

**Details of Changes to the Framework Agreement
applicable as of 20/04/2020,
Cease of Accepting Foreign Cheques as of 01/05/2020
and the Regular Annual Information on Deposit Insurance Scheme**

We notify all our Clients, RBA Current Account Holders, of the changes to the Framework Agreement that will include changes to the following documents:

- PI General Terms and Conditions applicable as of 20/04/2020 (hereinafter: PI General Terms and Conditions)
- PI Business Fees applicable as of 20/04/2020 (hereinafter: Fees)

The above documents and all the proposed changes and amendments, as well as the Details of Changes are available on the Bank's official web site www.rba.hr and at the Bank's Branches.

Included bellow herein are also the following notifications:

- Cease of Accepting Cheques Issued by Foreign Parties as of 01/05/2020,
- Regular Annual Information on Deposit Insurance Scheme.

Below follows the content of the changes made to the above documents.

1. Changes and Amendments to General Terms and Conditions applicable as of 20/04/2020

Changes to the PI General Terms and Conditions are as follows:

- Clients to whom the Bank has granted a tacit overdraft, and who do not wish to accept it, have the right to reject it also by contacting the Bank's Call Centre.
The above is prescribed in Section IV. ACCEPTED TACIT OVERDRAFT IN CURRENT ACCOUNT, item 5.
- With regard to the cash deposit transactions at the Bank's ATM-s, the following changes are proposed, which changes shall have no impact on the manner of the payment service use as it has been so far:
 - The manner of forming orders from the data available on the card used for identification is prescribed in more detail.
The above is prescribed in Section VIII. PAYMENT ORDER, item 3. Mandatory Elements of a Payment Order, sub-item 3.3.
 - Details are provided with regard to the consent for cash deposit at the ATM-s featuring this functionality, which consent is given by confirming/entering the PIN. Considering that for the ATM cash deposits both the Debit and the Credit card can be used, the consent for cash deposit is given by entering and confirming the PIN assigned for the respective card.
The above is prescribed in Section VIII. PAYMENT ORDER, item 4. Execution of Payment Order, sub-items 4.3.2. and 4.3.7.
 - Towards a better understanding, it is defined precisely that at the Bank's cash deposit ATM-s a deposit can be made to any Payment Account in which the respective Client is authorised for management, provided it is not blocked, as well as to the credit card account and the credit account with the Bank. If control of the deposited banknotes determines that the banknotes are not authentic, the Bank can debit any account without any special consent on the part of the Client.
The above is prescribed in Section VIII. PAYMENT ORDER, item 4. Execution of Payment Order, sub-item 4.9.
 - After the Client deposits cash at a cash deposit ATM, they can not desist from the deposit transaction.
The above is prescribed in Section VIII. PAYMENT ORDER, item 6. Recall of Payment Order, sub-item 6.3.
- Amendments in the part concerning sending of the annual Statement on All Calculated Fees and interests in the Account, whereby clarification is provided for the Client that the Statement is sent in the same way as the monthly Account Statement, but that they can request the Statement to be delivered in hard copy regardless of the delivery manner of the monthly Account Statement.

The above is prescribed in Section XII. REPORTING, item 19.

- A more precise clarification is provided regarding issuance of the debit card and the corresponding PIN at the moment of submitting the card issuance application provided the technical conditions for that are fulfilled. This change does not impact the payment service usage. The above is prescribed in Section XIII. PAYMENT INSTRUMENTS, item 1. Issuance of Payment Instruments, sub-item 1.1.1.
- Considering that in keeping with the national plan of migration to the SEPA Direct Debits, direct debits ceased to be executed and all contracted direct debits are executed as the SEPA Direct Debits, the term *direct debiting* is deleted, and in all Sections of the PI General Terms and Conditions where the term is used and where applicable, the change was made into the *SEPA Direct Debit*.

