

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

(Applicable as of 1<sup>st</sup> January, 2021)

### **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 Costs 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 costs which the Bank had in executing the services.

Real expenses shall be:

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

Costs 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:

- one-off, per transaction
- one-off, in advance
- monthly or quarterly<sup>1</sup>, 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.

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<sup>1</sup> 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.

## **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 calculation date to the date of final collection of the calculated fee.

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 n 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 and protected 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 (RBA internet and mobile banking), and when the fee is charged from the Account Holder's FX Account with RBA, the RBA middle exchange rate valid on the calculation date 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.

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

**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 on the date of fee collection processing.

The account management fee will not be charged on 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:

- 80 HRK or more, which balance would be reduced, upon charging the fee, to less than 80 HRK for accounts held in HRK.
- the equivalent of EUR 10 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 EUR 10 upon charging the fee.

Actual movements do not include: account management fee, fee for use of the account by an authorized person, service usage fee, account interest and term deposit interest.

The account management fee is charged if the funds to cover the total fee amount are available in the account, irrespective of there being any actual movement in the account or not.

The current account management fee shall be charged also for the current account in which an accepted tacit overdraft has been granted, regardless of whether the respective tacit overdraft is used or not. Exceptionally, the fee shall not be charged in the month for which the fee is due to be charged if frame loan have been used.

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

#### **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.

##### **6.3.3.3.1. Monthly fee for maintenance of Premium packages (PremiumSILVER, PremiumGOLD and PremiumPLATINUM).**

The Premium 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.

Balance of accounts with the Bank and balance of assets in Raiffeisen Investment Funds and Raiffeisen Centrobank certificates, contracted amount of mortgage loans without a co-debtor with the Bank or RSŠ and the number of groups of products used are determined on the last day of the accounting period. The amount of regular receipts on the Bank's current, giro, foreign currency and / or foreign currency giro account and the sum of debit or credit card transactions on EFT POS devices or on the WEB is determined from the first to the last day of the accounting period. The accounting period is the period from the first to the last day of the month for which the Premium package fee is calculated. All currencies are translated into HRK at the CNB middle exchange rate prevailing on the last day of the accounting period.

#### **6.3.3.4. The fee for operating the account by authorized user**

Fee for use of kuna Giro Account, Foreign Currency Account, Foreign 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.

#### **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 related to 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](http://www.rba.hr))

RBA business network, and  
RBA direkt Info 072 62 62 62 (at local call price)

## D. TRANSACTION FEES FOR PRIVATE INDIVIDUALS

<b>Payment accounts</b> (current account, foreign currency account, kuna and foreign currency giro account, kuna and foreign currency savings book, a vista savings account)		<b>Fee amount</b>
<b>D1.</b>	<b>PAYMENT ACCOUNT OPENING</b>	
D1.2.	Opening a vista savings account <i>Users of FlexiSTART, FlexiFIT, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM package do not pay the fee.</i>	20.00 HRK
D1.3.	Opening of other accounts	free of charge
D1.4.	Contracting Letter of authorization for payment accounts	free of charge
<b>D2.</b>	<b>PAYMENT ACCOUNT MANAGEMENT</b>	
D2.1.	Current account management	
D2.1.1.	Managing a current account with account movement <i>The fee is not charged for the current account:</i> <ul style="list-style-type: none"> <li><i>in a minor's name</i></li> <li><i>blocked due to card loss/theft</i></li> <li><i>in which the FlexiPLUS package, Premium package and the MAIN ACCOUNT and SPECIAL MAIN ACCOUNT packages were contracted</i></li> <li><i>for which for which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date of 80 HRK or more, which balance would be reduced to less than 80 HRK upon charging the fee</i></li> </ul>	9.00 HRK per month
D2.1.2.	Managing current account without movement <i>The fee is not charged for the current account:</i> <ul style="list-style-type: none"> <li><i>in a minor's name</i></li> <li><i>blocked due to card loss/theft</i></li> <li><i>for which the FlexiPLUS package, Premium package and the MAIN ACCOUNT and SPECIAL MAIN ACCOUNT packages were agreed</i></li> <li><i>for which for which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date of 80 HRK or more, which balance would be reduced to less than 80 HRK upon charging the fee</i></li> </ul>	9.00 HRK per month
D2.1.3.	Managing pension payment current account <i>The fee is not charged for the current account</i> <ul style="list-style-type: none"> <li><i>in a minor's name</i></li> <li><i>blocked due to card loss/theft</i></li> <li><i>for which the FlexiPLUS package, Premium package and the MAIN ACCOUNT and SPECIAL MAIN ACCOUNT packages were agreed</i></li> <li><i>for which for which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date of 80 HRK or more, which balance would be reduced to less than 80 HRK upon charging the fee</i></li> </ul>	4.00 HRK per month
D2.1.5.	Managing special purpose account	free of charge
D2.2.	Management of other accounts	

D2.2.1.	<p>Managing kuna giro account and a vista savings account (The fee is not charged for the a vista savings account) The fee is not charged for the kuna giro account account:</p> <ul style="list-style-type: none"> <li>• in a minor's name</li> <li>• blocked due to card loss/theft <ul style="list-style-type: none"> <li>• to users of FlexiSTART, FlexiFIT, FlexiSTUDENT, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM package</li> </ul> </li> <li>• for which for which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date of 80 HRK or more, which balance would be reduced to less than 80 HRK upon charging the fee</li> </ul>	5.00 HRK per month
D2.2.2.	<p>Managing a foreign currency account The fee is not charged for the foreign currency account:</p> <ul style="list-style-type: none"> <li>• in a minor's name</li> <li>• blocked due to card loss/theft</li> <li>• to users of FlexiSTART, FlexiFIT, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM package</li> <li>• for which for which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date in the equivalent of 10 EUR or more, which balance would be reduced to less than the equivalent of 10 EUR upon charging the fee</li> </ul>	5.00 HRK per month
D2.2.3.	<p>Managing a foreign currency giro account The fee is not charged for the foreign currency giro account:</p> <ul style="list-style-type: none"> <li>• in a minor's name</li> <li>• blocked due to card loss/theft</li> <li>• to users of FlexiSTART, FlexiFIT, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM package</li> <li>• for which for which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date in the equivalent of 10 EUR or more, which balance would be reduced to less than the equivalent of 10 EUR upon charging the fee</li> </ul>	5.00 HRK per month
D2.2.4.	Kuna/foreign currency savings book management	free of charge
D2.2.5.	<p>Authorized user on the account The fee is not charged for proxies in:</p> <ul style="list-style-type: none"> <li>• a vista savings account</li> <li>• kuna/foreign currency savings book</li> <li>• an account for which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date of 80 HRK or more, which balance would be reduced to less than 80 HRK for accounts held in HRK upon charging the fee, and to the equivalent to EUR 10 or more, which balance would reduce to less than the equivalent of EUR 10 upon charging the fee</li> </ul> <p>The fee is not charged for account use by authorized user for the accounts included in the FlexiSTART, FlexiFIT, FlexiSTUDENT, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM packages.</p>	2.00 HRK per month
D2.3.	Use of FlexiPLUS package (package of services)	
D2.3.1.	Use of FlexiSTART package	29.00 HRK per month

