

General Terms and Conditions For RBA FlexiPLUS and Premium Packages

(implemented as of 01/12/2020)

I. DEFINITION

FlexiPLUS and Premium packages are service packages offering the Holder of Current Account with the Bank advantages in using particular banking services, the possibility to use additional non-banking services, and Premium packages offer also the usage of premium services, depending on the type of the arranged FlexiPLUS or Premium package.

In the text of these General Terms and Conditions, where the provisions thereof apply to FlexiPLUS and Premium packages, the joint term *Package* will be used hereinafter.

II. CONTRACTING THE PACKAGE

The FlexiPLUS and Premium Package can be agreed by the Holder of the current account with the Bank (hereinafter: the Client), pursuant to a filled in and signed FlexiPLUS Application Form (hereinafter: the Application Form), or through other channels that the Bank can use to contract services (e.g. through distance communications).

The exemption to this is the FlexiKlik&Go Package which can be contracted only by private individuals who do not have a current account with the Bank, who are citizens of the Republic of Croatia and have a permanent residence in the Republic of Croatia. The package is contracted exclusively through the online application for contracting the FlexiKlik&Go package (hereinafter: online application for contracting of the FlexiKlik&Go Package), submitted via the bank's official website, with mandatory video identification.

The same person can use only one type of Package with the Bank.

The Package is arranged for an indefinite period of time. The exception is the FlexiSTUDENT Package, which can be agreed for a maximum period of one year.

For any banking service which is included in an offer of a particular Package, the Bank and the Client shall make a separate agreement.

In order to arrange a non-banking service which is contained in a particular Package, the Client must provide his/her consent by signing the appropriate Statement of consent on the Application Form, or in any other acceptable manner, if arranging the agreement through other channels or by accepting amended and changed General Terms and Conditions for RBA FlexiPLUS and Premium Packages (hereinafter: General Terms and Conditions), if such changes affect the content of the arranged Package in comparison to non-banking services.

The Client gains the right to use the ORYX Assistance benefits in the scope as offered within a corresponding Package when the Bank delivers to ORYX the request for ORYX Assistance membership activation. By accepting these General Terms and Conditions, the Client User of a Package containing such a non-banking service of ORYX Assistance Help at Home and/or Road Help shall accept the General Terms and Conditions for ORYX Assistance benefits, as handed in to them by the Bank, and shall give their consent to the Bank to deliver to ORYX the mentioned request, as well as to forward to ORYX Grupa d.o.o. their personal information, to the extent in which that is necessary to the effect of realizing the rights and benefits arising in connection to them from their respective ORYX Assistance membership.

The Client gains the right to use premium services by arranging the corresponding Premium Package.

The Bank can decide not to arrange a Package for a Client, without any obligation whatsoever to provide an explanation for any such decision.

III. FEES

The Client shall pay a monthly fee for Package usage in keeping with the Transaction Fees for Private Individuals, which are a constituent part of the Frame Agreement made between the Client and the Bank.

The fee amount will depend on the type of the agreed Package, and it has been defined under the Decision on Service Fees of the Bank. The fee calculation method is regulated under the Rules on Calculation of Interests and Fees of the Bank.

Any banking service included in the offer of a particular Package can be arranged independently as well and is subject to fees in keeping with the Transaction Fees for Private Individuals.

A Client using the Package shall not pay particular individual fees for services contained in a particular Package or such services will be provided at a more favourable rate for them respectively. Release from account fees, or their reduction, is stated in every Package, for every individual service that is not charged/is charged less.

The Client authorizes the Bank to charge, without seeking any further consent of the Client, the monthly fee for the use of the Package against the assets held in the Client's current account, whereof the Bank shall inform the Client in an account statement.

