

Details of Changes to the PI Business Fees and to the Cut-off Times for Execution of Payment Transactions for Private Individuals that will be implemented as of 20/08/2018

We notify all our Clients, RBA Account Holders, that on the day of 20/08/2018 the new PI Business Fees (hereinafter: PI Business Fees) and new Cut-off Times for Execution of Payment Transactions for Private Individuals (hereinafter: Cut-off Times) will come into force.

The PI Business Fees and Cut-off Times valid and effective as of 20/08/2018 are available on the official internet site of the Bank www.rba.hr and at the Bank branches.

1. Changes and Amendments to the PI Business Fees refer to the following tariff items:

- In Section "STANDING ORDER AND DIRECT DEBIT ORDER", the minimal fee amount for the tariff items D5.2.3. and D5.4.2. is increased:

Execution of Standing Order / Direct Debit Order		
D5.2.3.	to the benefit of transaction accounts outside the Bank	0.25%, min. 3.00 HRK, max. 50.00 HRK
Execution of SEPA Direct Debit Order (hereinafter: SDD Order)		
D5.4.2.	to the benefit of transaction accounts outside the Bank	0.25%, min. 3.00 HRK, max. 50.00 HRK

- In Section "PAYMENT TRANSACTIONS" the leaflet includes all payment transaction fees irrespectively of the channel through which a transaction is executed (Bank branch, iDIREKT/RBA na dlanu or telephone banking).

Further, minimal fee amounts are increased for payments at the Bank branch to the transaction account of a domestic and foreign legal entity with the Bank (D11.2.1. and D11.2.2.) as is the minimal fee amount for kuna payments to the benefit of accounts with other banks (D11.3.1.).

The exception of exempting from fee for account payments in kuna and FCY to a transaction account of a foreign legal entity was terminated, which exception was valid for amounts up to HRK 1,500 or EUR 200 as had been stated in the tariff items D11.2.2., D11.2.4., F4.2.2.1. and F4.5.2.1..

Kuna payments to the transaction account of a domestic and foreign legal entity with the Bank: <i>Payments to accounts of embassies and of the British Council free of charge.</i>		
D11.2.1. D11.2.2.	<ul style="list-style-type: none"> at the Bank branch 	1.00%, min. 8.00 HRK, max. 100.00 HRK
Kuna payments to the benefit of accounts with other banks: <i>Refund of domestic pension income free of charge.</i>		
D11.3.1.	<ul style="list-style-type: none"> at the Bank branch 	1.00%, min. 10.00 HRK, max. 100.00 HRK

- In Section "PAYMENT TRANSACTIONS" a fee for processing a foreign remittance is implemented:

D11.7.	processing foreign remittances	7.50 HRK
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- In Section "EXCHANGE/CONVERSION OF FOREIGN CURRENCY CASH AND CASHING OF CHEQUES", fee for cashing of foreign cheques at the FCY exchange desk is terminated because the Bank will no longer provide the service of cashing foreign cheques at the FCY exchange desk.

- In Section "OTHER KUNA AND FCY BUSINESS ACTIVITIES", fee for replacement of banknotes is terminated because the Bank will no longer provide the service of replacement of banknotes.

- In Section "OTHER KUNA AND FCY BUSINESS ACTIVITIES", fee for savings book replacement is implemented and fee for issuing various certificates according to the tariff item is increased D13.6.:

D13.5.4.	Regular replacement of filled savings book	HRK 50.00
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D13.6.	Issuing various certificates, certifications, copies, duplicate documents, etc.	HRK 40.00 per certificate/certification/document
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- In Section "DEBIT CARDS Visa Electron/Maestro" fees for first issuance of the current account debit card are implemented for the primary card and for the additional card of the proxy:

F2.1.1.1.	Issuance of primary Visa Electron/Maestro account card <i>Users of FlexiPLUS package and OSNOVNI RAČUN and POSEBNI OSNOVNI RAČUN packages do not pay the fee for first issuance of the primary account card.</i>	25.00 HRK (for first issuance)
F2.1.1.2.	Issuance of additional Visa Electron/Maestro account card to account proxy <i>Users of FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiPREMIUM, FlexiPREMIUM PLUS, FlexiSPECIJAL and Flexi SPECIJAL PLUS packages do not pay the fee for issuance of the additional account card.</i>	25.00 HRK (for first issuance)

- In Section "DEBIT CARDS Visa Electron/Maestro", fee for first issuance of the FCY account card is implemented for the primary card:

F2.2.1.1.	Issuance of primary Visa Electron account card	25.00 HRK (for first issuance)
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2. Changes in the Cut-Off Times

In the Cut-Off Times, additional clarifications were given with regard to Standing Orders, Direct Debit Orders and SEPA Direct Debit Orders:

- when the orders are executed
- by which time coverage is to be paid for order execution as on the defined execution date
- place and manner of revoking the services of Standing Orders and Direct Debit Orders
- place and manner of revoking the SEPA Direct Debit Orders

Further, it was added until when and how it is possible to contract special terms for executing SEPA Direct Debit Orders such as a General ban on executing all SEPA Direct Debit Orders, the White List, the Black List, Restriction of execution by amount and/or dynamics.

The Glossary was amended with definitions of the terms SEPA, SEPA payment scheme, member country, National payment transaction, Cross-border payment transaction, International payment transaction.

The cut-off time affecting the execution date and value date of a payment order via the Target2 system to other Croatian/international banks placed through the RBA iDIREKT service in the currency EUR for urgent payments.

Yours sincerely,

RBA