TRANSACTION FEES FOR PRIVATE INDIVIDUALS

(Applicable as of 1st May, 2021)

1. PAYMENT ACCOUNT OPENING

(current account, foreign currency account, kuna and foreign currency giro account, kuna and foreign currency savings book, a vista savings account)

Number	Tariff item mark	Tariff item	Amount
1.1	**D1.2.**	Opening a vista savings account Since 26/04/2021 contracting of a vista savings account is not possible.	20.00 HRK
1.2	**D1.3.**	Opening of other accounts	free of charge
1.3	**D1.4.**	Contracting Letter of authorization for payment accounts	free of charge

2. ACCOUNT MANAGEMENT

Number	Tariff item mark	Tariff item	Amount
2.1	**D2.1.**	**Current account management**	
2.1.1	D2.1.1.	Managing a current account with movement *The fee is not charged for the current account:* • *in a minor's name* • *blocked due to card loss/theft* • *for which the FlexiPLUS package, Premium package and the MAIN ACCOUNT and SPECIAL MAIN ACCOUNT packages were agreed* • *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*	9.00 HRK per month
2.1.2	D2.1.2.	Managing current account without movement *The fee is not charged for the current account:* • *in a minor's name* • *blocked due to card loss/theft* • *for which the FlexiPLUS package, Premium package and the MAIN ACCOUNT and SPECIAL MAIN ACCOUNT packages were agreed* • *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*	9.00 HRK per month
2.1.3	D2.1.3.	Managing pension payment current account *The fee is not charged for the current account:* • *in a minor's name* • *blocked due to card loss/theft* • *for which the FlexiPLUS package, Premium package and the MAIN ACCOUNT and SPECIAL MAIN ACCOUNT packages were agreed* • *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*	4.00 HRK per month
2.1.4	D2.1.5.	Managing special purpose account	free of charge
2.2	**D2.2.**	**Management of other accounts**	
2.2.1	D2.2.1.	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 giro account:*	5.00 HRK per month

		• *in a minor's name* • *blocked due to card loss/theft* • *to users of FlexiSTART, FlexiFIT, FlexiSTUDENT, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM package* • *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*	
2.2.2	D2.2.2.	Managing a foreign currency account *The fee is not charged for the foreign currency account:* • *in a minor's name* • *blocked due to card loss/theft* • *to users of FlexiSTART, FlexiFIT, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM package* • *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*	5.00 HRK per month
2.2.3	D2.2.3.	Managing a foreign currency giro account *The fee is not charged for the foreign currency giro account:* • *in a minor's name* • *blocked due to card loss/theft* • *to users of FlexiSTART, FlexiFIT, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM package* • *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*	5.00 HRK per month
2.2.4	D2.2.4.	Kuna/foreign currency savings book management	free of charge
2.2.5	D2.2.5.	Authorized user on the account *The fee is not charged for proxies in:* • *a vista savings account* • *kuna/foreign currency savings book* • *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* *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*	3.00 HRK per month

3. USE OF FlexiPLUS AND PREMIUM PACKAGE (package of services)			
Number	Tariff item mark	Tariff item	Amount
3.1	**D2.3.**	**Use of FlexiPLUS package** (package of services)	
3.1.1	D2.3.1.	Use of FlexiSTART package	35.00 HRK per month

3.1.2	D2.3.2.	Use of FlexiIDEAL package	60.00 HRK per month
3.1.3	D2.3.3.	Use of FlexiPREMIUM package	90.00 HRK per month
3.1.4	D2.3.4.	Use of FlexiPREMIUM PLUS package	110.00 HRK per month
3.1.5	D2.3.5.	Use od FlexiGOLD package	90.00 HRK per month
3.1.6	D2.3.6.	Use of FlexiSENIOR package	15.00 HRK per month
3.1.7	D2.3.8.	Use of FlexiSTUDENT package	free of charge
3.1.8	D2.3.10.	Use of FlexiLINK package	80.00 HRK per month
3.1.9	D2.3.11. *D2.3.11.1.* *D2.3.11.2.*	Use of FlexiFIT package *In the promotional period until 31.12.2021. clients who transfer their regular income to a current or foreign currency account in the RBA and contract FlexiFIT package, do not pay a monthly fee for using the FlexiFIT package for 3 months.*	60.00 HRK per month
3.1.10	D2.3.12.	Use of FlexiSPECIJAL package	60.00 HRK per month
3.1.11	D2.3.13.	Use of FlexiSPECIJAL PLUS package	110.00 HRK per month
3.1.12	D2.3.15.	Use of FlexiKlik&Go package *In the promotional period until 31.05.2021. clients who open a current account through digital channel and contract FlexiKlik&Go package via online application for contracting FlexiKlik&Go package, do not pay the fee for using the FlexiKlik&Go package for 6 months.*	15.00 HRK per month
3.2	**D2.4.**	**Use of other account packages**	
3.2.1	D2.4.1.	Use of the MAIN ACCOUNT package	9.00 HRK per month
3.2.2	D2.4.2.	Use of the SPECIAL MAIN ACCOUNT package	free of charge
3.3	**D2.5.**	**Use of other account packages**	
3.3.1	D2.5.1.	Use of PremiumSILVER package – basic fee • *fee with Discount 1 is 59.00 HRK per month* • *fee with Discount 2 is 29.00 HRK per month* *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
3.3.2	D2.5.2.	Use of PremiumGOLD package – basic fee • *fee with Discount 1 is 79.00 HRK per month* • *fee with Discount 2 is 59.00 HRK per month* *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
3.3.3	D2.5.3.	Use of PremiumPLATINUM package – basic fee • *fee with Discount 1 is 119.00 HRK per month* • *fee with Discount 2 is 109.00 HRK per month* *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

4. PAYMENT ACCOUNT CLOSING AND FlexiPLUS AND PREMIUM PACKAGE			
Number	Tariff item mark	Tariff item	Amount
4.1	**D3.1.**	Closing of kuna/foreign currency savings book	free of charge
4.2	**D3.2.**	Closing other accounts	free of charge
4.3	**D3.4.**	Closing Flexi PLUS packages (service package)	free of charge
4.4	**D3.7.**	Closing Premium packages (service package)	free of charge

5. STANDING ORDER (standing order)			
Number	Tariff item mark	Tariff item	Amount
5.1	**D5.1.**	**Arranging standing order**	free of charge
5.2	**D5.2.**	**Standing order execution**	

5.2.1	D5.2.1.	Standing order execution to the credit of retail accounts at the Bank	free of charge
5.2.2	D5.2.2.	Standing order execution to the credit of transaction accounts of business entities at the Bank *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.*	0.50% of the amount, min 2.00 HRK, max 20.00 HRK
5.2.3	D5.2.3.	Standing order execution to the credit of transaction accounts outside the Bank	0.25% of the amount, min 1.00 HRK, max 50.00 HRK
5.3	**D5.3.**	**Standing order closing**	free of charge

6. DIRECT DEBIT (SEPA direct debit)			
Number	Tariff item mark	Tariff item	Amount
6.1	**D5.4.**	**Execution of SEPA direct debit order**	
6.1.1	D5.4.1.	Execution of SEPA direct debit order to the credit of transaction accounts of business entities at the Bank *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.*	0.50% of the amount, min 2.00 HRK, max 20.00 HRK
6.1.2	D5.4.2.	Execution of SEPA direct debit order to the credit of transaction accounts outside the Bank	0.25% of the amount, min 1.00 HRK, max 50.00 HRK
6.2	**D5.5.**	Non-execution of SEPA direct debit order *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.*	5.00 HRK per order
6.3	**D5.6.**	Rejection of authorized SEPA direct debit order	25.00 HRK per order
6.4	**D5.7.**	Refund for executed authorized SEPA direct debit order	25.00 HRK per order
6.5	**D5.8.**	Obtaining copy of SEPA direct debit Mandate *Fee is charged when account holder requests that a copy of mandate issued to creditor (payee) should be obtained.*	50.00 HRK per delivered mandate
6.6	**D5.9.**	SEPA direct debit restriction entry and update *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.*	25.00 HRK per template
6.7	**D5.10.**	Cost of disputed SEPA direct debit order without grounds *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.*	50.00 HRK per order

7. REPORTING			
Number	Tariff item mark	Tariff item	Amount
7.1	**D6.1.**	**Information on account balance and turnover under payment accounts**	
7.1.1	D6.1.1.	Monthly payment account statement	free of charge
7.1.2	D6.1.2.	Additional payment account statement	10.00 HRK per statement
7.2.	D6.2.	The Statement on Fees for payment account (SOF)	free of charge