D2.3.2.	Use of FlexiIDEAL package	59.00 HRK per month
D2.3.3.	Use of FlexiPREMIUM package	89.00 HRK per month
D2.3.4.	Use of FlexiPREMIUM PLUS package	109.00 HRK per month
D2.3.5.	Use of FlexiGOLD package	89.00 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	79.00 HRK per month
D2.3.11. D2.3.11.1. D2.3.11.2.	Use of FlexiFIT package	59.00 HRK per month
D2.3.12.	Use of FlexiSPECIJAL package	55.00 HRK per month
D2.3.13.	Use of FlexiSPECIJAL PLUS package	99.00 HRK per month
D2.3.15.	Use of FlexiKlik&Go package	15.00 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	free of charge
D2.5.	Use of Premium package (service package)	
D2.5.1.	Use of PremiumSILVER package – basic fee • <i>fee with Discount 1 is 59.00 HRK per month</i> • <i>fee with Discount 2 is 29.00 HRK per month</i> Conditions for qualification for the fee with Discount 1 or for the fee with Discount 2 are set out in the General Terms and Conditions of RBA FlexiPLUS and Premium packages	79.00 HRK per month
D2.5.2.	Use of PremiumGOLD package – basic fee • <i>fee with Discount 1 is 79.00 HRK per month</i> • <i>fee with Discount 2 is 59.00 HRK per month</i> Conditions for qualification for the fee with Discount 1 or for the fee with Discount 2 are set out in the General Terms and Conditions of RBA FlexiPLUS and Premium packages	109.00 HRK per month
D2.5.3.	Use of PremiumPLATINUM package – basic fee • <i>fee with Discount 1 is 119.00 HRK per month</i> • <i>fee with Discount 2 is 109.00 HRK per month</i> Conditions for qualification for the fee with Discount 1 or for the fee with Discount 2 are set out in the General Terms and Conditions of RBA FlexiPLUS and Premium packages	159.00 HRK per month
<b>D3.</b>	<b>PAYMENT ACCOUNT CLOSING</b>	
D3.1.	Closing of kuna/foreign currency savings book	free of charge
D3.2.	Closing other accounts	free of charge
D3.4.	Closing Flexi PLUS packages (service package)	free of charge
D3.7.	Closing Premium packages (service package)	free of charge
<b>D4.</b>	<b>BANK ACCOUNT CURRENCY CONVERSIONS</b>	
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
<b>D5.</b>	<b>STANDING ORDER AND SEPA DIRECT DEBIT ORDER</b>	
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 FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiPREMIUM, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumGOLD and PremiumPLATINUM packages do not pay the fee, if the payment was executed from the current account.</i>	0.20% of the amount, min 1.00 HRK, max 20.00 HRK
D5.2.3.	Standing order execution to the credit of transaction accounts outside the Bank	0.25% of the amount, min 3.00 HRK, max 50.00 HRK
D5.3.	Standing order closing	free of charge
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 FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiPREMIUM PLUS, FlexiPREMIUM, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumGOLD and PremiumPLATINUM packages do not pay the fee, if the payment was executed from the current account.</i>	0.20% of the amount, min 1.00 HRK, maks 20.00 HRK
D5.4.2.	Execution of SEPA direct debit order to the credit of transaction accounts outside the Bank	0.25% of the amount, min 3.00 HRK, maks 50.00 HRK
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>	5.00 HRK per order
D5.6.	Rejection of authorized SEPA direct debit order	25.00 HRK per order
D5.7.	Refund for executed authorized SEPA direct debit order	25.00 HRK per order
D5.8.	Obtaining copy of SEPA direct debit Mandate <i>(Fee is charged when account holder requests that a copy of mandate issued to creditor (payee) should be obtained.)</i>	50.00 HRK per delivered mandate
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>	25.00 HRK per template
D5.10.	Cost of disputing 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>	50.00 HRK per order

<b>D6.</b>	<b>REPORTING</b>	
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
D6.2.	The Statement on Fees for payment account (SOF)	free of charge
<b>D8.</b>	<b>OVERDRAFT/CREDIT UNDER CURRENT ACCOUNT</b>	
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
<b>D9.</b>	<b>NOTICES AND REMINDERS OF UNAUTHORIZED ACCOUNT OVERDRAFT</b>	
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
<b>D10.</b>	<b>ACCOUNT BLOCKADE – based on court order</b>	
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	2.00 HRK
<b>D11.</b>	<b>PAYMENT TRANSACTIONS (transactions executed at Bank branches)</b>	
D11.1.	Deposits/withdrawals/transfers under accounts maintained by the Bank in the same currency	
D11.1.1.	Payments to PI payment accounts and PI Term Deposits held in the Bank, at the Bank outlet	free of charge
D11.1.2.	Disbursements from PI payment accounts	free of charge
D11.1.3.	National credit transfer to PI payment accounts and PI Term Deposits held in the Bank, at the Bank outlet	
D11.1.3.1.	National credit transfer in kuna to PI payment accounts and PI Term Deposits held in the Bank, at the Bank outlet	free of charge
D11.1.3.2.	National credit transfer in EUR to PI payment accounts and PI Term Deposits held at the Bank, at the Bank outlet	free of charge
D11.1.3.3.	National credit transfer in foreign currencies other than EUR to PI payment accounts and PI Term Deposits held at the Bank, at the Bank outlet	free of charge
D11.1.4.	Payments through deposit of foreign cheque on foreign currency account/foreign currency giro account/foreign currency savings book and PI Term Deposits held in the Bank, at the Bank outlet (As of 01.05.2020 the Bank no longer accepts foreign cheques.)	1.50% of the amount, min 40.00 HRK, max 300.00 HRK /cheque
D11.2.	Payments to the credit of accounts maintained by the Bank – in kuna or foreign currencies	
D11.2.1.	National credit transfer in kuna into domestic business entity's transaction account held in the Bank, at the Bank outlet	1.00% of the amount, min 8.00 HRK, max 100.00 HRK
D11.2.2.	National credit transfer in kuna into foreign business entity's transaction account held at the Bank, at the Bank outlet	1.00% of the amount, min 8.00 HRK,



