

CARD TRANSACTION FEES (Applicable as of 16th March, 2019)

1. ISSU	ANCE OF D	EBIT CARDS	
Number	Tariff item mark	Tariff item	Amount
1.1	F2.1.	Debit card under current account	
1.1.1	F2.1.1.	Account debit card issuance	
1.1.1.1	F2.1.1.1.	Primary account card issuance Holders of the FlexiPLUS package as well as holders of the MAIN ACCOUNT and the SPECIAL MAIN ACCOUNT packages are not charged the fee for the first issuance of the primary account card.	25,00 HRK (for first issuance)
1.1.1.2	F2.1.1.2.	Additional card issuance to a person authorized under the account The FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiPREMIUM, FlexiPREMIUM PLUS, FlexiSPECIJAL and Flexi SPECIJAL PLUS 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 account card issuance	50,00 HRK one-off
1.1.2	F2.1.1.4.	Annual fee for debit cards	free of charge
1.1.3	F2.1.1.5.	Closing of debit card	free of charge
1.1.4	F2.1.1.6.	Instant issuing of debit card	20,00 HRK one-off
1.2	F2.2.	Visa Electron debit card under foreign currency account	
1.2.1	F2.2.1.	Issuance of Visa Electron debit card under foreign currer	ncy account
1.2.1.1	F2.2.1.1.	Main Visa Electron debit card issuance	25,00 HRK (for first issuance)
1.2.1.2	F2.2.1.2.	Additional Visa Electron card issuance to a person authorized under the account	25,00 HRK one-off
1.2.1.3	F2.2.1.3.	Second main or second additional Visa Electron account card issuance	50,00 HRK one-off

2. CASH	WITHDRA	WAL WITH DEBIT CARD			
Number	Tariff item mark	Tariff item		Amount	
2.1	F2.1.	Debit card under current account	t		
2.1.1	F2.1.7.		Cash withdrawal with debit card: (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is HRK 5.000.00)		
2.1.1.1	F2.1.7.1.	at the Bank's ATMs		free of charge	
2.1.1.2	F2.1.7.2.	 at other banks' ATMs within the cou 	untry	1,50%, min 20,00 HRK	
2.1.1.3	F2.1.7.3.	at ATMs abroad		1,50%, min 20,00 HRK	
2.1.1.4	F2.1.7.4.	• at other banks' EFT POS in the coul	ntry and Croatian Post	not applicable	
2.1.1.5	F2.1.7.5.	at EFT POS abroad		1,50%, min 20,00 HRK	
2.1.1.6	F2.1.7.6.	at the Bank's EFT POS		1,50%, min 20,00 HRK	
2.2	F2.2.	Visa Electron debit card under fo	reign currency account		
2.2.1	F2.2.7.	Cash withdrawals with debit care (maximum daily cash withdrawal limit abroad is HRK 5,000.00 or the counter	t at ATMs and EFT POS dev	•	
		Fee amount in foreign currency:			
			EUR card in EUR	USD card in USD	
			not applicable	not applicable	
2.2.1.1	F2.2.7.1.	at the Bank's ATMs	free of charge	free of charge	
2.2.1.2	F2.2.7.2.	 at other banks' ATMs within the 	1,50%, min 2,60 EUR	1,50%, min 3,30 USD	



		country		
2.2.1.3	F2.2.7.3.	at ATMs abroad	1,50%, min 2,60 EUR	1,50%, min 3,30 USD
2.2.1.4	F2.2.7.4.	at the Banks EFT POS	not applicable	not applicable
2.2.1.5	F2.2.7.5.	at other banks' EFT POS in the country and Croatian Post	1,50%, min 2,60 EUR	1,50%, min 3,30 USD
2.2.1.6	F2.2.7.6.	at EFT POS abroad	1,50%, min 2,60 EUR	1,50%, min 3,30 USD

3. PAYM	3. PAYMENT WITH DEBIT CARDS				
Number	Tariff item mark	Tariff item		Amount	
3.1	F2.1.	Debit card under current account			
3.1.1	F2.1.8.	Payment at EFT POS in the country ar	nd abroad	free of charge	
3.1.2	F2.1.9.	Payment at the Bank's EFT POS		free of charge	
3.2	F2.2.	Visa Electron debit card under for	reign currency account		
3.2.1	F2.2.8.	Payment at EFT POS			
			Fee amount in fo	oreign currency:	
			EUR card in EUR	USD card in USD	
3.2.1.1	F2.2.8.1.	Payment at EFT POS in the country and abroad	free of charge	free of charge	
3.2.1.2	F2.2.8.2.	Payment at the Bank's EFT POS	free of charge	free of charge	