8. OVERDRAFT			
Number	Tariff item mark	Tariff item	Amount
8.1	**D8.1.**	Approval of credit in current account	free of charge
8.2	**D8.2.**	Change of current account overdraft	free of charge
8.3	**D8.3.**	Contracting installment debt repayment in the current account	free of charge

9. NOTICES AND REMINDERS OF UNAUTHORIZED ACCOUNT OVERDRAFT			
Number	Tariff item mark	Tariff item	Amount
9.1	**D9.1.**	Notice	free of charge
9.2	**D9.2.**	Reminder	free of charge
9.3	**D9.3.**	Reminder prior to lawsuit	free of charge
9.4	**D9.4.**	Cancellation of a payment account agreement	free of charge

10. ACCOUNT BLOCKAGE – based on court order			
Number	Tariff item mark	Tariff item	Amount
10.1	**D10.1.**	**Execution**	
10.1.1	D10.1.1.	Order for execution of payment request - internal	free of charge
10.1.2	D10.1.2.	Order for execution of payment request - external	2.00 HRK

11. PAYMENT TRANSACTIONS AT THE BANK OUTLET			
Number	Tariff item mark	Tariff item	Amount
11.1	**D11.**	**Deposits/withdrawals under accounts maintained by the Bank in the same currency**	
11.1.1	D11.1.1.	Payments to PI payment accounts and PI Term Deposits held at the Bank, at the Bank outlet	free of charge
11.1.2	D11.1.2.	Disbursements from PI payment accounts	free of charge
11.1.3	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 at the Bank, at the Bank outlet *(As of 01.05.2020. Bank no longer accepts foreign cheques.)*	1.50% of the amount, min 40.00 HRK, max 300.00 HRK per cheque
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.			

12. BANK ACCOUNT CURRENCY CONVERSIONS			
Number	Tariff item mark	Tariff item	Amount
12.1	**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
12.2	**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
12.3	**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

13. NATIONAL CREDIT TRANSFER IN KUNA			
Number	Tariff item mark	Tariff item	Amount
13.1	**D11.1.**	**Payments to PI payment accounts**	
13.1.1	National credit transfer in kuna to PI payment accounts and PI Term Deposits held at the Bank:		
	D11.1.3.1.	• at the Bank outlet	free of charge
	F4.5.1.2.	• via *On-line* banking (RBA internet banking and mobile banking)	free of charge
	F5.1.1.2.	• via TPP (Third Party Provider) *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)*	free of charge
	F4.2.1.2.	• via telephone banking *The service of placing payment orders is available only to the FWR Private Banking customers.*	free of charge
13.2	**D11.2.**	**Payments to the credit of accounts of business entity maintained by the Bank**	
13.2.1	National credit transfer in kuna into domestic and foreign business entity's transaction account held at the Bank: *Free of charge for payments into accounts of embassies and British Council.*		
	D11.2.1. D11.2.2.	• at the Bank outlet	1.00%, min 8.00 HRK, max 100.00 HRK
	F4.5.1.1.	• via *On-line* banking (RBA internet banking and mobile banking) *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.* *Users of FlexiFIT, FlexiSPECIJAL, FlexiSPECIJAL 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.*	2.00 HRK
	F5.1.1.1.	• via TPP (Third Party Provider) *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)*	2.00 HRK
	F4.2.1.1.	• via telephone banking *The service of placing payment orders is available only to the FWR Private Banking customers.*	2.00 HRK
13.2.2	D11.2.5.1.	National credit transfer in kuna and euro based on credits into account held at the Bank, at the Bank outlet *(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)*	1.00%, min 8.00 HRK, max 100.00 HRK
13.3	**D11.3.**	**Payments to the credit of accounts at other banks within the country**	
13.3.1	National credit transfer in kuna to the credit of accounts at other banks: *Free of charge for refund of local pensions.*		
	D11.3.1.	• at the Bank outlet	1.00%, min 10.00 HRK, max 100.00 HRK

	F4.5.3.1. F4.5.3.1.1.	• via *On-line* banking (RBA internet banking) in favour of accounts of private individuals and business entities *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, FlexiSPECIJAL, FlexiSPECIJAL 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.*	0.35%, min 2.00 HRK, max 20.00 HRK
	F4.5.3.1. F4.5.3.1.2.	• via *On-line* banking (RBA mobile banking) in favour of accounts of private individuals and business entities *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, FlexiSPECIJAL, FlexiSPECIJAL 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.*	0.35%, min 2.00 HRK, max 20.00 HRK
	F4.5.3.1.3	• via *On-line* banking (RBA mobile banking) using KlikPay service *The fee charged for payment orders placed in advance will be the fee effective as on the date of execution the respective order.*	0.00 HRK
	F5.1.3.1.	• via TPP (Third Party Provider) *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)* *The fee charged for payment orders placed in advance will be the fee effective as on the date of execution the respective order.*	0.35%, min 2.00 HRK, max 20.00 HRK
	F4.2.3.1.	• via telephone banking *The service of placing payment orders is available only to the FWR Private Banking customers.*	0.50%, min 2.00 HRK, max 50.00 HRK
13.3.2	F4.9.1.	Urgent payment national credit transfer in kuna to the credit of account with another bank, via *On-line* banking (RBA internet and mobile banking)	50.00 HRK one-off
13.3.3	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
The Bank can decide that payments credited to humanitarian accounts be temporarily or permanently exempt from fee charges. For payments in favor of individual accounts with the Bank, the client may be fully or partially exempt from fees if the contract between the payee and the Bank provides that reimbursement for these payments in lieu of the payer, pay the payee. The beginning and termination of such contract payers informs the payee.			

14. NATIONAL CREDIT TRANSFER IN EUR			
Number	Tariff item mark	Tariff item	Amount
14.1	**D11.1.**	**Payments to PI payment accounts**	
14.1.1	National credit transfer in EUR to PI payment accounts and PI Term Deposits held at the Bank:		
	D11.1.3. D11.1.3.2.	• at the Bank outlet	free of charge
14.2	**D11.2.**	**Payments to the credit of accounts business entity's maintained by the Bank**	
14.2.1	National credit transfer in EUR into domestic and foreign business entity's transaction account held at the Bank: *Free of charge for payments into accounts of embassies and British Council.*		
	D11.2.3.1. D11.2.4.1.	• at the Bank outlet	1.00%, min 8.00 HRK, max 100.00 HRK
	F4.5.2.1.1.	• via *On-line* banking (RBA internet banking)	2.00 HRK
	F5.1.2.1.1.	• via TPP (Third Party Provider) *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)*	2.00 HRK
	F4.2.2.1.1.	• via telephone banking *The service of placing payment orders is available only to the FWR Private Banking customers.*	2.00 HRK
14.2.2	D11.2.5.2.	National credit transfer in EUR based on loans into account held at the Bank, at the Bank outlet *(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)*	1.00%, min 8.00 HRK, max 100.00 HRK
14.3.	**D11.3.**	**Payments to the credit of accounts at other banks within the country**	
14.3.1	National credit transfer in EUR to the credit of accounts at other banks:		
	D11.3.2.1.	• at the Bank outlet	1.00%, min 10.00 HRK, max 100.00 HRK
	F4.5.3.2.1.	• via *On-line* banking (RBA internet banking)	0.35%, min 2.00 HRK, max 20.00 HRK
	F5.1.3.2.1.	• via TPP (Third Party Provider) *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)*	0.35%, min 2.00 HRK, max 20.00 HRK
	F4.2.3.2.1.	• via telephone banking *The service of placing payment orders is available only to the FWR Private Banking customers.*	0.50%, min 2.00 HRK, max 50.00 HRK
14.3.2	F4.9.2.	Urgent payment credit transfer in EUR national and in other countries within unique SEPA area*, via *On-line* banking (RBA internet banking)	50,00 HRK one-off
14.3.3	F5.2.2.	Urgent payment credit transfer in EUR national and in other countries within unique SEPA area*, via TPP (Third Party Provider) *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)*	50,00 HRK one-off
*SEPA countries include Member states (EU states, Iceland, Liechtenstein and Norway), Switzerland, Monaco and San Marino.			