2. Changes to Fees applicable as of 20/04/2020

Changes to Fees are as follows:

- The fee for national credit transfer in the kuna and euro to the transaction account of a domestic and foreign business entity held with the Bank, executed through on-line banking (RBA internet and RBA mobile banking), through phone banking and through payment service providers. The existing fee is "no charge", and the new fee shall be HRK 2.00 regardless of the amount. This change is applicable to the following tariff items:
 - F4.5.1.1. Credit transfer national in kuna to the transaction account of a domestic and foreign business entity held with the Bank, through on-line banking
 - F4.5.2.1.1. Credit transfer national in euro to the transaction account of a domestic and foreign business entity held with the Bank, through on-line banking
 - F5.1.1.1. Credit transfer national in kuna to the transaction account of a domestic and foreign business entity held with the Bank, through payment service providers
 - F5.1.2.1.1. Credit transfer national in euro to the transaction account of a domestic and foreign business entity held with the Bank, through payment service providers
 - F4.2.1.1. Credit transfer national in kuna to the transaction account of a domestic and foreign business entity held with the Bank, through phone banking
 - F4.2.2.1.1. Credit transfer national in euro to the transaction account of a domestic and foreign business entity held with the Bank, through phone banking

Users of the packages FlexiSTART, FlexiSENIOR, FlexiSTUDENT and PremiumSILVER pay a 50% lower fee (HRK 1.00) for the tariff item F4.5.1.1. Credit transfer national in kuna to the transaction account of a domestic and foreign business entity held with the Bank, through on-line banking.

Users of the packages FlexiFIT, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumGOLD and PremiumPLATINUM do not pay any fee for the tariff item F4.5.1.1. Credit transfer national in kuna to the transaction account of a domestic and foreign business entity held with the Bank, through on-line banking.

- Considering that as of 01/05/2020 the Bank shall no longer accept cheques of foreign issuers, the tariff items referring to the fees for cheque redemption are amended with the following note: "As of 01/05/2020 the Bank shall no longer accept foreign cheques". The tariff items amended are as follows:
 - D11.1.4 Payment by foreign cheque deposit to FX accounts, FX giro accounts and FX passbooks and term savings deposits with the Bank, at the Bank's branch
 - D13.1. Collection of foreign cheques
- Because of termination of the special agreement with payees, whereby payees took over the payment of fee, as of 20/04/2020 the regular fee shall be introduced to the benefit of the following payees:
 - Grad Jastrebarsko, Groblja Jastrebarsko d.o.o., GTG Vinkovci d.o.o., Uslužni obrt za poslove čišćenja "ECO-MAAT", Vode Jastrebarsko d.o.o.
The fee has been HRK 0.00, and as of 20/04/2020 it shall be 1.00%, min. HRK 8.00, max. HRK 100.00, at the Bank's branch
 - "Domar, vl. S. Gašparović" and "Domar 1, vl. G. Petričević"
The fee has been HRK 1.50, and as of 20/04/2020 it shall be 1.00%, min. HRK 8.00, max. HRK 100.00, at the Bank's branch.

- The following tariff items are deleted:
 - F4.9.3. Urgent cross-border credit transfer in euro to SEPA countries, through on-line banking
 - F5.2.3. Urgent cross-border credit transfer in euro to SEPA countries, through payment service providers

and merged with the following tariff items:

- F4.9.2. Urgent credit transfer in euro national and to other SEPA countries, through on-line banking
- F5.2.2. Urgent credit transfer in euro national and to other SEPA countries, through payment service providers

The above change does not modify the fee amount nor does the change impact the execution of an urgent credit transfer.

- In the part referring to the monthly fee for the Premium package usage, the changes are as follows:
 - the day for determining the balance in the accounts with the Bank and of assets in the Raiffeisen investment funds and of the Raiffeisen Centrobank certificates, the agreed amount of housing loans without co-debtors with the Bank or RSŠ and the number of groups of used products. Currently that is the 25th day in a calculation month and it is changed into the last day of the calculation period.
 - the calculation period for determining the amount of regular income to the current, giro, FX and/or FX giro account with the Bank and the sum of transactions by debit or credit cards on the EFT POS devices or on the WEB. The current calculation period is from the 26th day in the month preceding the calculation month until the 25th day in the calculation month. The new calculation period is from the first until the last day of the month for which the fee is calculated for the Premium package.

The changes are provided in the section "SPECIFICS OF FEE CALCULATION AND CHARGING", under the sub-title "Monthly Fee for Premium Package Usage (PremiumSILVER, PremiumGOLD and PremiumPLATINUM)."

3. Cease of Accepting Foreign Cheques as of 01/05/2020

As of 01/05/2020 RBA will no longer accept cheques of foreign issuers from private individuals.