	<i>(Free of charge for payments into accounts of embassies and British Council.)</i>	max 100.00 HRK
D11.2.3.	National credit transfer in currencies into domestic business entity's transaction account held at the Bank, at the Bank outlet	
D11.2.3.1.	National credit transfer in EUR into domestic business entity's transaction account held at the Bank, at the Bank outlet	1.00% of the amount, min 8.00 HRK, max 100.00 HRK
D11.2.3.2.	National credit transfer in foreign currencies other than EUR into domestic business entity's transaction account held at the Bank, at the Bank outlet	1.00% of the amount, min 10.00 HRK, max 100.00 HRK
D11.2.4.	National credit transfer in currencies into foreign business entity's transaction account held at the Bank, at the Bank outlet <i>(Free of charge for payments into accounts of embassies and British Council.)</i>	
D11.2.4.1.	National credit transfer in EUR into foreign business entity's transaction account held at the Bank, at the Bank outlet <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
D11.2.4.2.	National credit transfer in foreign currencies other than EUR into foreign business entity's transaction account held at the Bank, at the Bank outlet <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.	National credit transfer based on credits to 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>	
D11.2.5.1.	National credit transfer in kuna based on credits to 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>	1.00% of the amount, min 8.00 HRK, max 100.00 HRK
D11.2.5.2.	National credit transfer in EUR based on credits to 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>	1.00% of the amount, min 8.00 HRK, max 100.00 HRK
D11.2.7.	National credit transfer in kuna into transaction account UNIQA insurance held at the Bank, at the Bank outlet	0.50% of the amount, min 4.00 HRK, max 50.00 HRK
D11.3.	Payments to the credit of accounts maintained at other banks within the country – in kuna or foreign currencies	
D11.3.1.	National credit transfer in kuna to the credit of accounts maintained at other banks, at the Bank outlet <i>(Free of charge for refund of local pensions.)</i>	1.00% of the amount, min 10.00 HRK, max 100.00 HRK
D11.3.2.	National credit transfer in currencies to the credit of accounts at other banks, at the Bank outlet	
D11.3.2.1.	National credit transfer in EUR to the credit of accounts maintained at other banks, at the Bank outlet	1.00% of the amount, min 10.00 HRK, max 100.00 HRK
D11.3.2.2.	National credit transfer in foreign currencies other than EUR to the credit of accounts maintained at other banks, at the Bank outlet	0.35% of the amount, min 75.00 HRK,

		max 300.00 HRK
D11.4.	Payments to the credit of accounts abroad – in kuna or foreign currencies	
D11.4.1.	International credit transfer to the credit of accounts abroad – foreign bank's charges payable by user (SHA), at the Bank outlet (Free of charge for payments to the credit of H. Stepic CEE Charity Fund.)	
D11.4.1.1.	International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), at the Bank outlet	1.00% of the amount, min 10.00 HRK, max 100.00 HRK
D11.4.1.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), at the Bank outlet	0.35% of the amount, min 75.00 HRK, max 300.00 HRK
D11.4.2.	International credit transfer to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), at the Bank outlet (Cannot be selected for payments to SEPA countries. *)	
D11.4.2.1.	International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), at the Bank outlet (Cannot be selected for payments to SEPA countries. *)	0.50% of the amount, min 150.00 HRK, max 500.00 HRK
D11.4.2.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), at the Bank outlet (Cannot be selected for payments to SEPA countries. *)	0.50% of the amount, min 150.00 HRK, max 500.00 HRK
D11.4.3.	Refund of foreign pensions	
D11.4.3.1.	Refund of foreign pensions in EUR	
D11.4.3.2.	Refund of foreign pensions in currencies other than EUR	
D11.6.	Complaints in relation to orders in FX payment transactions	200.00 HRK
D11.7.	International inflows (Processing foreign remittances)	free of charge

The Bank can decide that payments credited to the benefit of humanitarian accounts be temporarily or permanently exempt from fee charges.

For payments to the credit 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, are paid by the payee. The payer informs the payee about the start date and the termination of such contract.

The Bank does not execute FCY cash payments of international remittances without a foreign currency account/savings book.

As of 01.05.2020 the Bank no longer accepts foreign cheques.

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

<b>D12.</b>	<b>FOREIGN CURRENCY (CASH) TRADING/EXCHANGE AND FOREIGN CHEQUE REDEMPTION*</b>	
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	free of charge
D12.4.	EMU currency banknote exchange into EUR	10.00%, min 20.00 HRK

\*as of 20/08/2018 the Bank no longer redeems foreign cheque at the exchange office

<b>D13.</b>	<b>OTHER SERVICES IN KUNA AND FOREIGN CURRENCY OPERATIONS</b> The VAT is included in the fee amounts under the tariff items marked by "**".	
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D13.1.	Foreign cheque acceptance (incasso) <i>(From 01.05.2020. Bank no longer accepts foreign cheque.)</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.	payment account card replacement (current account, foreign currency account, kuna and foreign 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 <i>(if on behalf of minors, free of charge)</i>	20.00 HRK
D13.4.2.	payment account card replacement in case of loss/theft, including account blockade <i>(if on behalf of minors, free of charge)</i>	20.00 HRK
D13.4.3.	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 <i>(if on behalf of minors, free of charge)</i>	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 fully completed 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 account turnover/inflow/account balance/swift certificate in the outlet	5.00 HRK /page
D13.8.	Faxing various documents at the client's request	
D13.8.1.	Faxing various documents at the client's request within the country	6.25 HRK*
D13.8.2.	Faxing various documents at the client's request abroad	12.50 HRK*
D13.9.	<b>Cancellation of pre-announced cash disbursement</b> <i>(cash disbursement of HRK 70,000.00 or EUR 10,000.00 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>	
D13.9.1.	Cancellation of preannounced cash disbursement in the amount of HRK 70,000.00 and more for kuna disbursements	0.50% of the announced amount
D13.9.2.	Cancellation of pre announced cash disbursement 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** <i>(free of charge for deposit into minor's savings accounts)</i>	2.50%
D13.10.4.	Coin handling in cash withdrawal in kuna coins in the amount exceeding 100.00 kuna** <i>(free of charge for withdrawals from minor's savings accounts)</i>	2.50%
D13.10.5.	Exchange of kuna coins into kuna/foreign currency banknotes <i>(the Bank does not exchange banknotes into coins either of domestic cash or of foreign currency cash)</i>	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 individual client and/or account in one day, calculated at the Bank's middle exchange rate	1.000,00 HRK
D13.12.	Execution of inheritance ruling	free of charge
D13.13.	Account transfer fee	free of charge
D13.14.	Fee for cancelation of account transfer service	50.00 HRK one-off per request
D13.15.	Sending notification on inability to close an account due to outstanding unpaid amounts, and after placing an account transfer request	free of charge
D13.16.	Sending notification on inability to execute requested actions due to outstanding unpaid amounts for facilitating cross-border payment account opening	free of charge
D14.	SAVINGS-DEPOSIT TRANSACTIONS	
D14.1.	Termination of non-purpose term savings deposit contract before expiration of first maturity	
D14.1.1.	Termination of non-purpose term savings deposit contract before expiration of first maturity <ul style="list-style-type: none"><li><i>(if rolling over less than 50% of the amount or withdrawing total amount of terminated non-purpose term savings deposit)</i></li><li><i>(if rolling over at least 50% of terminated non-purpose term savings deposit)</i></li></ul>	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 <i>(except for early termination of the guarantee deposit on the mortgage loan repayment)</i>	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 <a href="http://www.rba.hr">www.rba.hr</a> and at the Bank retail outlets.		
	Safe deposit box type	free of charge
D15.1.	RETAIL OUTLET CATEGORY I	
D15.1.1.	CATEGORY I Safe deposit box A (10,000 cm <sup>3</sup> )	545.00 HRK*
D15.1.2.	CATEGORY I Safe deposit box B (10,000-20,000 cm <sup>3</sup> )	815.00 HRK*