15. NATIONAL CREDIT TRANSFER IN CURRENCIES OTHER THAN EUR			
Number	Tariff item mark	Tariff item	Amount
15.1	**D11.1.**	**Payments to PI payment accounts**	
15.1.1	National credit transfer in currencies other than EUR to PI payment accounts and PI Term Deposits held at the Bank:		
	D11.1.3.3.	• at the Bank outlet	free of charge
15.2	**D11.2.**	**Payments to the credit of accounts business entity's maintained by the Bank**	
15.2.1	National credit transfer in currencies other than EUR into domestic and foreign business entity's transaction account held at the Bank: *Free of charge for payments into accounts of embassies and British Council.*		
	D11.2.3.2. D11.2.4.2.	• at the Bank outlet	1.00%, min 10.00 HRK, max 100.00 HRK
	F4.5.2.1.2.	• via *On-line* banking (RBA internet banking)	0.15%, min 8.00 HRK, max 40.00 HRK
	F5.1.2.1.2.	• via TPP (Third Party Provider) *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)*	0.15%, min 8.00 HRK, max 40.00 HRK
	F4.2.2.1.2.	• via telephone banking *The service of placing payment orders is available only to the FWR Private Banking customers.*	0.15%, min 8.00 HRK, max 50.00 HRK
15.3	**D11.3.**	**Payments to the credit of accounts at other banks within the country**	
15.3.1	National credit transfer in currencies other than EUR to the credit of accounts at other banks:		
	D11.3.2.2.	• at the Bank outlet	0.35%, min 75.00 HRK, max 300.00 HRK
	F4.5.3.2.2.	• via *On-line* banking (RBA internet banking)	0.25%, min 75.00 HRK, max 300.00 HRK
	F5.1.3.2.2.	• via TPP (Third Party Provider) *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)*	0.25%, min 75.00 HRK, max 300.00 HRK
	F4.2.3.2.2.	• via telephone banking *The service of placing payment orders is available only to the FWR Private Banking customers.*	0.30%, min 75.00 HRK, max 300.00 HRK

16. INTERNATIONAL CREDIT TRANSFER IN EUR			
Number	Tariff item mark	Tariff item	Amount
16.1	**D11.4.**	**Payments to the credit of accounts abroad**	
16.1.1	International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA):		
	D11.4.1.1.	• at the Bank outlet *Free of charge for payments to the credit of H. Stepic CEE Charity Fund.*	1.00%, min 10.00 HRK, max 100.00 HRK
	F4.5.4.1.1.	• via *On-line* banking (RBA internet banking)	0.35%, min 2.00 HRK, max 20.00 HRK
	F5.1.4.1.1.	• via TPP (Third Party Provider) *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)*	0.35%, min 2.00 HRK, max 20.00 HRK
	F4.2.4.1.1.	• via telephone banking	0.50%,

		The service of placing payment orders is available only to the FWR Private Banking customers.	min 2.00 HRK, max 50.00 HRK
16.1.2	International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR option): *Cannot be selected for payments to SEPA countries.**		
	D11.4.2.1.	• at the Bank outlet	0.50%, min 150.00 HRK, max 500.00 HRK
	F4.5.4.2.1.	• via *On-line* banking (RBA internet banking)	0.35%, min 150.00 HRK, max 500.00 HRK
	F5.1.4.2.1.	• via TPP (Third Party Provider) *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)*	0.35%, min 150.00 HRK, max 500.00 HRK
	F4.2.4.2.1.	• via telephone banking *The service of placing payment orders is available only to the FWR Private Banking customers.*	0.40%, min 150.00 HRK, max 500.00 HRK
16.1.3	D11.4.3.	Refund of foreign pensions	
	D11.4.3.1.	Refund of foreign pensions in EUR	free of charge
*SEPA countries include Member states (EU states, Iceland, Liechtenstein and Norway), Switzerland, Monaco and San Marino.			

17. INTERNATIONAL CREDIT TRANSFER IN CURRENCIES OTHER THAN EURO

Number	Tariff item mark	Tariff item	Amount
17.1	**D11.4.**	**Payments to the credit of accounts abroad**	
17.1.1	International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA):		
	D11.4.1.2.	• at the Bank outlet *Free of charge for payments to the credit of H. Stepic CEE Charity Fund.*	0.35%, min 75.00 HRK, max 300.00 HRK
	F4.5.4.1.2.	• via *On-line* banking (RBA internet banking)	0.25%, min 75.00 HRK, max 300.00 HRK
	F5.1.4.1.2.	• via TPP (Third Party Provider) *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)*	0.25%, min 75.00 HRK, max 300.00 HRK
	F4.2.4.1.2.	• via telephone banking *The service of placing payment orders is available only to the FWR Private Banking customers.*	0.30%, min 75.00 HRK, max 300.00 HRK
17.1.2	International credit transfer currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR): *Cannot be selected for payments to SEPA countries.**		
	D11.4.2.2.	• at the Bank outlet	0.50%, min 150.00 HRK, max 500.00 HRK
	F4.5.4.2.2.	• via *On-line* banking (RBA internet banking)	0.35%, min 150.00 HRK, max 500.00 HRK
	F5.1.4.2.2.	• via TPP (Third Party Provider) *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)*	0.35%, min 150.00 HRK, max 500.00 HRK
	F4.2.4.2.2.	• via telephone banking *The service of placing payment orders is available only to the FWR Private Banking customers.*	0.40%, min 150.00 HRK, max 500.00 HRK

17.1.3	D11.4.3.	Refund of foreign pensions	
	D11.4.3.2.	Refund of foreign pensions in currencies other than EUR	
*SEPA countries include Member states (EU states, Iceland, Liechtenstein and Norway), Switzerland, Monaco and San Marino.			

18. COMPLAINTS FOR PAYMENT TRANSACTIONS IN FOREIGN CURRENCY

Number	Tariff item mark	Tariff item	Amount
18.1	**D11.6.**	Complaints in relation to orders in FX payment transactions	200.00 HRK

19. INTERNATIONAL INFLOWS

Number	Tariff item mark	Tariff item	Amount
19.1	**D11.7.**	International inflows (Processing foreign remittances)	free of charge

20. FOREIGN CURRENCY (CASH) TRADING/EXCHANGE AND FOREIGN CHEQUE REDEMPTION*

Number	Tariff item mark	Tariff item	Amount
20.1	**D12.1.**	Foreign currency (cash) purchase	free of charge
20.2	**D12.2.**	Foreign currency (cash) sale to domestic private individuals	free of charge
20.3	**D12.3.**	Foreign currency (cash) sale to foreign private individuals	free of charge
20.4	**D12.4.**	EMU currency banknote exchange into EUR	10.00%, min 20.00 HRK
**as of 20/08/2018 the Bank is no longer redeeming foreign cheque at the exchange office*			

21. OTHER SERVICES IN KUNA AND FOREIGN CURRENCY OPERATIONS*

Number	Tariff item mark	Tariff item	Amount
21.1	**D13.1.**	Foreign cheque acceptance (incasso) *(From 01.05.2020. Bank no longer accepts foreign cheque.)*	1.00%, min 20.00 HRK, max 250.00 HRK per cheque
21.2	**D13.3.**	Manipulative costs of submitting application for HROK credit report, at retail client's personal request	25.00 HRK, one-off per application (VAT included in the amount)
21.3	**D13.4.**	**payment account card replacement (current account, foreign currency account, kuna and foreign currency giro account, a vista savings account)**	
21.3.1	D13.4.1.	payment account card replacement in case of loss/theft or due to damage or first and/or last name change (if on behalf of minors, free of charge)	20.00 HRK
21.3.2	D13.4.2.	payment account card replacement in case of loss/theft, including account blockade (if on behalf of minors, free of charge)	20.00 HRK
21.3.3	D13.4.3.	payment account card replacement due to error or at the Bank's request	free of charge
21.4	**D13.5.**	**Kuna/foreign currency savings book replacement**	
21.4.1	D13.5.1	Savings book replacement in case of loss/theft or due to damage or first and/or last name change (if on behalf of minors, free of charge)	50.00 HRK
21.4.2	D13.5.2.	Savings book replacement in case of loss/theft, including account blockade	50.00 HRK
21.4.3	D13.5.3.	Savings book replacement due to error or at the Bank's request	free of charge
21.4.4	D13.5.4.	Regular replacement of fully completed savings book	50.00 HRK
21.5	**D13.6.**	**Issuance of various certificates, verified certificates, document photocopies or copies, etc.**	40.00 HRK per certificate/verified certificate/document

