/or Maestro)", "(Visa Electron)".
- The following names of debit cards are deleted in Section XIII. PAYMENT INSTRUMENTS, item 1.1: " Visa Electron or Maestro.
- The description of the possibility for the Bank to issue and hand in to the Account Holder the Debit Card (Instant issuance) for the Current Account and the PIN at the moment of submitting the card issuance request, in the Bank's Branch where such card issuance is supported technically, should the Account Holder make such a request.

2. Changes and Amendments to Fees

At the same time, as of the day of 16 March 2019 changes to the PI Business Fees will pertain to deleting the names of debit cards in the titles and tariff items.

Further, in Section DEBIT CARD ISSUANCE a new tariff item will be added that details instant Current Account debit card issuance.

The tariff items shall now read as follows:

1. DEBIT CARD ISSUANCE			
1.1	F2.1.	Current Account Debit Card	
1.1.1.1	F2.1.1.1.	Debit Card issuance – primary card <i>Users of the FlexiPLUS MAIN ACCOUNT and SPECIAL MAIN ACCOUNT packages are not subject to the fee for the first account primary card issuance.</i>	HRK 25.00 (for the first issuance)
1.1.1.2	F2.1.1.2.	Debit Card issuance – additional proxy card <i>Users of the FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiPREMIUM, FlexiPREMIUM PLUS, FlexiSPECIJAL and FlexiSPECIJAL PLUS packages are not subject to the fee for the additional proxy card issuance.</i>	HRK 25.00 (for the first issuance)
1.1.1.3	F2.1.1.3.	Issuance of a second primary card or a second additional card for the Account	HRK 50.00 one-off
1.1.4	F2.1.1.6.	Instant Debit Card issuance	HRK 20.00 one-off

After the above Changes and Amendments to General Terms and Conditions and to Fees come into force we will replace your existing Current Account Visa Electron and Maestro cards with a new debit Mastercard card, in the following dynamic:

- contact Visa Electron and Maestro cards at their expiry,
- contactless Visa Electron and Maestro cards at their expiry or even earlier pursuant to the Bank's Decision.

Yours sincerely,

RBA