D15.1.3.	CATEGORY I Safe deposit box C (20,000-40,000 cm <sup>3</sup> )	1,070.00 HRK*
D15.1.4.	CATEGORY I Safe deposit box D (100,000-140,000 cm <sup>3</sup> )	2,100.00 HRK*
D15.2.	RETAIL OUTLET CATEGORY II	
D15.2.1.	CATEGORY II Safe deposit box A (10,000 cm <sup>3</sup> )	450.00 HRK*
D15.2.2.	CATEGORY II Safe deposit box B (10,000-20,000 cm <sup>3</sup> )	600.00 HRK*
D15.2.3.	CATEGORY II Safe deposit box C (20,000-40,000 cm <sup>3</sup> )	865.00 HRK*
D15.2.4.	CATEGORY II Safe deposit box D (100,000-140,000 cm <sup>3</sup> )	1,700.00 HRK*
D15.3.	RETAIL OUTLET CATEGORY III	
D15.3.1.	CATEGORY III Safe deposit box A (10,000 cm <sup>3</sup> )	300.00 HRK*
D15.3.2.	CATEGORY III Safe deposit box B (10,000-20,000 cm <sup>3</sup> )	455.00 HRK*
D15.3.3.	CATEGORY III Safe deposit box C (20,000-40,000 cm <sup>3</sup> )	600.00 HRK*
D15.3.4.	CATEGORY III Safe deposit box D (100,000-140,000 cm <sup>3</sup> )	1,250.00 HRK*
D15.4.	Boxes for savings books	180.00 HRK*
D15.5.	Lost key fee	
D15.5.1.	Lost key fee for safe deposit box	125.00 HRK and actual cost*
D15.5.2.	Lost key fee 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 (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
<b>D16.</b>	<b>BANK INTERNAL DEPOTS</b>	
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

## F2. CARD BANKING FOR PRIVATE INDIVIDUALS

Service/Transaction		Fee amount
<b>F2.1.</b>	<b>CURRENT ACCOUNT DEBIT CARD</b>	
F2.1.1.	Issuing current account debit card	
F2.1.1.1.	Issuing primary current account debit card <i>Holders of the FlexiPLUS package, Premium 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.	Issuing additional current account debit card to a person authorized under the account <i>The FlexiIDEAL, FlexiLINK, FlexiSTART, FlexiFIT, FlexiGOLD, FlexiPREMIUM, FlexiPREMIUM PLUS, FlexiSPECIAL, FlexiSPECIAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM</i>	25.00 HRK (for first issuance)

	<i>packages package holders do not pay the fee for the first issuance of the primary account card.</i>	
F2.1.1.3.	Issuing second main card or second additional current account debit card	50.00 HRK 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	20.00 HRK one-off
F2.1.2.	Current account debit card replacement	
F2.1.2.1.	Current account debit card replacement/issuance in case of loss/theft	50.00 HRK
F2.1.2.2.	Current account debit card replacement/issuance due to damage or first and/or last name change	50.00 HRK
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	20.00 HRK
F2.1.4.	Resending the undelivered current account debit card to the client's address within 60 days' period	25.00 HRK
F2.1.5.	Expenses due to unjustifiably disputed current account debit card transaction	20.00% of the complaint amount, min. 20.00 EUR in kuna equivalent
F2.1.6.	Cash depositing	
F2.1.6.1.	Cash deposit at the Bank's ATMs	free of charge
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 HRK 5,000.00)	
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 25.00 HRK
F2.1.7.3.	Cash withdrawal with current account debit card at ATMs abroad	1.50%, min 25.00 HRK
F2.1.7.4.	Cash withdrawal with current account debit card at the Bank's EFT POS	not applicable
F2.1.7.5.	Cash withdrawal with current account debit card at other banks' EFT POS in the country and Croatian Post	1.50%, min 25.00 HRK
F2.1.7.6.	Cash withdrawal with current account debit card at EFT POS abroad	1.50%, min 25.00 HRK
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
<b>F2.1.10.</b>	<b>Other fees - current account debit card</b>	
F2.1.10.1.	Current account debit card PIN change at the Bank's ATM	15.00 HRK
<b>F2.1.11.</b>	<b>RBA mCard</b>	