			(VAT included in the amount)
21.6	**D13.7.**	**Printout of account turnover/inflow/account balance/swift certificate in the outlet**	5.00 HRK per page
21.7	**D13.8.**	**Faxing various documents at the client's request**	
21.7.1	D13.8.1.	Faxing various documents at the client's request within the country	6.25 HRK (VAT included in the amount)
21.7.2	D13.8.2.	Faxing various documents at the client's request abroad	12.50 HRK (VAT included in the amount)
21.8	**D13.9.**	**Cancelation of preannounced cash disbursement** *(cash disbursement of HRK 70.000.00 or EUR 10.000.00 and more, and disbursements in other foreign currencies irrespectively of the amount, must be announced at least 2 business days before the anticipated disbursement date)*	
21.8.1	D13.9.1.	Cancelation of preannounced cash disbursement in the amount of HRK 70,000.00 and more for kuna disbursements	0.50% of the announced amount
21.8.2	D13.9.2.	Cancelation of preannounced 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
21.9	**D13.10.**	**Coin handling fee (debited to the entire amount of cash deposit/withdrawal/exchange)** ***the amount free of charge is defined per client and/or account per day*	
21.9.1	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** *The Bank accepts coins in EUR. Minimum denomination amount that Bank accepts is 1.00 EUR.*	10.00%
21.9.2	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%
21.9.3	D13.10.3.	Coin handling in cash deposit in kuna coins in the amount exceeding 100.00 HRK** *(free of charge for deposit into minor's savings accounts)*	2.50%
21.9.4	D13.10.4.	Coin handling in cash withdrawal in kuna coins in the amount exceeding 100.00 HRK** *(free of charge for withdrawals from minor's savings accounts)*	2.50%
21.9.5	D13.10.5.	Exchange of kuna coins into kuna/foreign currency banknotes *(The Bank does not exchange banknotes into coins either of domestic cash or of foreign currency cash.)*	2.50%, min 10.00 HRK
21.10	**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
21.11	**D13.12.**	Execution of inheritance ruling	free of charge
21.12	**D13.13.**	Account transfer fee	free of charge
21.13	**D13.14.**	Fee for cancelation of account transfer service	50.00 HRK, one-off per request
21.14	**D13.15.**	Sending notification on inability to close an account due to unsettled liabilities, and after a placed account transfer request	free of charge
21.15	**D13.16.**	Sending notification on inability to execute requested actions due to unsettled liabilities for facilitating cross-border payment account opening	free of charge
**as of 20/08/2018 the Bank no longer accepts banknotes for incasso*			

22. SAVINGS-DEPOSIT TRANSACTIONS

Number	Tariff item mark	Tariff item	Amount
22.1	**D14.1.**	**Termination of non-purpose term savings deposit contract ahead of first maturity**	
22.1.1	D14.1.1.	Termination of non-purpose term savings deposit contract ahead of first maturity • if rolling over less than 50% of the amount or withdrawing total amount of terminated non-purpose term savings deposit • if rolling over at least 50% of terminated non-purpose term savings deposit	100.00 HRK 50.00 HRK
22.2	**D14.2.**	Termination of non-purpose term savings deposit contract, with an approved a vista interest	free of charge
22.3	**D14.3.**	Termination of special-purpose guarantee term deposit contract *(except for early termination of the guarantee deposit on the mortgage loan repayment)*	free of charge

23. SAFE DEPOSIT BOX

A safe deposit box can be rented for a minimum period of one year. The safe box rent fee is charged annually, in advance. The safe box rent fee depends on the safe box type and location (fee amount includes VAT). The list of retail outlets by categories is available on www.rba.hr and at the Bank retail outlets.

Number	Tariff item mark	Tariff item	Amount		
			Retail Outlet Category		
23.1	**D15.1.**	**Safe Deposit Box Category**	**I**	**II**	**III**
23.1.1	D15.1.1. D15.2.1. D15.3.1.	Sef A (10.000 cm3)	HRK 545.00	HRK 450.00	HRK 300.00
23.1.2	D15.1.2. D15.2.2. D15.3.2.	Sef B (10.000-20.000 cm3)	HRK 815.00	HRK 600.00	HRK 455.00
23.1.3	D15.1.3. D15.2.3. D15.3.3.	Sef C (20.000-40.000 cm3)	HRK 1,070.00	HRK 865.00	HRK 600.00
23.1.4	D15.1.4. D15.2.4. D15.3.4.	Sef D (100.000-140.000 cm3)	HRK 2,100.00	HRK 1,700.00	HRK 1,250.00
23.2	**D15.4.**	Boxes for savings books			180.00 HRK (VAT included in the amount)
23.3	**D15.5.**	**Lost key fee**			
23.3.1	D15.5.1.	Lost key fee for safe deposit box			125.00 HRK and actual cost (VAT included in the amount)
23.3.2	D15.5.2.	Lost key fee for savings book boxes			125.00 HRK and actual cost (VAT included in the amount)
23.4	**D15.6.**	**Reminders to renters of safe deposit box/savings book box**			
23.4.1	D15.6.1.	Notice (renters of safe deposit box/savings book box)			free of charge
23.4.2	D15.6.2.	Reminder (renters of safe deposit box/savings book box)			free of charge
23.4.3	D15.6.3.	Reminder prior to lawsuit (renters of safe deposit box/savings book box)			free of charge

24. BANK INTERNAL DEPOTS			
Number	Tariff item mark	Tariff item	Amount
24.1	**D16.1.**	**Open Bank internal depots**	
24.1.1	D16.1.1.	Open Bank internal depots safekeeping	free of charge
24.1.2	D16.1.2.	Open Bank internal depots safekeeping and management	free of charge

RBA DIREKT SERVICES

1. *ON-LINE* BANKING (RBA internet banking)			
Number	Tariff item mark	Tariff item	Amount
1.1	**F4.4.**	***On-line* banking (RBA internet banking)** *using CAP card reader or Token authentication device.*	
1.1.1	**F4.4.1.**	***On-line* banking (RBA internet banking) service admission fee**	
1.1.1.1	F4.4.1.1.	Admission fee for arranging *On-line* banking (RBA internet banking) *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.* *In the promotional period to 31/12/2021 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.*	30.00 HRK one-off
1.1.1.2	F4.4.1.2.	Admission fee for arranging *On-line* banking (RBA internet banking) with an already existing tDIREKT service	free of charge
1.1.2.	**F4.4.2.**	**Service Fee**	
1.1.2.1	F4.4.2.1.	Service monthly fee for *On-line* banking (RBA internet banking) *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.* *In the promotional period to 31/12/2021 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.*	9.00 HRK per month
1.1.2.2	F4.4.2.2.	eRačun service usage fee	free of charge
1.1.3	**F4.4.3.**	**Issuance of receipt of executed payment**	
1.1.3.1	F4.4.3.1.	Issuance of receipt of executed payment – sending by mail	5.00 HRK/receipt
1.1.3.2	F4.4.3.2.	Issuance of receipt of executed payment – sending by fax	5.00 HRK/receipt
1.1.3.3	F4.4.3.3.	Issuance of receipt of executed payment – sending by post	5.00 HRK/receipt

2. *ON-LINE* BANKING (RBA mobile banking)			
Number	Tariff item mark	Tariff item	Amount
2.1	**F4.3.5.**	***On-line* banking (RBA mobile banking)**	

		with On-line banking (RBA mobile banking), access to RBA internet banking is enabled without paying the entrance fee and monthly fee for using On-line banking (RBA internet banking)	
2.1.1	F4.3.5.1.	Admission fee for arranging *On-line* banking (RBA mobile banking)	free of charge
2.1.2	F4.3.5.2.	Monthly fee for *On-line* banking (RBA mobile banking) *For users of FlexiPLUS packages, Premium packages and BASIC ACCOUNT and SPECIAL BASIC ACCOUNT users no fee is charged.* *In the promotional period to 31/12/2021 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.*	11.00 HRK per month

3. RBA mDIREKT (SMS banking)			
Number	Tariff item mark	Tariff item	Amount
3.1	**F4.3.1.**	**mDIREKT Account balance**	
3.1.1	F4.3.1.1.	Admission fee for arranging mDIREKT Account balance service	free of charge
3.1.2	F4.3.1.2.	Monthly fee for mDIREKT Account balance service *The FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiPREMIUM, FlexiPREMIUM PLUS, PremiumGOLD and PremiumPLATINUM package holders do not pay the fee.*	5.00 HRK monthly per GSM number
3.2	**F4.3.4.**	**mDIREKT Credit cards**	
3.2.1	F4.3.4.1.	Admission fee for arranging mDIREKT Credit cards rvice	free of charge
3.2.2	F4.3.4.2.	Monthly fee for mDIREKT Credit cards service *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.*	3.00 HRK per credit card

4. RBA tDIREKT (telephone banking)			
Number	Tariff item mark	Tariff item	Amount
4.1	**F4.1.1.**	**Service admission fee**	
4.1.1	F4.1.1.1.	Admission fee for arranging tDIREKT service	50.00 HRK one-off
4.1.2	F4.1.1.2.	Admission fee for arranging tDIREKT service with an already existing *On-line* banking (RBA internet banking)	free of charge
4.2	**F4.1.2.**	**Monthly fee for tDIREKT service*** **In case of using to different devices double fee is charged.*	10.00 HRK
4.3	**F4.1.3.**	Issuance of receipt of executed payment – sending by mail *The service of certificate issuance is available only to the FWR Private Banking customers*	5.00 HRK/receipt