4. OTHE	R FEES FO	R DEBIT CARDS	
Number	Tariff item mark	Tariff item	Amount
4.1	F2.1.	Debit card under current account	
4.1.1	F2.1.2.	Card replacement	
4.1.1.1	F2.1.2.1.	Card replacement/issuance in case of loss/theft	50,00 HRK
4.1.1.2	F2.1.2.2.	Card replacement/issuance due to damage or first and/or last name change	50,00 HRK
4.1.1.3	F2.1.2.3.	Card replacement due to error or at the Bank's request	free of charge
4.1.2	F2.1.3.	PIN issuance	
4.1.2.1	F2.1.3.1.	First PIN issuance	free of charge
4.1.2.2	F2.1.3.2.	PIN reissue	20,00 HRK
4.1.3	F2.1.4.	Resending the undelivered card to the client's address within 60 days' period	25,00 HRK
4.1.4	F2.1.5.	Expenses due to unjustifiably disputed card transaction	20,00% of the amount of the complaint, min. 20,00 EUR in kuna equivalent
4.1.5	F2.1.6.	Cash deposit	
4.1.5.1	F2.1.6.1.	at the Bank's ATMs	free of charge
4.1.6	F2.1.10.	Other fees	
4.1.6.1	F2.1.10.1.	Card PIN change at the Bank's ATM	15,00 HRK
4.1.7	F2.1.11.	RBA mCard	
4.1.7.1	F2.1.11.1.	Fee for mobile application RBA mCard	free of charge
4.1.7.2	F2.1.11.2.	Fee for card included in mobile application RBA mCard	free of charge
4.2	F2.2.	Visa Electron debit card under foreign currency account	
4.2.1	F2.2.2.	Card replacement	
4.2.1.1	F2.2.2.1.	Card replacement/issuance in case of loss/theft	50,00 HRK
4.2.1.2	F2.2.2.2.	Card replacement/issuance due to damage or first and/or last name change	50,00 HRK
4.2.1.3	F2.2.2.3.	Card replacement due to error or at the Bank's request	free of charge
4.2.2	F2.2.3.	PIN reissue	20,00 HRK
4.2.3	F2.2.4.	Resending the undelivered card to the client's address within 60 days' period	25,00 HRK
4.2.4		Expenses due to unjustifiably disputed card transaction	20,00% of the amount



				of the complaint, min.
				20,00 EUR in kuna
				equivalent
4.2.5	F2.2.6.	Cash deposit		
			Fee amount in fo	
			EUR card in EUR	USD card in USD
4.2.5.1	F2.2.6.1.	• at the Bank's ATMs	not applicable	not applicable
4.2.6	F2.2.9.	Other fees		
4.2.6.1	F2.2.9.1	Card PIN change at the Bank's ATM		15,00 HRK
4.2.6.2	F2.2.9.2.	Card PIN change at other banks' ATM	Is in the country and	not applicable
		abroad		
4.2.6.3	F2.2.9.3.	Fee for the 3rd and every following of	onsecutively unapproved	free of charge
		authorization at an ATM		
4.2.6.4	F2.2.9.4.	Sending a slip copy from a sales venu	ue to an address in	free of charge
		Croatia upon holders complaint		
4.2.6.5	F2.2.9.5.	Sending a slip copy from a sales venu	ue to an address abroad	free of charge
		upon holders complaint		
4.2.6.6	F2.2.9.6.	Using card for installment payment		free of charge
4.2.6.7	F2.2.9.7.	Delivery of card retained at an ATM is	n the country	free of charge
4.2.6.8	F2.2.9.8.	Delivery of card retained at an ATM a	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	d	free of charge
4.2.7.2	F2.2.10.2.	Fee for card included in mobile applic	cation RBA mCard	free of charge

5. ISSU		REDIT CARD (Personal credit cards - MasterCar	d i Visa)
Number	Tariff item mark	Tariff item	Amount
5.1	F2.3.1.	Registration and membership fees	
5.1.1	F2.3.1.1.	Issuance of credit card (Registration fee for the main Mastercard, Visa Classic, Visa IF, Visa Gold and Visa Platinum card holder)	free of charge
5.1.2	F2.3.1.2.	Issuance of credit card (Registration fee for an additional Mastercard, Visa Classic, Visa IF, Visa Gold and Visa Platinum card holder)	free of charge
5.1.3	F2.3.1.3.	Issuance of credit card (Membership fee for the main Mastercard, Visa Classic and Visa IF card holder) (card holders who do not pay the total debt in the former billing cycle as well as FlexiSENIOR, FlexiIDEAL, FlexiLINK, FlexiFIT and FlexiSPECIJAL package holders do not pay fee for the main Mastercard, Visa Classic or Visa IF credit card user in the month in which they have service contracted)	19,00 HRK monthly
5.1.4	F2.3.1.4.	Issuance of credit card (Membership fee for an additional MasterCard, Visa Classic and Visa IF card holder) (card holders who do not pay the total debt in the former billing cycle do not pay fee in the month in which they have service contracted)	9,00 HRK monthly
5.1.5	F2.3.1.5	Issuance of credit card (Membership fee for the main Visa Gold card holder) (card holders who do not pay the total debt in the former billing cycle, FlexiGOLD, FlexiPREMIUM, FlexiFIT and FlexiSPECIJAL package holders as well as Visa Gold PLUS card holders do not pay fee for the main Visa Gold credit card user in the month in which they have service contracted)	19,00 HRK monthly
5.1.6	F2.3.1.6.	Issuance of credit card (Membership fee for an additional	9,00 HRK monthly