The Client who has arranged a Premium Package and who, in an accounting period, realizes at least one of the following conditions shall gain the right to a discounted monthly fee for the usage of a Premium Package:

- Regular income to the current account, giro account, FCY account and giro FCY account with the Bank for accounting period of HRK 7.500,00 or more. If such income is in a foreign currency, the kuna equivalent at the median exchange rate of the CNB as on the calculation day shall be taken.
- The sum of balances in all accounts with the Bank including custody account balances, the balances of shares in Raiffeisen investment funds, for which the Bank acts as a distributor, of EUR 30.000,00 or more on the last calculation day of accounting period. Other currencies shall be taken in their EUR equivalent at the median exchange rate of the CNB as on the calculation day.
- The sum arranged amount of a housing loan at the Bank or Raiffeisen Building Society (hereinafter: RSŠ) without a joint co-debtor in the amount of EUR 75,000.00 or more on the last calculation day of accounting period. Other currencies shall be taken in their EUR equivalent at the median exchange rate of the CNB as on the calculation day.
- The sum of transactions with debit or credit cards on EFT POS terminals in the country and abroad (including cash withdraw) and online in the accounting period for the previous month in the amount of HRK 15,000.00 or more. If such transactions are in a foreign currency, the kuna equivalent at the median exchange rate of the CNB as on the day of transaction shall be taken. The transactions sum includes all transaction of the primary cardholder user and all additional card users. The transactions that the Client performs with the business entity card are not included in the amount of transactions on the basis of which the right to a discount on the monthly fee for using the Premium package is realized.

In addition to the prior condition for the right to a discount on the monthly fee for the use of the Premium package, the Client shall use at least one product or service from any of the listed product groups.

Discount 1 is achieved by using 1 to 3 product groups, and Discount 2 by using 4 or more product groups of the Client's choice.

The product groups used by the Client at the Bank or national Raiffeisen group members, and on the basis of which the right to a discount is gained on Discount 1 or Discount 2 are as follows:

1. ACCOUNTS GROUP: current account, FCY account, giro account, giro FCY account
2. CREDIT CARDS AND OVERDRAFTS GROUP: credit card, overdraft, frame loan
3. DIREKT SERVICES GROUP: RBA Internet Banking, RBA Mobile Banking, mDirekt services
4. HOUSING LOANS GROUP: housing loan, RSŠ housing loan
5. CONSUMER LOANS GROUP: consumer loan, other loans
6. SAVINGS GROUP: time savings deposits, a vista savings account, a vista savings account (savings book), RSŠ housing savings
7. FUNDS GROUP: Raiffeisen investment fund, Raiffeisen voluntary pension fund, Raiffeisen Centrobank certificate
8. INSURANCES GROUP: UNIQA life insurance, UNIQA non-life insurance except for UNIQA insurance policies that are included in the Premium package content

The Bank reserves the right for the Client who has a past due debt on the last calculation day of accounting period, do not accounted to a discount on the monthly fee for using the Premium Package.

IV. TYPES AND CONTENT OF FlexiPLUS PACKAGES

a) Types of FlexiPLUS Packages, and covered specific services, subject to a unique monthly fee as set in the Decision on Service Fees of the Bank for specific package types:

- **FlexiSTART:**

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s, Foreign Currency Account management, first issuance of debit card of the Client and of the Authorised Person in the Foreign Currency Account, Kuna Giro Account management, Foreign Currency Giro Account management, Kuna a Vista Savings Account opening, disposing of an Account by the Authorised Person (referring to Foreign Currency Account, Kuna Giro Account and Foreign Currency Giro Account), bonus of up to 100% for the granted basic amount of the tacit overdraft in the Current Account, *On-line* banking (RBA Internet Banking and RBA Mobile Banking), eBroker, standing order from current account in favour of private individuals within the Bank.

Additional non-banking service: UNIQA insurance in case of death due to accident or illness.

Service at special favourable fee: 50% lower fee for national credit transfer in kuna from current account in favour of business entity's transaction account opened at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking).

- **FlexiSENIOR**: can be agreed and used only by the Client who receives their retirement pension/disability pension to the current account in the Bank.

Services free of charge:

Banking services: current account management, first issuance of the Client's current account debit card, bonus of up to 200% for the granted basic amount of the tacit overdraft in the Current Account, credit card (of the Client's choice, except Visa Gold and/or Visa Platinum credit card), *On-line* banking (RBA Internet Banking and RBA Mobile Banking), eBroker, mDIREKT Credit Cards, standing order from current account in favour of private individuals within the Bank.