F2.1.11.1.	Fee for mobile application RBA mCard	free of charge
F2.1.11.2.	Fee for current account debit card included in mobile application RBA mCard	free of charge
<b>F2.1.12.</b>	<b>RBA RaiPay</b>	
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
<b>F2.2.</b>	<b>FOREIGN CURRENCY ACCOUNT DEBIT CARD</b>	
F2.2.1.	Issuing foreign currency account debit card	
F2.2.1.1.	Issuing main foreign currency account debit card <i>The fee is not charged for the first issuance of the primary card to users of the FlexiSTART, FlexiFIT, FlexiPREMIUM PLUS, FlexiSPECIAL, FlexiSPECIAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM packages.</i>	25.00 HRK (for first issuance)
F2.2.1.2.	Issuing additional foreign currency account debit card to a person authorized under the account <i>Users FlexiSTART, FlexiFIT, FlexiPREMIUM PLUS, FlexiSPECIAL, FlexiSPECIAL PLUS, PremiumSILVER, PremiumGOLD i PremiumPLATINUM packages do not pay the issuance fee for additional authorized user debit card.</i>	25.00 HRK (for first issuance)
F2.2.1.3.	Issuing second main or second additional foreign currency account debit card	50.00 HRK one-off
F2.2.2.	Foreign currency account debit card replacement	
F2.2.2.1.	Foreign currency account debit card replacement/issuance in case of loss/theft	50.00 HRK
F2.2.2.2.	Foreign currency account debit card replacement/issuance due to damage or first and/or last name change	50.00 HRK
F2.2.2.3.	Foreign currency account debit card replacement due to error or at the Bank's request	free of charge
F2.2.3.	Foreign currency account debit card PIN reissue	20.00 HRK
F2.2.4.	Resending the undelivered foreign currency account debit card to the client's address within 60 days' period	25.00 HRK
F2.2.5.	Expenses due to unjustifiably disputed foreign currency account debit card transaction	20.00% of the amount of the complaint, min. 20.00 EUR in kuna equivalent
F2.2.6.	Cash depositing	
F2.2.6.1.	Cash deposit at the Bank's ATMs	free of charge
F2.2.7.	Cash withdrawal with foreign currency account 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.	Cash withdrawal with foreign currency account debit card at the Bank's ATMs	
F2.2.7.1.1.	Cash withdrawal with foreign currency account debit card at the Bank's ATMs - EUR card in EUR	free of charge
F2.2.7.1.2.	Cash withdrawal with foreign currency account debit card at the Bank's ATMs - USD card in USD	free of charge

F2.2.7.2.	Cash withdrawal with foreign currency account debit card at other banks' ATMs within the country	
F2.2.7.2.1.	Cash withdrawal with foreign currency account debit card at other banks' ATMs within the country - EUR card in EUR	1.50%, min 3.30 EUR
F2.2.7.2.2.	Cash withdrawal with foreign currency account debit card at other banks' ATMs within the country - USD card in USD	1.50%, min 3.80 USD
F2.2.7.3.	Cash withdrawal with foreign currency account debit card at ATMs abroad	
F2.2.7.3.1.	Cash withdrawal with foreign currency account debit card at ATMs abroad - EUR card in EUR	1.50%, min 3.30 EUR
F2.2.7.3.2.	Cash withdrawal with foreign currency account debit card at ATMs abroad - USD card in USD	1.50%, min 3.80 USD
F2.2.7.4.	Cash withdrawal with foreign currency account debit card at the Bank's EFT POS	
F2.2.7.4.1.	Cash withdrawal with foreign currency account debit card at the Bank's EFT POS - EUR card in EUR	not applicable
F2.2.7.4.2.	Cash withdrawal with foreign currency account debit card at the Bank's EFT POS - USD card in USD	not applicable
F2.2.7.5.	Cash withdrawal with foreign currency account debit card at other banks' EFT POS in the country and Croatian Post	
F2.2.7.5.1.	Cash withdrawal with foreign currency 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.	Cash withdrawal with foreign currency 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 withdrawal with foreign currency account debit card at EFT POS abroad	
F2.2.7.6.1.	Cash withdrawal with foreign currency account debit card at EFT POS abroad - EUR card in EUR	1.50%, min 3.30 EUR
F2.2.7.6.2.	Cash withdrawal with foreign currency account debit card at EFT POS abroad - USD card in USD	1.50%, min 3.80 USD
F2.2.8.	Payment with foreign currency account debit card at EFT POS	
F2.2.8.1.	Payment with foreign currency account debit card at EFT POS in the country and abroad	
F2.2.8.1.1.	Payment with foreign currency 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 foreign currency account debit card at EFT POS in the country and abroad - USD card in USD	free of charge
F2.2.8.2.	Payment with foreign currency account debit card at the Bank's EFT POS	
F2.2.8.2.1.	Payment with foreign currency account debit card at the Bank's EFT POS - EUR card in EUR	free of charge
F2.2.8.2.2.	Payment with foreign currency account debit card at the Bank's EFT POS - USD card in USD	free of charge
F2.2.9.	Other fees - foreign currency account debit card	
F2.2.9.1.	Foreign currency account debit card PIN change at the Bank's ATM	15.00 HRK
F2.2.9.2.	Foreign currency 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 foreign currency account debit card at an ATM	free of charge

F2.2.9.4.	Sending a slip copy for foreign currency 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 foreign currency account debit card transaction from a sales venue to an address abroad upon holders complaint	free of charge
F2.2.9.6.	Using foreign currency account debit card for installment payment	free of charge
F2.2.9.7.	Delivery of foreign currency account debit card retained at an ATM in the country	free of charge
F2.2.9.8.	Delivery of foreign currency account debit card retained at an ATM abroad	free of charge
F2.2.9.9.	Downpayment at the Bank's ATM	not applicable
<b>F2.2.10.</b>	<b>RBA mCard</b>	
F2.2.10.1.	Fee for mobile application RBA mCard	free of charge
F2.2.10.2.	Fee for foreign currency account debit card included in mobile application RBA mCard	free of charge
<b>F2.2.11.</b>	<b>RBA RaiPay</b>	
F2.2.11.1.	Fee for mobile payment application RBA RaiPay	free of charge
F2.2.11.2.	Fee for debit card under foreign currency account included in mobile payment application RBA RaiPay	free of charge
<b>F2.3.</b>	<b>RBA PERSONAL CREDIT CARDS – MASTERCARD AND VISA</b>	
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>FlexiSENIOR</i> , <i>FlexiIDEAL</i> , <i>FlexiLINK</i> , <i>FlexiFIT</i> , <i>FlexiSTUDENT</i> , <i>FlexiSPECIJAL</i> and <i>PremiumGOLD</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> package only Mastercard and Visa Classic credit card can be contracted.	19.00 HRK monthly
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
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> , <i>FlexiSPECIJAL</i> and <i>PremiumGOLD</i> package holders as well as <i>Visa Gold PLUS</i> 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

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)	9.00 HRK 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</i> , <i>FlexiSPECIJAL PLUS</i> and <i>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)	19.00 HRK 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)	9.00 HRK 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
F2.3.2.	Cash withdrawal with credit card (Cash withdrawals)	
F2.3.2.1.	Cash withdrawals with credit card at the Bank's ATM	2.90% + 20.00 HRK
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	2.90% + 20.00 HRK
F2.3.2.3.	Cash withdrawals with credit card at ATMs abroad	2.90% + 20.00 HRK
F2.3.2.4.	Cash withdrawals with credit card at other banks' EFT POS and imprinter within the country	2.90% + 20.00 HRK
F2.3.2.5.	Cash withdrawals with credit card at EFT POS and imprinters abroad	2.90% + 20.00 HRK
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 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 – 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	100.00 HRK