		Visa Gold card holder) (card holders who do not pay the total debt in the former billing cycle as well as <i>Visa Gold PLUS</i> for additional card holders do not pay fee for the additional Visa Gold credit card user in the month in which they have service contracted)	
5.1.7	F2.3.1.7.	Issuance of credit card ((Membership fee for the main Visa Platinum card holder) (card holders who do not pay the total debt in the former billing cycle, FlexiPREMIUM PLUS and FlexiSPECIJAL PLUS package 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)	19,00 HRK monthly
5.1.8	F2.3.1.8.	Issuance of credit card ((Membership fee for an additional Visa Platinum card holder) (card holders who do not pay the total debt in the former billing cycle as well as <i>Visa Platinum PLUS</i> for additional card holders do not pay fee for the additional Visa Platinum credit card user in the month in which they have service contracted)	9,00 HRK monthly
5.1.9	F2.3.1.9.	Regular card issuance – first issuance (primary and additional card holder)	free of charge
5.1.9.1	F2.3.1.9.1.	Regular card issuance - reissuance (primary card holder)	free of charge
5.1.9.2	F2.3.1.9.2.	Regular card issuance – reissuance (additional card holder)	free of charge

6. CASI	6. CASH WITHDRAWAL WITH CREDIT CARD				
Number	Tariff item mark	Tariff item	Amount		
6.1	F2.3.2.	Cash withdrawals with credit card:			
6.1.1	F2.3.2.1.	at the Bank's ATM	2,50% + 20,00 HRK		
6.1.1.1	F2.3.2.1.1.	at the Bank's EFT POS	not applicable		
6.1.2	F2.3.2.2.	at other banks' ATMs within the country	2,50% + 20,00 HRK		
6.1.3	F2.3.2.3.	at other banks' ATMs abroad	2,50% + 20,00 HRK		
6.1.4	F2.3.2.4.	at other banks' EFT POS and imprinter within the country	2,50% + 20,00 HRK		
6.1.5	F2.3.2.5.	at EFT POS and imprinters abroad	2,50% + 20,00 HRK		

7. PAY	7. PAYMENT WITH CREDIT CARD					
Number	Tariff item mark	Tariff item	Amount			
7.1	F2.3.3.	Non-cash transaction				
7.1.1	F2.3.3.1.	Payment at EFT POS in the country	free of charge			
7.1.2	F2.3.3.2.	Payment at EFT POS abroad	free of charge			
7.1.3	F2.3.3.3.	Payment at the Bank's EFT POS	free of charge			
7.1.4	F2.3.3.4.	Direct debit order execution in favour of an account at the Bank for settling charges incurred by means of card usage	free of charge			

8. OTH	8. OTHER FEES FOR CREDIT CARD					
Number	Tariff item mark	Tariff item	Amount			
8.1	F2.3.4.	Information via a credit card statement on charges incurred by means of card usage and payments	free of charge			
8.2	F2.3.5.	One-time fees				
8.2.1	F2.3.5.1.	Notices and reminders				
8.2.1.1	F2.3.5.1.1.	Notice on unsettled card debt	free of charge			
8.2.1.2	F2.3.5.1.2.	First reminder of unsettled card debt	free of charge			
8.2.1.3	F2.3.5.1.3.	Second reminder of unsettled card debt	free of charge			