Additional non-banking services: UNIQA life insurance in case of death due to accident, ORYX Assistance service Help at Home.

Service at special favourable fee: 50% lower fee for national credit transfer in kuna from current account in favour of business entity's transaction account opened at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking)

- **FlexiSTUDENT**, can be agreed and used by the Client of max. 27 year of age, who can prove their student status, and contains the following services:

Services free of charge:

Banking services: current account management, first issuance of the Client's current account debit card, Kuna Giro Account management, disposing of an Account by the Authorised Person (referring to Kuna Giro Account), Mastercard or Visa Classic credit card of the Client's choice, *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), eBroker, mDIREKT Credit Cards, standing order from current account in favour of private individuals within the Bank.

Service at special favourable fee: 50% lower fee for national credit transfer in kuna from current account in favour of business entity's transaction account opened at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking).

- **FlexiFIT** contains the following services:

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s, Foreign Currency Account management, first issuance of debit card of the Client and of the Authorised Person in the Foreign Currency Account, Kuna Giro Account management, Foreign Currency Giro Account management, Kuna a Vista Savings Account opening, disposing of an Account by the Authorised Person (referring to Foreign Currency Account, Kuna Giro Account and Foreign Currency Giro Account), bonus of up to 200% for the granted basic amount of the tacit overdraft in the Current Account, credit card (of the Client's choice, except Visa Platinum credit card), *On-line* banking (RBA Internet Banking and RBA Mobile Banking), eBroker, mDIREKT Account balance, mDIREKT Credit Cards and the following payment orders from current account: standing order in favour of private individuals with the Bank, standing order/SEPA Direct Debit to the benefit of legal entities' transaction accounts at the Bank, national credit transfer in kuna from current account in favour of business entity's transaction account opened at the Bank and accounts with other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking).

Additional non-banking service: selecting between UNIQA voluntary health insurance or the ORYX Assistance service (including Help at Home and Road Help).

- **FlexiSPECIJAL**: can be agreed and used by the Client employed with the employer who has contracted the business co-operation agreement with the Bank, and it contains the following services

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s, Foreign Currency Account management, first issuance of debit card of the Client and of the Authorised Person in the Foreign Currency Account, Kuna Giro Account management, Foreign Currency Giro Account management, Kuna a Vista Savings Account opening, disposing of an Account by the Authorised Person (referring to Foreign Currency Account, Kuna Giro Account and Foreign Currency Giro Account), bonus of up to 200% for the granted basic amount of the tacit overdraft in the Current Account, credit card (of the Client's choice, except Visa Platinum credit card), *On-line* banking (RBA internet and RBA mobile banking), eBroker, mDIREKT Credit Cards, and the following payment orders from current account: standing order in favour of private individuals with the Bank, standing order/SEPA Direct Debit to the benefit of legal entities' transaction accounts at the Bank, national credit transfer in kuna from current account in favour of business entity's transaction account opened at the Bank and accounts with other banks through *On-line* banking (RBA internet and RBA mobile banking).

Additional non-banking service: UNIQA voluntary health insurance and the ORYX Assistance service Road Help.

- **FlexiSPECIJAL PLUS**, can be agreed and used by the Client employed in the capacity of a key employee or a member of the management with the employer who has contracted the business co-operation agreement with the Bank, and it contains the following services:

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s, Foreign Currency Account management, first issuance of debit card of the Client and of the Authorised Person in the Foreign Currency Account, Kuna Giro Account management, Foreign Currency Giro Account management, Kuna a Vista Savings Account opening, disposing of an Account by the Authorised Person (referring to Foreign Currency Account, Kuna Giro Account and Foreign Currency Giro Account), bonus of up to 200% for the granted basic amount of the tacit overdraft in the Current Account, Visa Platinum credit card, Visa Platinum PLUS, Kuna a Vista Savings Account, *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), eBroker, mDIREKT Credit cards, and the following payment orders from current account: standing order in favour of private individuals with the Bank, standing order/SEPA Direct Debit to the benefit of legal entities' transaction accounts at the Bank, national credit transfer in kuna from current account in favour of business entity's transaction account opened at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking).

Additional non-banking service: ORYX Assistance service (includes the services Help at Home and Road Help).