5. SERVICE CANCELLATION			
Number	Tariff item mark	Tariff item	Amount
5.1	**F4.6.1.**	Service cancellation by user without return of device	free of charge
5.2	**F4.6.2.**	Service cancellation by the Bank without return of device	free of charge

5.3	**F4.6.3.**	Service blockage at the Bank's request	free of charge

6. DEVICE FEES			
Number	Tariff item mark	Tariff item	Amount
6.1	**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 one-off
6.2	**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 one-off
6.3	**F4.7.3.**	Issuance of mToken	free of charge
6.4	**F4.7.4.**	Reissuance of mToken due to loss of PIN or loss/theft of mobile phone or locking of mToken	free of charge
6.5	**F4.7.5.**	Replacement of device due to error or at the Bank's request	free of charge
6.6	**F4.7.6.**	First issuance of card reader *Holders of the SPECIAL MAIN ACCOUNT package are not charged the fee for first issuance of CAP card reader.* *In the promotional period to 30/04/2021 no fee will be charged for the first issuance of CAP card reader.*	100.00 HRK one-off

7. RBA eBROKER			
Number	Tariff item mark	Tariff item	Amount
7.1	**F4.8.1.**	Admission fee for arranging eBroker service	free of charge
7.2	**F4.8.2.**	Monthly fee for eBroker service *Users of FlexiFIT, FlexiSTART, FlexiSTUDENT, FlexiSENIOR, FlexiSPECIJAL, FLexiSPECIJAL PLUS, FlexiPREMIUM, FlexiGOLD, FlexiLINK, FlexiIDEAL, FlexiPREMIUM PLUS and Premium package do not pay the fee.*	10.00 HRK

8. RAICONNECT			
Number	Tafiff item mark	Tariff item	Amount
8.1	**F6.1.**	Admission fee for arranging RaiConnect service	free of charge
8.2	**F6.2.**	Monthly fee for RaiConnect service	free of charge
*a precondition for arrangement of the service RaiConnect is a previous arrangement of Premium package			

CARD TRANSACTION

1. ISSUANCE OF DEBIT CARDS			
Number	Tariff item mark	Tariff item	Amount
1.1	**F2.1.**	**Debit card under current account**	
1.1.1	**F2.1.1.**	**Current account debit card issuance**	
1.1.1.1	F2.1.1.1.	Primary current account debit card issuance *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.*	25.00 HRK (for first issuance)
1.1.1.2	F2.1.1.2.	Additional current account debit card issuance to a person authorized under the account *The FlexiIDEAL, FlexiLINK, FlexiSTART, FlexiFIT, FlexiGOLD, FlexiPREMIUM, FlexiPREMIUM PLUS, FlexiSPECIJAL, Flexi SPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM package holders do not pay the fee for account card issuance.*	25.00 HRK (for first issuance)
1.1.1.3	F2.1.1.3.	Second main or second additional current account debit card issuance	50.00 HRK one-off
1.1.2	**F2.1.1.4.**	Annual fee for current account debit cards	free of charge
1.1.3	**F2.1.1.5.**	Closing of current account debit card	free of charge

1.1.4	**F2.1.1.6.**	Instant issuing of current account debit card	20.00 HRK one-off
1.2	**F2.2.**	**Debit card under foreign currency account**	
1.2.1	**F2.2.1.**	**Issuance of debit card under foreign currency account**	
1.2.1.1	F2.2.1.1.	Main foreign currency account debit card issuance *The fee is not charged for the first issuance of the primary card to users of the FlexiSTART, FlexiFIT, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM packages.*	25.00 HRK (for first issuance)
1.2.1.2	F2.2.1.2.	Additional foreign currency account card issuance to a person authorized under the account *Users FlexiSTART, FlexiFIT, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM packages do not pay the issuance fee for additional authorized user debit card.*	25.00 HRK (for first issuance)
1.2.1.3	F2.2.1.3.	Second main or second additional foreign currency account debit card issuance	50.00 HRK one-off

2. CASH WITHDRAWAL WITH DEBIT CARD

Number	Tariff item mark	Tariff item	Amount
2.1	**F2.1.**	**Debit card under current account**	
2.1.1	**F2.1.7.**	**Cash withdrawal with current account debit card (Cash withdrawals)**: (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is HRK 10,000.00)	
2.1.1.1	F2.1.7.1.	Cash withdrawal with current account debit card at the Bank's ATMs	free of charge
2.1.1.2	F2.1.7.2.	Cash withdrawal with current account debit card at other banks' ATMs within the country	1.50%, min 25.00 HRK
2.1.1.3	F2.1.7.3.	Cash withdrawal with current account debit card at ATMs abroad	1.50%, min 25.00 HRK
2.1.1.4	F2.1.7.4.	Cash withdrawal with current account debit card at other banks' EFT POS in the country and Croatian Post	not applicable
2.1.1.5	F2.1.7.5.	Cash withdrawal with current account debit card at EFT POS abroad	1.50%, min 25.00 HRK
2.1.1.6	F2.1.7.6.	Cash withdrawal with current account debit card at the Bank's EFT POS	1.50%, min 25.00 HRK
2.2	**F2.2.**	**Foreign currency account debit card**	
2.2.1	**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 10,000.00 or the countervalue of a currency in the FX Account)	
2.2.1.1	F2.2.7.1.	Cash withdrawals with foreign currency account debit card at the Bank's ATMs	
2.2.1.1	F2.2.7.1.1.	Cash withdrawals with foreign currency account debit card at the Bank's ATMs - EUR card in EUR	free of charge
2.2.1.2	F2.2.7.1.2.	Cash withdrawals with foreign currency account debit card at the Bank's ATMs - USD card in USD	free of charge
2.2.1.3	F2.2.7.2.	Cash withdrawals with foreign currency account debit card at other banks' ATMs within the country	
2.2.1.4	F2.2.7.2.1.	Cash withdrawals with foreign currency account debit card at other banks' ATMs within the country - EUR card in EUR	1.50%, min 3.30 EUR
2.2.1.5	F2.2.7.2.2.	Cash withdrawals with foreign currency account debit card at other banks' ATMs within the country - USD card in USD	1.50%, min 3.80 USD
2.2.1.6	F2.2.7.3.	Cash withdrawals with foreign currency account debit card at ATMs abroad	

2.2.1.7	F2.2.7.3.1.	Cash withdrawals with foreign currency account debit card at ATMs abroad - EUR card in EUR	1.50%, min 3.30 EUR
2.2.1.8	F2.2.7.3.2.	Cash withdrawals with foreign currency account debit card at ATMs abroad - USD card in USD	1.50%, min 3.80 USD
2.2.1.9	F2.2.7.4.	Cash withdrawals with foreign currency account debit card at the Banks EFT POS	
2.2.1.10	F2.2.7.4.1.	Cash withdrawals with foreign currency account debit card at the Banks EFT POS - EUR card in EUR	not applicable
2.2.1.11	F2.2.7.4.2.	Cash withdrawals with foreign currency account debit card at the Banks EFT POS - USD card in USD	not applicable
2.2.1.12	F2.2.7.5.	Cash withdrawals with foreign currency account debit card at other banks' EFT POS in the country and Croatian Post	
2.2.1.13	F2.2.7.5.1.	Cash withdrawals 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
2.2.1.14	F2.2.7.5.2.	Cash withdrawals 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
2.2.1.15	F2.2.7.6.	Cash withdrawals with foreign currency account debit card at EFT POS abroad	
2.2.1.16	F2.2.7.6.1.	Cash withdrawals with foreign currency account debit card at EFT POS abroad - EUR card in EUR	1.50%, min 3.30 EUR
2.2.1.17	F2.2.7.6.2.	Cash withdrawals with foreign currency account debit card at EFT POS abroad - USD card in USD	1.50%, min 3.80 USD

3. PAYMENT WITH DEBIT CARDS

Number	Tariff item mark	Tariff item	Amount
3.1	**F2.1.**	**Debit card under current account**	
3.1.1	F2.1.8.	Payment with current account debit card at EFT POS in the country and abroad	free of charge
3.1.2	F2.1.9.	Payment with current account debit card at the Bank's EFT POS	free of charge
3.2	**F2.2.**	**Debit card under foreign currency account**	
3.2.1	F2.2.8.	**Payment with foreign currency account debit card at EFT POS**	
3.2.1.1	F2.2.8.1.	Payment with foreign currency account debit card at EFT POS in the country and abroad	
3.2.1.2	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
3.2.1.3	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
3.2.1.4	F2.2.8.2.	Payment with foreign currency account debit card at the Bank's EFT POS	
3.2.1.6	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
3.2.1.7	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