8.2.1.5 F2.3.5.1.5. Reminder prior to a lawsuit free of charge S2.1.6 F2.3.5.1.6. Reminder of charges above the approved spending limit free of charge S2.2.1 F2.3.5.1.7. Reminder prior to credit card cancellation free of charge S2.2.1 F2.3.5.2.1. Card replacement use to damage or first and/or last name S0,00 HRK S2.2.1 F2.3.5.2.2. Card replacement due to damage or first and/or last name S0,00 HRK S2.2.3 F2.3.5.2.4. Card replacement due to damage or first and/or last name S0,00 HRK S2.2.3 F2.3.5.2.4. F1 F1 F1 F1 F1 F1 F1 F	8.2.1.4	F2.3.5.1.4.	Credit card cancellation	100,00 HRK
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8.2.21.2F2.3.5.4.2.2.Dividing purchase amounts into installments by contacting the Call CentreHRK 20.008.2.21.3F2.3.5.4.2.3.Dividing purchase amounts into installments using the iDIREKT Internet BankingHRK 15.008.2.21.4F2.3.5.4.2.4.Dividing purchase amounts into installments using the RBA na dlanu applicationnot applicable8.2.21.5F2.3.5.4.2.5.Dividing purchase amounts into installments using the sms mDIREKT Credit Cardsnot applicable8.2.21.6F2.3.5.4.2.6.Early repayment of installment purchase or changing the number of installmentsHRK 20.00	8.2.21.1	F2.3.5.4.2.1.		free of charge
8.2.21.3 F2.3.5.4.2.3. Dividing purchase amounts into installments using the iDIREKT Internet Banking 8.2.21.4 F2.3.5.4.2.4. Dividing purchase amounts into installments using the RBA na dlanu application 8.2.21.5 F2.3.5.4.2.5. Dividing purchase amounts into installments using the sms mDIREKT Credit Cards 8.2.21.6 F2.3.5.4.2.6. Early repayment of installment purchase or changing the number of installments	8.2.21.2	F2.3.5.4.2.2.	Dividing purchase amounts into installments by contacting	HRK 20.00
8.2.21.4F2.3.5.4.2.4.Dividing purchase amounts into installments using the RBA na dlanu applicationnot applicable8.2.21.5F2.3.5.4.2.5.Dividing purchase amounts into installments using the sms mDIREKT Credit Cardsnot applicable8.2.21.6F2.3.5.4.2.6.Early repayment of installment purchase or changing the number of installmentsHRK 20.00	8.2.21.3	F2.3.5.4.2.3.	Dividing purchase amounts into installments using the	HRK 15.00
8.2.21.5 F2.3.5.4.2.5. Dividing purchase amounts into installments using the sms mDIREKT Credit Cards 8.2.21.6 F2.3.5.4.2.6. Early repayment of installment purchase or changing the number of installments HRK 20.00	8.2.21.4	F2.3.5.4.2.4.	Dividing purchase amounts into installments using the RBA	not applicable
8.2.21.6 F2.3.5.4.2.6. Early repayment of installment purchase or changing the number of installments HRK 20.00	8.2.21.5	F2.3.5.4.2.5.	Dividing purchase amounts into installments using the sms	not applicable
	8.2.21.6	F2.3.5.4.2.6.	Early repayment of installment purchase or changing the	HRK 20.00
	8.2.22	F2.3.5.4.3.	Delivery of card retained at an ATM in the country	free of charge



8.2.23	F2.3.5.4.4.	Delivery of card retained at an ATM abroad	free of charge
	F2.3.5.4.5.		
8.2.24	F2.3.3.4.3.	Compensation to finder of a card issued by the Bank debiting	free of charge
8.2.25	F2.3.5.4.6.	the card holder Downpayment at the Bank's ATM	not applicable
8.2.26	F2.3.5.4.0.	Mastercard PLUS / Visa PLUS	100,00 HRK annually
8.2.26	F2.3.3.4./.	(contains UNIQA travel health insurance with insurance in	100,00 HRK annually
		case of death due to the accident). Can be contracted only with Mastercard, Visa Classic and Visa Iris Fashion credit	
		card.	
8.2.27	F2.3.5.4.8.	Fee for issuing card in promotional activities, prize	free of charge
0.2.27	FZ.3.3.4.0.	competition and similar.	nee or charge
8.2.28	F2.3.5.4.9.	Visa Platinum PLUS main cardholder	900,00 HRK annualy
8.2.28	F2.3.3.4.9.	(contains UNIQA travel health insurance with insurance in	900,00 FIRE allitually
		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 and FlexiSPECIJAL PLUS package	
		holders do not pay the annual fee for the main Visa Platinum	
		PLUS credit card user.	
8.2.29	F2.3.5.4.10.	Visa Platinum PLUS additional cardholder	600,00 HRK annualy
		(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.	
8.2.30	F2.3.5.4.11.	Visa Gold PLUS main cardholder	400,00 HRK annualy
		(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.	
8.2.31	F2.3.5.4.12.	Visa Gold PLUS additional cardholder	400,00 HRK annualy
		(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.	
8.3	F2.3.5.5.	RBA mCard	
8.3.1	F2.3.5.5.1.	Fee for mobile application RBA mCard	free of charge
8.3.2	F2.3.5.5.2.	Fee for card included in mobile application RBA mCard	free of charge

9. ZLATNA RBICA REWARDS PROGRAM				
Number	Tariff item mark	Tariff item	Amount	
9.1	F.2.4.1.	Entry fee for Zlatna RBICA rewards program	no entry fee	
9.2	F.2.4.2.	Membership fee for Zlatna RBICA rewards program	no membership fee	

Applicable as of 16th March, 2019