Additional non-banking services for Visa Platinum PLUS: UNIQA voluntary health insurance, travel and health insurance with insurance in case of death due to accident and Priority Pass service as gift.

- **FlexiKlik&Go** can be agreed and used only by the Client who placed the online application for contracting of the FlexiKlik&Go Package*, and it includes the following services:

Services free of charge:

Banking services: current account management, first issuance of current account debit card of the Client, *On-line* banking (RBA Internet Banking and RBA Mobile Banking).

* the service of contracting the Package through the online application is available if technical circumstances permit so.

b) FlexiPLUS Packages no longer offered:

- **FlexiPREMIUM PLUS:**

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s, Foreign Currency Account management, first issuance of debit card of the Client and of the Authorised Person in the Foreign Currency Account, Kuna Giro Account management, Foreign Currency Giro Account management, Kuna a Vista Savings Account opening, disposing of an Account by the Authorised Person (referring to Foreign Currency Account, Kuna Giro Account and Foreign Currency Giro Account), bonus of up to 200% for the granted basic amount of the tacit overdraft in the Current Account, Visa Platinum credit card, Visa Platinum PLUS, *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), eBroker, mDIREKT Account balance, mDIREKT Credit cards, and the following payment orders from current account: standing order in favour of private individuals with the Bank, standing order/SEPA Direct Debit to the benefit of legal entities' transaction accounts at the Bank, national credit transfer in kuna in favour of accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking).

Additional non-banking service: ORYX Assistance service Road Help.

Additional non-banking services for Visa Platinum PLUS: UNIQA voluntary health insurance, UNIQA travel and health insurance with insurance in case of death due to accident and Priority Pass service as gift.

- **FlexiPREMIUM:**

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s, bonus of up to 200% for the granted basic amount of the tacit overdraft in the Current Account, Visa Gold credit card, *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), eBroker, mDIREKT Account balance, mDIREKT Credit cards, and the following payment orders from current account: standing order in favour of private individuals with the Bank, standing order/SEPA Direct Debit to the benefit of legal entities' transaction accounts at the Bank.

Additional non-banking services: UNIQA voluntary health insurance, UNIQA travel and health insurance with insurance in case of death due to accident (for users of Visa Gold credit cards).

Service at special favourable fee: 50% lower fee for national credit transfer in kuna from current account in favour of accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking).

- **FlexiLINK:**

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s, bonus of up to 200% for the granted basic amount of the tacit overdraft in the Current Account, credit card (of the Client's choice, except Visa Gold and/or Visa Platinum credit cards), *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), eBroker, mDIREKT Account balance, mDIREKT Credit cards, and the following payment orders from current account: standing order in favour of private individuals with the Bank, standing order/SEPA Direct Debit to the benefit of legal entities' transaction accounts at the Bank.

Service at special favourable fee: 50% lower fee for national credit transfer in kuna from current account in favour of accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking).

- **FlexiIDEAL:**

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s, bonus of up to 200% for the granted basic amount of the tacit overdraft in the Current Account, credit card (of the Client's choice, except Visa Gold and/or Visa Platinum credit cards), *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), eBroker, mDIREKT Account balance, mDIREKT Credit cards, and the following payment orders from current account: standing order in favour of private individuals with the Bank, standing order/SEPA Direct Debit to the benefit of legal entities' transaction accounts at the Bank.

Additional non-banking service: UNIQA voluntary health insurance.

Service at special favourable fee: 50% lower fee for national credit transfer in kuna from current account in favour of accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking).

- **FlexiGOLD:**

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s, bonus of up to 200% for the granted basic amount of the tacit overdraft in the Current Account, Visa Gold credit card, *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), eBroker, mDIREKT Account balance, mDIREKT Credit cards, and the following payment orders from current account: standing order in favour of private individuals with the Bank, standing order/SEPA Direct Debit to the benefit of legal entities' transaction accounts at the Bank.

Additional non-banking services: UNIQA voluntary health insurance, UNIQA travel and health insurance with insurance in case of death due to accident (for users of Visa Gold credit cards).

Service at special favourable fee: 50% lower fee for national credit transfer in kuna from current account in favour of accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking).