4. OTHER FEES FOR DEBIT CARDS

Number	Tariff item mark	Tariff item	Amount
4.1	**F2.1.**	**Current account debit card**	
4.1.1	**F2.1.2.**	**Current account debit card replacement**	
4.1.1.1	F2.1.2.1.	Current account debit card replacement/issuance in case of loss/theft	50.00 HRK
4.1.1.2	F2.1.2.2.	Current account debit card replacement/issuance due to damage or first and/or last name change	50.00 HRK
4.1.1.3	F2.1.2.3.	Current account debit card replacement due to error or at the Bank's request	free of charge
4.1.2	**F2.1.3.**	Current account debit card **PIN issuance**	
4.1.2.1	F2.1.3.1.	Current account debit card first PIN issuance	free of charge

4.1.2.2	F2.1.3.2.	Current account debit card PIN reissue	20.00 HRK
4.1.3	**F2.1.4.**	Resending the undelivered current account debit card to the client's address within 60 days' period	free of charge
4.1.4	**F2.1.5.**	Expenses due to unjustifiably disputed current account debit card transaction	20.00% of the amount of the complaint, min 20.00 EUR in kuna equivalent
4.1.5	**F2.1.6.**	**Cash depositing**	
4.1.5.1	F2.1.6.1.	Cash deposit at the Bank's ATMs	free of charge
4.1.6	**F2.1.10.**	**Other fees - current account debit card**	
4.1.6.1	F2.1.10.1.	Current account debit card PIN change at the Bank's ATM	free of charge
4.1.7	**F2.1.11.**	**RBA mCard**	
4.1.7.1	F2.1.11.1.	Fee for mobile application RBA mCard	free of charge
4.1.7.2	F2.1.11.2.	Fee for current account debit card included in mobile application RBA mCard	free of charge
4.1.8	**F2.1.12.**	**RBA RaiPay**	
4.1.8.1	F2.1.12.1.	Fee for mobile payment application RBA RaiPay	free of charge
4.1.8.2	F2.1.12.2.	Fee for debit card under current account included in mobile payment application RBA RaiPay	free of charge
4.2	**F2.2.**	**Foreign currency account debit card**	
4.2.1	**F2.2.2.**	**Foreign currency account debit card replacement**	
4.2.1.1	F2.2.2.1.	Foreign currency account debit card replacement/issuance in case of loss/theft	50.00 HRK
4.2.1.2	F2.2.2.2.	Foreign currency account debit card replacement/issuance due to damage or first and/or last name change	50.00 HRK
4.2.1.3	F2.2.2.3.	Foreign currency account debit card replacement due to error or at the Bank's request	free of charge
4.2.2	**F2.2.3.**	Foreign currency account debit card PIN reissue	20.00 HRK
4.2.3	**F2.2.4.**	Resending the undelivered foreign currency account debit card to the client's address within 60 days' period	free of charge
4.2.4	**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
4.2.5	**F2.2.6.**	**Cash depositing**	
4.2.5.1	F2.2.6.1.	Cash deposit at the Bank's ATMs	free of charge
4.2.6	**F2.2.9.**	**Other fees - foreign currency account debit card**	
4.2.6.1	F2.2.9.1	Foreign currency account debit card PIN change at the Bank's ATM	free of charge
4.2.6.2	F2.2.9.2.	Foreign currency account debit card PIN change at other banks' ATMs in the country and abroad	not applicable
4.2.6.3	F2.2.9.3.	Fee for the 3rd and every following consecutively unapproved authorization made with foreign currency account debit card at an ATM	free of charge
4.2.6.4	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
4.2.6.5	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
4.2.6.6	F2.2.9.6.	Using foreign currency account debit card for installment payment	free of charge
4.2.6.7	F2.2.9.7.	Delivery of foreign currency account debit card retained at an ATM in the country	free of charge

4.2.6.8	F2.2.9.8.	Delivery of foreign currency account debit card retained at an ATM abroad	free of charge
4.2.6.9	F2.2.9.9.	Downpayment at the Bank's ATM	not applicable
4.2.7	**F2.2.10.**	**RBA mCard**	
4.2.7.1	F2.2.10.1.	Fee for mobile application RBA mCard	free of charge
4.2.7.2	F2.2.10.2.	Fee for foreign currency account debit card included in mobile application RBA mCard	free of charge
4.2.8	**F2.2.11.**	**RBA RaiPay**	
4.2.8.1	F2.2.11.1.	Fee for mobile payment application RBA RaiPay	free of charge
4.2.8.2	F2.2.11.2.	Fee for debit card under foreign currency account included in mobile payment application RBA RaiPay	free of charge

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

Number	Tariff item mark	Tariff item	Amount
5.1	**F2.3.1.**	**Issuance of credit card - registration and membership fees**	
5.1.1	F2.3.1.1.	Issuance of credit card (Registration fee for the main Mastercard, Visa Classic, Visa IF, Visa Gold and Visa Platinum card holder)	free of charge
5.1.2	F2.3.1.2.	Issuance of credit card (Registration fee for an additional Mastercard, Visa Classic, Visa IF, Visa Gold and Visa Platinum card holder)	free of charge
5.1.3	F2.3.1.3.	Issuance of credit card (Membership fee for the main Mastercard, Visa Classic and Visa IF card holder) (card holders who do not pay the total debt in the former billing cycle as well as *FlexiSENIOR, FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiSTUDENT, FlexiSPECIJAL and PremiumGOLD* 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 *FlexiSTUDENT* package only Mastercard and Visa Classic credit card can be contracted.	19.00 HRK monthly
5.1.4	F2.3.1.4.	Issuance of credit card (Membership fee for an additional MasterCard, Visa Classic and Visa IF card holder) (card holders who do not pay the total debt in the former billing cycle do not pay fee in the month in which they have service contracted)	9.00 HRK monthly
5.1.5	F2.3.1.5	Issuance of credit card (Membership fee for the main Visa Gold card holder) (card holders who do not pay the total debt in the former billing cycle, *FlexiGOLD, FlexiPREMIUM, FlexiFIT, FlexiSPECIJAL and PremiumGOLD* package holders as well as Visa Gold PLUS card holders do not pay fee for the main Visa Gold credit card user in the month in which they have service contracted)	19.00 HRK monthly
5.1.6	F2.3.1.6.	Issuance of credit card (Membership fee for an additional Visa Gold card holder) (card holders who do not pay the total debt in the former billing cycle as well as *Visa Gold PLUS* 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
5.1.7	F2.3.1.7.	Issuance of credit card (Membership fee for the main Visa Platinum card holder) (card holders who do not pay the total debt in the former billing cycle, *FlexiPREMIUM PLUS, FlexiSPECIJAL PLUS and PremiumPLATINUM* package	19.00 HRK monthly

		holders as well as *Visa Platinum PLUS* card holders do not pay fee for the main Visa Platinum credit card user in the month in which they have service contracted)	
5.1.8	F2.3.1.8.	Issuance of credit card (Membership fee for an additional Visa Platinum card holder) (card holders who do not pay the total debt in the former billing cycle as well as *Visa Platinum PLUS* for additional card holders do not pay fee for the additional Visa Platinum credit card user in the month in which they have service contracted)	9.00 HRK monthly
5.1.9	**F2.3.1.9.**	Regular credit card issuance – first issuance (primary and additional card holder)	free of charge
5.1.9.1	F2.3.1.10.	Regular credit card issuance - reissuance (primary card holder)	free of charge
5.1.9.2	F2.3.1.11.	Regular credit card issuance – reissuance (additional card holder)	free of charge

6. CASH WITHDRAWAL WITH CREDIT CARD

Number	Tariff item mark	Tariff item	Amount
6.1	**F2.3.2.**	**Cash withdrawals with credit card:**	
6.1.1	F2.3.2.1.	Cash withdrawals with credit card at the Bank's ATM	3.50% + 30.00 HRK
6.1.1.1	F2.3.2.1.1.	Cash withdrawals with credit card at the Bank's EFT POS	not applicable
6.1.2	F2.3.2.2.	Cash withdrawals with credit card at other banks' ATMs within the country	3.50% + 30.00 HRK
6.1.3	F2.3.2.3.	Cash withdrawals with credit card at other banks' ATMs abroad	3.50% + 30.00 HRK
6.1.4	F2.3.2.4.	Cash withdrawals with credit card at other banks' EFT POS and imprinter within the country	3.50% + 30.00 HRK
6.1.5	F2.3.2.5.	Cash withdrawals with credit card at EFT POS and imprinters abroad	3.50% + 30.00 HRK