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	50.00 HRK
F2.3.5.2.2.	Credit card replacement due to damage or first and/or last name change	50.00 HRK
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	20.00 HRK
F2.3.5.2.5.	Resending the undelivered credit card to the client's address within 60 days' period.	30.00 HRK
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 in kuna equivalent
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
F2.3.5.2.8.	Change of the spending limit per credit card	40.00 HRK
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	15.00 HRK
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 subsequent 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.	<b>Using Credit Cards in Installment Purchase</b>	
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	20.00 HRK
F2.3.5.4.2.2.2.	Dividing credit card purchase amounts into installments by contacting the Call Centre – from 13 to 24 installments	20.00 HRK
F2.3.5.4.2.3	Dividing credit card purchase amounts into installments using the <i>On-line</i> banking (RBA internet 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	15.00 HRK
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	15.00 HRK
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	15.00 HRK
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	15.00 HRK
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	20.00 HRK
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.	Deposit at the Bank's ATM	not applicable
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
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>	900.00 HRK annually



	<i>The FlexiPREMIUM PLUS, FlexiSPECIAL PLUS and PremiumPLATINUM package holders do not pay the annual fee for the main Visa Platinum PLUS credit card user.</i>	
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
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
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
<b>F2.3.5.5.</b>	<b>RBA mCard</b>	
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
<b>F2.3.5.6.</b>	<b>Micro loan on credit card</b>	
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 numFber of micro loan on credit card annuities	not applicable
<b>F2.3.5.7.</b>	<b>RBA RaiPay</b>	
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
<b>F.2.4</b>	<b>ZLATNA RBICA REWARDS PROGRAM</b>	
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
<b>F2.5.</b>	<b>SPECIAL PURPOSE ACCOUNT (PROTECTED ACCOUNT) DEBIT CARD</b>	
<b>F2.5.1.</b>	<b>Issuing special purpose account debit card</b>	
F2.5.1.1.	Issuing primary special purpose account debit card <i>During the promotional period until 30/06/2020, fee will not be charged.</i>	25.00 HRK
F2.5.1.2.	Issuing additional special purpose account debit card to a person authorized on the account <i>During the promotional period until 30/06/2020, fee will not be charged.</i>	25.00 HRK
F2.5.1.4.	Annual fee for special purpose account debit card	free of charge

F2.5.1.5.	Closing special purpose account debit card	free of charge
F2.5.1.6.	Instant issuance of special purpose account debit card	not applicable
<b>F2.5.2.</b>	<b>Special purpose account debit card replacement</b>	
F2.5.2.1.	Special purpose account debit card replacement/issuance in case of loss/theft	50,00 HRK
F2.5.2.2.	Special purpose account debit card replacement/issuance due to damage or first and/or last name change	50,00 HRK
F2.5.2.3.	Special purpose account debit card replacement due to error or at the Bank's request	free of charge
<b>F2.5.3.</b>	<b>PIN issuance – special purpose account debit card</b>	
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	20.00 HRK
F2.5.4.	Resending the undelivered special purpose account debit card to the client's address within 60 days' period	25.00 HRK
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 in kuna equivalent
<b>F2.5.6.</b>	<b>Cash depositing</b>	
F2.5.6.1.	Cash deposit at the Bank's ATMs	free of charge
<b>F2.5.7.</b>	<b>Cash withdrawal with special purpose account debit card:</b> (maximum daily cash withdrawal limit at ATMs is HRK 5,000.00)	
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
<b>F2.5.8.</b>	<b>Payment with special purpose account debit card at EFT POS in the country and abroad</b>	not applicable
<b>F2.5.9.</b>	<b>Payment with special purpose account debit card at the Bank's EFT POS</b>	not applicable
<b>F2.5.10.</b>	<b>Other fees - special purpose account debit card</b>	
F2.5.10.1.	Special purpose account debit card PIN change at the Bank's ATM	15.00 HRK
<b>F2.5.11.</b>	<b>RBA RaiPay</b>	
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
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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
<b>F4.1.</b>	<b>RBA tDIREKT (telephone banking)</b>	
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 <i>On-line</i> banking (RBA internet banking)	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
<b>F4.2.</b>	<b>PAYMENT TRANSACTIONS (transactions executed via telephone banking)</b> <i>The service of placing payment orders is available only to the FWR Private Banking customers</i>	
F4.2.1.	Payments <b>to the credit of accounts maintained at the Bank – in kuna</b>	
F4.2.1.1.	National credit transfer in kuna into domestic and foreign business entity's transaction account held at the Bank, via telephone banking	2.00 HRK
F4.2.1.2.	National credit transfer in kuna into PI payment accounts and PI Term Deposits held at the Bank, via telephone banking	free of charge
F4.2.2.	Payments <b>to the credit of accounts at the Bank – in foreign currencies</b>	
F4.2.2.1.	National credit transfer in currencies into domestic and foreign business entity's transaction account held at the Bank, via telephone banking <i>(Free of charge for payments into accounts of embassies and British Council.)</i>	
F4.2.2.1.1.	National credit transfer in EUR into domestic and foreign business entity's transaction account held at the Bank, via telephone banking <i>(Free of charge for payments into accounts of embassies and British Council.)</i>	2.00 HRK
F4.2.2.1.2.	National credit transfer in currencies other than EUR into domestic and foreign business entity's transaction account held at the Bank, via telephone banking <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 <b>to the credit of accounts at other banks within the country – in kuna or foreign currencies</b>	
F4.2.3.1.	National credit transfer in kuna to the credit of accounts at other banks, via telephone banking	0.50% of the amount, min 2.00 HRK, max 50.00 HRK
F4.2.3.2.	National credit transfer in currencies payments to the credit of accounts at other banks, via telephone banking	
F4.2.3.2.1.	National credit transfer in EUR to the credit of accounts at other banks, via telephone banking	0.50% of the amount, min 2.00 HRK,