V. TYPES AND CONTENT OF PREMIUM PACKAGES

Types of Premium Packages, and covered specific services, subject to a unique monthly fee as set in the Decision on Service Fees of the Bank for specific Package types:

- **PremiumSILVER**

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s, Foreign Currency Account management, first issuance of debit card of the Client and of the Authorised Person in the Foreign Currency Account, Kuna Giro Account management, Foreign Currency Giro Account management, Kuna a Vista Savings Account opening, disposing of an Account by the Authorised Person (referring to Foreign Currency Account, Kuna Giro Account and Foreign Currency Giro Account), bonus of up to 100% for the granted basic amount of the tacit overdraft in the Current Account, *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), eBroker, standing order in favour of private individuals with the Bank.

Additional non-banking service: UNIQA health insurance with insurance in case of death due to accident or illness.

Premium services: use of assigned Business Relationship Manager, creation of personal long-term financial plan, choice of communication channels: personal visit to branch or use of Premium DIRECT service*, scheduling an appointment/video call during branch office hours, discreet environment in branches, priority services in Contact Center, priority status for resolution of inquiries and requests, faster processing of loans.

Service at special favourable fee: 50% lower fee for national credit transfer in kuna from current account in favour of business entity's transaction account opened at the Bank and accounts held in other banks through On-line banking (RBA Internet Banking and RBA Mobile Banking), lower brokerage fee, lower fee for custody accounts and possibility of more favorable currency exchange rate for amounts higher than 3.000,00 EUR

*Premium Direct service is available provided technical conditions are adequate.

- **PremiumGOLD:**

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s, Foreign Currency Account management, first issuance of debit card of the Client and of the Authorised Person in the Foreign Currency Account, Kuna Giro Account management, Foreign Currency Giro Account management, Kuna a Vista Savings Account opening, disposing of an Account by the Authorised Person (referring to Foreign Currency Account, Kuna Giro Account and Foreign Currency Giro Account), bonus of up to 200% for the granted basic amount of the tacit overdraft in the Current Account, credit card (of the Client's choice except Visa Platinum credit cards), *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), eBroker, mDIREKT Account balance, mDIREKT Credit cards, and the following payment orders from current account: standing order in favour of private individuals with the Bank, standing order/SEPA Direct Debit to the benefit of legal entities' transaction accounts at the Bank, national credit transfer in kuna from current account in favour of business entity's transaction account opened at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking).

Additional non-banking service: UNIQA voluntary health insurance and the ORYX Assistance service (includes the services of Help at Home and Road Help in Croatia).

Premium services: use of assigned Business Relationship Manager, creation of personal long-term financial plan, choice of communication channels: personal visit to branch or use of Premium DIRECT service*, scheduling an appointment/video call during branch office hours, discreet environment in branches, priority service in branches with queue management systems for VISA GOLD cardholders, priority services in Contact Center, priority status for resolution of inquiries and requests, faster processing of loans.

Service at special favourable fee: lower brokerage fee, lower fee for custody accounts and possibility of more favorable currency exchange rate for amounts higher than 3.000,00 EUR

*Premium Direct service is available provided technical conditions are adequate.

- **PremiumPLATINUM:**

Services free of charge:

Banking services: current account management, first issuance of current account debit cards of the Client and of the authorised person/s, Foreign Currency Account management, first issuance of debit card of the Client and of the Authorised Person in the Foreign Currency Account, Kuna Giro Account management, Foreign Currency Giro Account management, Kuna a Vista Savings Account opening, disposing of an Account by the Authorised Person (referring to Foreign Currency Account, Kuna Giro Account and Foreign Currency Giro Account), bonus of up to 200% for the granted basic amount of the tacit overdraft in the Current Account, Visa Platinum credit card, Visa Platinum PLUS, *On-line* Banking (RBA Internet Banking and RBA Mobile Banking), eBroker, mDIREKT Account balance, mDIREKT Credit cards, and the following payment orders from current account: standing order in favour of private individuals with the Bank, standing order/SEPA Direct Debit to the benefit of legal entities' transaction accounts at the Bank, national credit transfer in kuna in favour of business entity's transaction account opened at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking).