7. PAYMENT WITH CREDIT CARD

Number	Tariff item mark	Tariff item	Amount
7.1	**F2.3.3.**	**Non-cash transaction with credit card**	
7.1.1	F2.3.3.1.	Credit card payment at EFT POS in the country	free of charge
7.1.2	F2.3.3.2.	Credit card payment at EFT POS abroad	free of charge
7.1.3	F2.3.3.3.	Credit card payment at the Bank's EFT POS	free of charge
7.1.4	F2.3.3.4.	Direct debit order execution to the credit of a credit card account at the Bank for settling charges incurred by means of card usage	free of charge

8. OTHER FEES FOR CREDIT CARD

Number	Tariff item mark	Tariff item	Amount
8.1	**F2.3.4.**	**Information via a credit card statement on charges incurred by means of card usage and payments**	free of charge
8.2	**F2.3.5.**	**One-time fees – credit cards**	
8.2.1	**F2.3.5.1.**	**Notices and reminders – credit cards**	
8.2.1.1	F2.3.5.1.1.	Notice on unsettled credit card debt	free of charge
8.2.1.2	F2.3.5.1.2.	First reminder of unsettled credit card debt	free of charge
8.2.1.3	F2.3.5.1.3.	Second reminder of unsettled credit card debt	free of charge
8.2.1.4	F2.3.5.1.4.	Credit card cancellation	100.00 HRK
8.2.1.5	F2.3.5.1.5.	Credit card reminder prior to a lawsuit	free of charge
8.2.1.6	F2.3.5.1.6.	Credit card reminder of charges above the approved spending limit	free of charge
8.2.1.7	F2.3.5.1.7.	Reminder prior to credit card cancellation	free of charge

8.2.2	**F2.3.5.2.**	**Other fees – credit cards**	
8.2.2.1	F2.3.5.2.1.	Credit card replacementin in case of loss/theft	50.00 HRK
8.2.2.2	F2.3.5.2.2.	Credit card replacement due to damage or first and/or last name change	50.00 HRK
8.2.2.3	F2.3.5.2.3.	Credit card replacement due to error or at the Bank's request	free of charge
8.2.3	**F2.3.5.2.4.**	**PIN issuance – credit cards**	
8.2.3.1	F2.3.5.2.4.1.	First credit card PIN issuance	free of charge
8.2.3.2	F2.3.5.2.4.2.	Credit card PIN reissue	20.00 HRK
8.2.4	F2.3.5.2.5.	Resending the undelivered credit card to the client's address within 60 days' period	30.00 HRK
8.2.5	F2.3.5.2.6.	Expenses due to unjustifiably disputed credit card transaction	20.00% of the amount of the complaint, min 20.00 EUR in kuna equivalent
8.2.6	F2.3.5.2.7.	Reissung credit card statement, credit card debt certificate, certificate for transaction at at the client's request	40.00 HRK per issued document (VAT included in the amount)
8.2.7	F2.3.5.2.8.	Change of the spending limit per credit card	40.00 HRK
8.2.8	F2.3.5.2.9.	Credit card cancellation by the client	free of charge
8.2.9	F2.3.5.3.0.	Overrun of the approved spending credit card limit	free of charge
8.2.10	F2.3.5.3.1.	Urgent credit card/PIN issuance at the client's request – delivery in the country	free of charge
8.2.11	F2.3.5.3.2.	Urgent credit card/PIN issuance at the client's request – delivery abroad	free of charge
8.2.12	F2.3.5.3.3.	Reporting loss, cancellation and theft of cradit card	free of charge
8.2.13	F2.3.5.3.4.	Credit card PIN change at the Bank's ATM	free of charge
8.2.14	F2.3.5.3.5.	Credit card PIN change at other banks' ATMs in the country and abroad	not applicable
8.2.15	F2.3.5.3.6.	Fee for the 3rd and every following consecutively unapproved credit card authorization at an ATM	free of charge
8.2.16	F2.3.5.3.7.	Credit card retained at point of sale	free of charge
8.2.17	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
8.2.18	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
8.2.19	F2.3.5.4.0.	Credit card maturity date change	free of charge
8.2.20	F2.3.5.4.1.	Fee for credit card expenses specification at request	free of charge
8.2.21	**F2.3.5.4.2.**	**Using Credit Cards in Installment Purchase**	
8.2.21.1	F2.3.5.4.2.1.	Dividing credit card purchase amounts into installments at the POS device of RBA contractual partners	
8.2.21.1.1	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
8.2.21.1.2	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
8.2.21.2	F2.3.5.4.2.2.	Dividing credit card purchase amounts into installments by contacting the Call Centre	
8.2.21.2.1	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

8.2.21.2.2	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
8.2.21.3	F2.3.5.4.2.3.	Dividing credit card purchase amounts into installments using the *On-line* banking (RBA mobile banking)	
8.2.21.3.1	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
8.2.21.3.2	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
8.2.21.4	F2.3.5.4.2.4.	Dividing credit card purchase amounts into installments using the *On-line* banking (RBA mobile banking)	
8.2.21.4.1	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
8.2.21.4.2	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
8.2.21.5	F2.3.5.4.2.5.	Dividing credit card purchase amounts into installments using the sms mDIREKT Credit Cards	
8.2.21.5.1	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
8.2.21.5.2	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
8.2.21.6	F2.3.5.4.2.6.	Early repayment of credit card installment purchase or changing the number of installments	20.00 HRK
8.2.22	F2.3.5.4.3.	Delivery of credit card retained at an ATM in the country	free of charge
8.2.23	F2.3.5.4.4.	Delivery of credit card retained at an ATM abroad	free of charge
8.2.24	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
8.2.25	F2.3.5.4.6.	Deposit at the Bank's ATM	not applicable
8.2.26	F2.3.5.4.7.	Mastercard PLUS / Visa PLUS (contains UNIQA travel health insurance with insurance in case of death due to the accident). Can be contracted only with Mastercard, Visa Classic and Visa Iris Fashion credit card.	100.00 HRK annually
8.2.27	F2.3.5.4.8.	Fee for issuing card in promotional activities, prize competition and similar.	free of charge
8.2.28	F2.3.5.4.9.	Visa Platinum PLUS main cardholder (contains UNIQA travel health insurance with insurance in case of death due to the accident, additional health insurance and Priority Pass service as a gift). Can be contracted only with Visa Platinum credit card. *Without fee for the first year if service is not cancelled minimum 2 years.* *The FlexiPREMIUM PLUS, FlexiSPECIJAL PLUS and PremiumPLATINUM package holders do not pay the annual fee for the main Visa Platinum PLUS credit card user.*	900.00 HRK annualy
8.2.29	F2.3.5.4.10.	Visa Platinum PLUS additional cardholder (contains UNIQA travel health insurance with insurance in case of death due to the accident, additional health insurance and Priority Pass service as a gift). Can be contracted only with Visa Platinum credit card.	600.00 HRK annualy

8.2.30	F2.3.5.4.11.	Visa Gold PLUS main cardholder (contains UNIQA travel health insurance with insurance in case of death due to the accident and Oryx Roadside Assistance). Can be contracted only with Visa Gold credit card.	400.00 HRK annualy
8.2.31	F2.3.5.4.12.	Visa Gold PLUS additional cardholder (contains UNIQA travel health insurance with insurance in case of death due to the accident and Oryx Roadside Assistance). Can be contracted only with Visa Gold credit card.	400.00 HRK annualy
8.3	**F2.3.5.5.**	**RBA mCard**	
8.3.1	F2.3.5.5.1.	Fee for mobile application RBA mCard	free of charge
8.3.2	F2.3.5.5.2.	Fee for credit card included in mobile application RBA mCard	free of charge
8.4.	**F2.3.5.6.**	**Micro loan on credit card**	
8.4.1.	F2.3.5.6.1.	Contracting micro loan on credit card by contacting the Call Centre	free of charge
8.4.2.	F2.3.5.6.2.	Contracting micro loan on credit card in RBA branch	free of charge
8.4.3.	F2.3.5.6.3.	Contracting micro loan on credit card using the *On-line* banking (RBA internet banking)	not applicable
8.4.4.	F2.3.5.6.4.	Contracting micro loan on credit card using the *On-line* banking (RBA mobile banking)	not applicable
8.4.5.	F2.3.5.6.5.	Early final repayment of micro loan on credit card	free of charge
8.4.6.	F2.3.5.6.6.	Changing the number of micro loan on credit card annuities	not applicable
8.5.	**F2.3.5.7.**	**RBA RaiPay**	
8.5.1	F2.3.5.7.1.	Fee for mobile payment application RBA RaiPay	free of charge
8.5.2	F2.3.5.7.2.	Fee for personal credit card Mastercard and Visa card included in mobile payment application RBA RaiPay	free of charge