		max 50.00 HRK
F4.2.3.2.2.	National credit transfer in currencies other than EUR to the credit of accounts at other banks, via telephone banking	0.30% of the amount, min 75.00 HRK, max 300.00 HRK
F4.2.4.	<b>Payments to the credit of accounts abroad – in kuna or foreign currencies</b>	
F4.2.4.1.	International credit transfer to the credit of accounts abroad – foreign bank's charges payable by user (SHA option), via telephone banking	
F4.2.4.1.1.	International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), via telephone banking	0.50% of the amount, min 2.00 HRK, max 50.00 HRK
F4.2.4.1.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), via telephone banking	0.30% of the amount, min 75.00 HRK, max 300.00 HRK
F4.2.4.2.	International credit transfer to the credit of accounts abroad – foreign bank's charges payable by payer (OUR option), via telephone banking ( <i>Cannot be selected for payments to SEPA countries.*</i> )	
F4.2.4.2.1.	International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via telephone banking ( <i>Cannot be selected for payments to SEPA countries.*</i> )	0.40% of the amount, min 150.00 HRK, max 500.00 HRK
F4.2.4.2.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via telephone banking ( <i>Cannot be selected for payments to SEPA countries.*</i> )	0.40% of the amount, min 150.00 HRK, max 500.00 HRK
*SEPA countries include Member states (EU states, Iceland, Liechtenstein and Norway), Switzerland, Monaco and San Marino.		
<b>F4.3.</b>	<b>RBA mDIREKT (SMS and mobile banking)</b>	
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, FlexiPREMIUM PLUS, PremiumGOLD and PremiumPLATINUM 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, FlexiSTUDENT, FlexiGOLD, FlexiSPECIJAL, FlexiSPECIJAL PLUS, FlexiPREMIUM, FlexiPREMIUM PLUS, PremiumGOLD and PremiumPLATINUM 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.	<i>On-line banking (RBA mobile banking)*</i>	
F.4.3.5.1.	Admission fee for arranging <i>On-line banking</i> (RBA mobile banking)	free of charge
F.4.3.5.2.	Monthly fee for <i>On-line banking</i> (RBA mobile banking)	free of charge

\*a precondition for arrangement of the service *On-line* banking (RBA mobile banking) is a previous arrangement of *On-line* banking (RBA internet banking)

<b>F4.4.</b>	<b><i>On-line</i> banking (RBA internet banking)</b>	
F4.4.1.	<i>On-line</i> banking (RBA internet banking) service admission fee	
F4.4.1.1.	Admission fee for arranging <i>On-line</i> banking (RBA internet banking) <i>Holders of the FlexiPLUS package, Premium package as well as of the MAIN ACCOUNT and the SPECIAL MAIN ACCOUNT packages are not charged the fee.</i> <i>In the promotional period to 30/04/2021 no entry fee will be charged when contracting the On-line banking (RBA internet banking) with the mToken authentication device.</i> <i>In the promotional period to 30/04/2021 no entry fee will be charged to main and additional users of personal and business RBA credit cards, RBA loan users, RBA term savings deposit users, RBA a vista savings account users neither RBA debit card 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 <i>On-line</i> banking (RBA internet banking) with an already existing tDIREKT service	free of charge
<b>F4.4.2.</b>	<b>Service Fee</b>	
F4.4.2.1.	Service monthly fee for <i>On-line</i> banking (RBA internet banking)* <i>*In case of using to different devices, the fee is charged doubly, except to holders of the FlexiPLUS package, Premium package as well as holders of the MAIN ACCOUNT and the SPECIAL MAIN ACCOUNT packages.</i> <i>In the promotional period to 30/04/2021 no monthly fee will be charged to main and additional users of personal and business RBA credit cards, RBA loan users, RBA term savings deposit users, RBA a vista savings account users neither RBA debit card users, who do not hold a current or an FCY account, or a HRK/FCY giro account.</i> <i>In the promotional period to 30/04/2021 no fee will be charged for using mojaRBA mobile banking.</i>	7.00 HRK per month
F4.4.2.2.	eRačun service usage fee	free of charge
F4.4.3.	Issuance of executed payment receipt	
F4.4.3.1.	Issuance of executed payment receipt slip – sending by mail	5.00 HRK/ receipt
F4.4.3.2.	Issuance of executed payment receipt – sending by fax	5.00 HRK/ receipt
F4.4.3.3.	Issuance of executed payment receipt – sending by post	5.00 HRK/ receipt
<b>F4.5.</b>	<b>PAYMENT TRANSACTIONS (transactions executed via <i>On-line</i> banking (RBA internet and mobile banking))</b>	
F4.5.1.	Payments to the credit of accounts maintained by the Bank – in kuna	
F4.5.1.1.	National credit transfer in kuna into domestic and foreign business entity's transaction account held at the Bank, via <i>On-line</i> banking <i>Users of FlexiSTART, FlexiSENIOR, FlexiSTUDENT, and PremiumSILVER packages pay 50% of the original fee (1,00 HRK), if the payment was executed from the current account.</i> <i>Users of FlexiFIT, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumGOLD and PremiumPLATINUM 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>	2.00 HRK

F4.5.1.2.	National credit transfer in kuna to PI payment accounts and PI Term Deposits held at the Bank, via On-line banking	free of charge
F4.5.2.	Payments to the credit of accounts maintained by the Bank – in foreign currencies	
F4.5.2.1.	National credit transfer in currencies into domestic and foreign business entity's transaction account held at the Bank, via On-line banking (Free of charge for payments into accounts of embassies and British Council.)	
F4.5.2.1.1.	National credit transfer in EUR into domestic and foreign business entity's transaction account held at the Bank, via On-line banking (Free of charge for payments into accounts of embassies and British Council.)	2.00 HRK
F4.5.2.1.2.	National credit transfer in foreign currencies other than EUR into domestic and foreign business entity's transaction account held at the Bank, via On-line banking (Free of charge for payments into accounts of embassies and British Council.)	0.15% of the amount, min 8.00 HRK max 40.00 HRK
F4.5.3.	Payments to the credit of accounts at other banks within the country – in kuna or foreign currencies	
F4.5.3.1.	National credit transfer in kuna to the credit of accounts at other banks, via On-line banking <i>Users of FlexiSTART, FlexiIDEAL, FlexiSENIOR, FlexiSTUDENT, FlexiGOLD, FlexiLINK, FlexiPREMIUM and PremiumSILVER 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, FlexiSPECIAL PLUS, PremiumGOLD and PremiumPLATINUM 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. During the promotional period until 30/04/2021, no fee will be charged for payments to private individuals initiated through mobile banking, also using the KlikPay service.</i>	0.35% of the amount, min 2.00 HRK, max 20.00 HRK
F4.5.3.2.	National credit transfer in currencies to the credit of accounts at other banks, via On-line banking	
F4.5.3.2.1.	National credit transfer in EUR to the credit of accounts at other banks, via On-line banking	0.35% of the amount, min 2.00 HRK, max 20.00 HRK
F4.5.3.2.2.	National credit transfer in foreign currencies other than EUR to the credit of accounts at other banks, via On-line banking	0.25% of the amount, min 75.00 HRK, max 300.00 HRK
F4.5.4.	Payments to the credit of accounts abroad – in kuna or foreign currencies	
F4.5.4.1.	International credit transfer to the credit of accounts abroad – foreign bank's charges payable by user (SHA option), via On-line banking	
F4.5.4.1.1.	International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), via On-line banking	0.35% of the amount, min 2.00 HRK, max 20.00 HRK
F4.5.4.1.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), via On-line banking	0.25% of the amount, min 75.00 HRK, max 300.00 HRK
F4.5.4.2.	International credit transfer to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via On-line banking (Cannot be selected for payments to SEPA countries. *)	