Additional non-banking service: ORYX Assistance service Road Help in Croatia and in Europe.

Additional non-banking services for Visa Platinum PLUS: UNIQA voluntary health insurance, UNIQA travel and health insurance with insurance in case of death due to accident and Priority Pass service as gift.

Premium services: use of assigned Business Relationship Manager, creation of personal long-term financial plan, choice of communication channels: personal visit to branch or use of Premium DIRECT service*, scheduling an appointment/video call during branch office hours, discreet environment in branches, priority service in branches with queue management systems for VISA PLATINUM cardholders, priority services in Contact Center, priority status for resolution of inquiries and requests, faster processing of loans, offering favorable exchange rate for sums exceeding EUR 3.000, lower brokerage fee, lower custody account fee.

Service at special favourable fee: lower brokerage fee, lower fee for custody accounts and possibility of more favorable currency exchange rate for amounts higher than 3.000,00 EUR

*Premium Direct service is available provided technical conditions are adequate.

VI. TERMINATION OF PACKAGE USAGE

Usage of the Packages shall cease:

- by cancellation, which any of the contractual parties can perform by way of a written notice to the other party, with a 10-day notice period. Notice period shall begin as on the day on which the Bank delivers such registered letter of notice at the post office, or in the case of the Account Holder making the termination, as on the day on which they give their Statement of Termination directly to the Bank at a branch or at the Filing and Registration Office, or when the Bank receives their Statement of Termination sent by post, in which case the Account Holder's signature on the Statement of Termination shall be notarized;
- upon expiration of the term of the Frame Agreement on Current Account Opening and Management,
- upon expiration of the period for which FlexiSTUDENT Package was arranged.

Usage of the Packages may cease also upon termination by the Bank, if the fee for use of the FlexiPLUS package is past due for three consecutive months. In this case no notice period will apply, and the Agreement shall cease as on the day of the Bank delivering such registered letter of notice at the post office.

Termination of Package usage shall terminate the right to use benefits in the respective banking services, the right to use additional non-banking services, and premium services in the case of Premium Packages. Termination of Package usage shall not impact the validity of the agreements on banking services included in the Package offers, made by and between the Bank and the Client.

VII. FINAL PROVISIONS

These General Terms and Conditions shall be deemed an agreement made for an indefinite period, save for the FlexiSTUDENT Package which is agreed for the maximum period of one year. The Agreement which, according to the provisions of these General Terms and Conditions, is entered into by submitting the Application Form, shall be deemed as being made on the day on which the Bank accepts the signed Package Application Form, or the delivered online application for contracting the Flexi Klik&Go Package, to the witness whereof it will issue the Client with a Confirmation Statement. By signing the Application Form, or the delivered online application for contracting the Flexi Klik&Go Package, the Client accepts the General Terms and Conditions and acknowledges the Transaction Fees for Private Individuals.

The Bank reserves the right to amend these General Terms and Conditions. If the Bank amends the General Terms and Conditions, the amended General Terms and Conditions shall be available in the written form in the Bank branches. If the Client refuses to accept the amended General Terms and Conditions, the Client shall terminate the Package. The Client shall be deemed as having accepted the amended General Terms and Conditions, unless the Client terminates the Package within 15 days from the moment the amended General Terms and Conditions are made available.

These General Terms and Conditions shall apply together with all the provisions of the Frame Agreement and other General Terms and Conditions and/or agreements regulating particular banking and additional services included in the Package.

Complaints referring to the provided banking services and Premium services are submitted by the Client to the Bank within the periods and in the manner as agreed under the contractual provisions of every individual agreement that regulates the respective service. Complaints referring to the provided non-banking services within the respective Packages are submitted by the Client to the respective service provider directly.

The contractual parties shall attempt to resolve any dispute by mutual agreement. In case court proceedings are instituted to resolve any dispute that may arise from the provisions of these General Terms and Conditions, the

court in Zagreb shall have jurisdiction. The laws of the Republic of Croatia shall be relevant and applicable for the interpretation of the provisions of these General Terms and Conditions, and in case of any dispute.

These Terms and Conditions shall come into force as on 01/12/2020.