9. ZLATNA RBICA REWARDS PROGRAM

Number	Tariff item mark	Tariff item	Amount
9.1	**F2.4.1.**	Entry fee for Zlatna RBICA rewards program	no entry fee
9.2	**F2.4.2.**	Membership fee for Zlatna RBICA rewards program	no membership fee

10. SPECIAL PURPOSE ACCOUNT (PROTECTED ACCOUNT) DEBIT CARD

Number	Tariff item mark	Tariff item	Amount
10.1.	**F2.5.1.**	**Special purpose account debit card issuance**	
10.1.1.	F2.5.1.1.	Issuing primary special purpose account debit card	25.00 HRK
10.1.2.	F2.5.1.2.	Issuing additional special purpose account debit card to a person authorized on the account	25.00 HRK
10.1.3.	F2.5.1.4.	Annual fee for special purpose account debit card	free of charge
10.1.4.	F2.5.1.5.	Closing of special purpose account debit card	free of charge
10.1.5.	F2.5.1.6.	Instant issuing of special purpose account debit card	not applicable
10.2.	**F2.5.2.**	**Special purpose account debit card replacement**	
10.2.1.	F2.5.2.1.	Special purpose account debit card replacement/issuance in case of loss/theft	50,00 HRK
10.2.2.	F2.5.2.2.	Special purpose account debit card replacement/issuance due to damage or first and/or last name change	50,00 HRK
10.2.3.	F2.5.2.3.	Special purpose account debit card replacement due to error or at the Bank's request	free of charge

10.3.	**F2.5.3.**	**PIN issuance – special purpose account debit card**	
10.3.1.	F2.5.3.1.	Special purpose account debit card first PIN issuance	free of charge
10.3.2.	F2.5.3.2.	Special purpose account debit card PIN reissue	20.00 HRK
10.4.	F2.5.4.	Resending the undelivered special purpose account debit card to the client's address within 60 days' period	free of charge
10.5.	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
10.6.	**F2.5.6.**	**Cash depositing**	
10.6.1.	F2.5.6.1.	Cash deposit at the Bank's ATMs	free of charge
10.7.	**F2.5.7.**	**Cash withdrawal with special purpose account debit card (Cash withdrawals):** (maximum daily cash withdrawal limit at ATMs is HRK 10,000)	
10.7.1.	F2.5.7.1.	Cash withdrawal with special purpose account debit card at the Bank's ATMs	free of charge
10.7.2.	F2.5.7.2.	Cash withdrawal with special purpose account debit card at other banks' ATMs within the country	not applicable
10.7.3.	F2.5.7.3	Cash withdrawal with special purpose account debit card at ATMs abroad	not applicable
10.7.4.	F2.5.7.4.	Cash withdrawal with special purpose account debit card at the Bank's EFT POS	not applicable
10.7.5.	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
10.7.6.	F2.5.7.6.	Cash withdrawal with special purpose account debit card at EFT POS abroad	not applicable
10.8.	**F2.5.8.**	**Payment with special purpose account debit card at EFT POS in the country and abroad**	not applicable
10.9.	**F2.5.9.**	**Payment with special purpose account debit card at the Bank's EFT POS**	not applicable
10.10.	**F2.5.10.**	**Other fees - special purpose account debit card**	
10.10.1.	F2.5.10.1.	Special purpose account debit card PIN change at the Bank's ATM	free of charge
10.11.	**F2.5.11.**	**RBA RaiPay**	
10.11.1.	F2.5.11.1.	Fee for mobile payment application RBA RaiPay	not applicable
10.11.2.	F2.5.11.2.	Fee for special purpose account debit card included in mobile payment application RBA RaiPay	not applicable

11. KUNA GIRO ACCOUNT DEBIT CARD

Number	Tariff item mark	Tariff item	Amount
11.1.	**F2.6.1.**	**Kuna giro account debit card issuance**	
11.1.1.	F2.6.1.1.	Primary kuna giro account debit card issuance	25.00 HRK (first issuance)

11.1.2.	F2.6.1.2.	Additional kuna giro account debit card issuance to a person authorized under the account	25.00 HRK (first issuance)
11.1.3.	F2.6.1.3.	Annual fee for kuna giro account debit card	free of charge
11.1.4.	F2.6.1.4.	Closing of kuna giro account debit card	free of charge
11.1.5.	F2.6.1.5.	Instant issuing of kuna giro account debit card	not applicable
11.2.	**F2.6.2.**	**Kuna giro account debit card replacement**	
11.2.1.	F2.6.2.1.	Kuna giro account debit card replacement/issuance in case of loss/theft	50.00 HRK
11.2.2.	F2.6.2.2.	Kuna giro account debit card replacement/issuance due to damage or first and/or last name change	50.00 HRK
11.2.3.	F2.6.2.3.	Kuna giro account debit card replacement due to error or at the Bank's request	free of charge
11.3.	**F2.6.3.**	**PIN issuance – kuna giro account debit card**	
11.3.1.	F2.6.3.1.	Kuna giro account debit card first PIN issuance	free of charge
11.3.2.	F2.6.3.2.	Kuna giro account debit card PIN reissue	20.00 HRK
11.4.	**F2.6.4.**	**Resending the undelivered kuna giro account debit card to the client's address within 60 days' period**	free of charge
11.5.	**F2.6.5.**	**Expenses due to unjustifiably disputed kuna giro account debit card transaction**	20.00% of the amount of the complaint, min 20.00 EUR in kuna equivalent
11.6.	**F2.6.6.**	**Cash down-payments**	
11.6.1.	F2.6.6.1.	Cash down-payments at the Bank's ATMs	free of charge
11.7.	**F2.6.7.**	**Cash withdrawal with kuna giro account debit card (Cash withdrawals):** (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is HRK 10,000.00)	
11.7.1.	F2.6.7.1.	Cash withdrawal with kuna giro account debit card at the Bank's ATMs	free of charge
11.7.2.	F2.6.7.2.	Cash withdrawal with kuna giro account debit card at other banks' ATMs within the country	1,50%, min 25.00 HRK
11.7.3.	F2.6.7.3.	Cash withdrawal with kuna giro account debit card at ATMs abroad	1,50%, min 25.00 HRK
11.7.4.	F2.6.7.4.	Cash withdrawal with kuna giro account debit card at the Bank's EFT POS	not applicable
11.7.5.	F2.6.7.5.	Cash withdrawal with kuna giro account debit card at other banks' EFT POS in the country and Croatian Post	1,50%, min 25.00 HRK
11.7.6.	F2.6.7.6.	Cash withdrawal with kuna giro account debit card at EFT POS abroad	1,50%, min 25.00 HRK
11.8.	**F2.6.8.**	**Payment with kuna giro account debit card at EFT POS in the country and abroad**	free of charge
11.9.	**F2.6.9.**	**Payment with kuna giro account debit card at the Bank's EFT POS**	free of charge
11.10.	**F.2.6.10.**	**Other fees – kuna giro account debit card**	
11.10.1.	F.2.6.10.1.	Kuna giro account debit card PIN change at the Bank's ATM	free of charge
11.11.	**F.2.6.11.**	**RBA RaiPay**	

11.11.1.	F2.6.11.1.	Fee for mobile payment application RBA RaiPay	free of charge
11.11.2.	F2.6.11.2.	Fee for kuna giro account debit card included in mobile payment application RBA RaiPay	free of charge

SPECIFIC CHARACTERISTICS OF FEE CALCULATION AND COLLECTION BY BUSINESS FIELDS RETAIL BANKING FEES

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 as on the day of calculation shall be applicable.
The fee calculated for kuna and foreign currency business transactions shall be charged from the Service User's account or by cash payment.

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

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.

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

The account management fee 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 authorized user, 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 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 of which there is a balance in the account, listed by the currency letter codes, and the currency EUR being placed first. The currency and the posting amount are selected by collecting the amount by currencies until the moment of settling the total fee amount. If 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 for calculation into a particular currency the FC buy exchange rate shall be applicable.

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 package management fee is calculated for the entire month, regardless of the date of contracting the respective package.

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.

The fee for operating the account by authorized user
The 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.

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.

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.

Excerpts from the Decision on Service Fees are available on: www.rba.hr, *RBA business network and RBA INFO phone 072 62 62 62.*

Applicable as of 1st May, 2021