F4.5.4.2.1.	International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via On-line banking (Cannot be selected for payments to SEPA countries.**)	0.35% of the amount, min 150.00 HRK, max 500.00 HRK
F4.5.4.2.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via On-line banking (Cannot be selected for payments to SEPA countries.*)	0.35% of the amount, min 150.00 HRK, max 500.00 HRK
F4.9.	<b>Urgent payments</b>	
F4.9.1.	Urgent payment national credit transfer in kuna to the credit of account with another bank, via On-line banking	50.00 HRK one-off
F4.9.2.	Urgent payment credit transfer in EUR national and in other countries within unique SEPA area**, via on-line banking	50.00 HRK one-off
*SEPA countries include Member states (EU states, Iceland, Liechtenstein and Norway), Switzerland, Monaco and San Marino.		
<b>F4.6.</b>	<b>SERVICE CANCELLATION</b>	
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
<b>F4.7.</b>	<b>DEVICE FEES</b>	
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.</i> <i>In the promotional period to 30/04/2021 no fee will be charged for the first issuance of CAP card reader.</i>	100.00 HRK one-off
<b>F4.8.</b>	<b>RBA eBroker</b>	
F4.8.1.	Admission fee for eBroker service	free of charge
F4.8.2.	Monthly fee for eBroker service <i>Users of FlexiFIT, FlexiSTART, FlexiSTUDENT, FlexiSENIOR, FlexiSPECIAL, FlexiSPECIAL PLUS, FlexiPREMIUM, FlexiGOLD, FlexiLINK, FlexiIDEAL, FlexiPREMIUM PLUS and Premium package do not pay the fee.</i>	10.00 HRK

## F5. RBA SERVICE FEES FOR PRIVATE INDIVIDUALS using TPP\*

Service /Transaction in Payment accounts (current account, kuna and foreign currency account, foreign currency giro account, a vista savings account)		Fee amount
<b>F5.1.</b>	<b>PAYMENT TRANSACTIONS (transactions executed via TPP (Third Party Provider))</b>	

<b>F5.1.1.</b>	<b>Payments to the credit of accounts maintained by the Bank – in kuna</b>	
F5.1.1.1.	National credit transfer in kuna into domestic and foreign business entity's transaction account held at the Bank, via TPP (Third Party Provider)	2.00 HRK
F5.1.1.2.	National credit transfer in kuna into private individuals' accounts and PI Term Deposits held at the Bank, via via TPP (Third Party Provider)	free of charge
<b>F5.1.2.</b>	<b>Payments to the credit of accounts maintained by the Bank – in foreign currencies</b>	
F5.1.2.1.	National credit transfer in currencies into domestic and foreign business entity's transaction account held at the Bank, via TPP (Third Party Provider) <i>(Free of charge for payments into accounts of embassies and British Council.)</i>	
F5.1.2.1.1.	National credit transfer in EUR into domestic and foreign business entity's transaction account held at the Bank, via TPP (Third Party Provider) <i>(Free of charge for payments into accounts of embassies and British Council.)</i>	2.00 HRK
F5.1.2.1.2.	National credit transfer in foreign currencies other than EUR into domestic and foreign business entity's transaction account held at the Bank, via TPP (Third Party Provider) <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
<b>F5.1.3.</b>	<b>Payments to the credit of accounts at other banks within the country – in kuna or foreign currencies</b>	
F5.1.3.1.	National credit transfer in kuna to the credit of accounts at other banks, 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% of the amount, min 2.00 HRK, max 20.00 HRK
F5.1.3.2.	National credit transfer in currencies to the credit of accounts at other banks, via TPP (Third Party Provider)	
F5.1.3.2.1.	National credit transfer in EUR to the credit of accounts at other banks, via TPP (Third Party Provider)	0.35% of the amount, min 2.00 HRK, max 20.00 HRK
F5.1.3.2.2.	National credit transfer in currencies other than EUR to the credit of accounts at other banks, via TPP (Third Party Provider)	0.25% of the amount, min 75.00 HRK, max 300.00 HRK
<b>F5.1.4.</b>	<b>Payments to the credit of accounts abroad – in kuna or foreign currencies</b>	
F5.1.4.1.	International credit transfer in currencies to the credit of accounts abroad – foreign bank's charges payable by user (SHA option), via TPP (Third Party Provider)	
F5.1.4.1.1.	International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), via TPP (Third Party Provider)	0.35% of the amount, min 2.00 HRK, max 20.00 HRK
F5.1.4.1.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), via TPP (Third Party Provider)	0.25% of the amount, min 75.00 HRK, max 300.00 HRK
F5.1.4.2.	International credit transfer to the credit of accounts abroad – foreign bank's charges payable by payer (OUR option), via TPP (Third Party Provider) <i>(Cannot be selected for payments to SEPA countries. **)</i>	
F5.1.4.2.1.	International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via TPP (Third Party Provider) <i>(Cannot be selected for payments to SEPA countries. **)</i>	0.35% of the amount, min 150.00 HRK, max 500.00 HRK

F5.1.4.2.2.	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via TPP (Third Party Provider) <i>(Cannot be selected for payments to SEPA countries. **)</i>	0.35% of the amount, min 150.00 HRK, max 500.00 HRK
<b>F5.2.</b>	<b>Urgent payments (payments initiated using TPP* (TPP third party provider))</b>	
F5.2.1	Urgent payment national credit transfer in kuna to the credit of account with another bank, via TPP (Third Party Provider)	50.00 HRK one-off
F5.2.2.	Urgent payment credit transfer in EUR national and in other countries within unique SEPA area**, via TPP (Third Party Provider)	50.00 HRK one-off
<p>*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)</p> <p>**SEPA countries include Member states (EU states, Iceland, Liechtenstein and Norway), Switzerland, Monaco and San Marino.</p>		

**Applicable as of 1<sup>st</sup> January, 2021**