In keeping with the above, all Clients receiving monetary assets from abroad by way of cheques of a foreign issuer are advised to notify the respective payers that as of 01/05/2020 such payments can be executed by credit transfer to the benefit of an account with the Bank instead of by cheques.

4. Regular Annual Information on Deposit Insurance Scheme

In keeping with the Deposit Insurance Act, the Bank delivers the Regular Annual Information on Deposit Insurance Scheme valid and effective in the Republic of Croatia.

BASIC INFORMATION ON DEPOSIT INSURANCE	
Deposits with Raiffeisenbank Austria d.d. are insured by:	State Agency for Savings Deposit Insurance and Bank Resolution
Insurance limit:	EUR 100,000 per depositor per credit institution in the kuna equivalent at the middle exchange rate of the Croatian National Bank valid as on the day of the insured event.
If you hold several deposits with a credit institution:	All your deposits with the same credit institution are aggregated, and the total amount is limited to EUR 100,000 in the kuna equivalent at the middle exchange rate of the Croatian National Bank valid as on the day of the insured event.
If you hold the account with other person/s:	The EUR 100,000 limit in the kuna equivalent at the middle exchange rate of the Croatian National Bank valid as on the day of the insured event is applicable to every depositor individually.
Reimbursement period in the case of a credit institution liquidation:	- 20 business days until 31 December 2018, - 15 business days in the period from 1 January 2019 until 31 December 2020, - 10 business days in the period from 1 January 2021 until 31 December 2023, - 7 business days from 1 January 2024 onwards.

Reimbursement currency:	HRK All FCY deposits are calculated in the kuna equivalent at the middle exchange rate of the Croatian National Bank valid as on the day of the insured event.
Contact:	State Agency for Savings Deposit Insurance and Bank Resolution Jurišićeva 1/II 10000 Zagreb, Croatia Telephone: +385 (1) 48 13 222 Facsimile: +385 (1) 48 19 107 E-mail: dab@dab.hr
Further information:	http://www.dab.hr/

Further information:

If a deposit is unavailable because a credit institution can not fulfil its financial obligations, depositors are reimbursed from the deposit insurance scheme. This reimbursement covers max. EUR 100,000 per credit institution. This means that all deposits with the same credit institution are aggregated in order to determine the coverage level. For example, if a depositor holds EUR 90,000 in their a vista savings account and EUR 20,000 in their current account, they will be reimbursed only EUR 100,000.

In the case of joint accounts, the EUR 100,000 limit is applicable to every depositor individually.

However, deposits in an account to which two or more persons are appointed as members of a business partnership, association or group of similar nature without legal capacity, are aggregated and treated as assets of one depositor for the requirements of calculating the EUR 100,000 limit in the kuna equivalent at the middle exchange rate of the Croatian National Bank valid as on the day of the insured event.

In individual cases, deposits representing temporary high balance are secured in an additional amount of up to EUR 30,000 in the kuna equivalent at the middle exchange rate of the Croatian National Bank, or up to the total amount of EUR 130,000 inclusive in the kuna equivalent at the middle exchange rate of the Croatian National Bank, three months after booking the amount or three months from the moment when such deposits become legally transferrable, and this refers to the following deposits:

- 1) deposits from sale of real estate in which the respective depositor resided
- 2) deposits from transactions in connection to the events of marriage, divorce, retirement, dismissal, disability, illness or death; or
- 3) deposits based on payments of claims from an insurance policy or of damages for victims of crimes or victims of judicial errors. Further information is available on <http://www.dab.hr/>.

Reimbursement

The Deposit Insurance Scheme is managed by the State Agency for Savings Deposit Insurance and Bank Resolution, Jurišićeva 1/II, 10000 Zagreb, Croatia, Telephone: +385 (1) 48 13 222, e-mail: dab@dab.hr, <http://www.dab.hr/>. The State Agency for Savings Deposit Insurance and Bank Resolution will pay out your deposits (up to the total amount of EUR 100,000 in the kuna equivalent at the middle exchange rate of the Croatian National Bank valid as on the day of the insured event) within 20 business days at the latest, and of 1 January 2024 within seven business days.

Urgent/temporary payout: if the amount, or the amounts due for payout are not available within 20 business days, or seven business days of 1 January 2024, within five business days from receiving the depositor's request the Agency is obligated to provide for the payout of the amount of basic living costs from the insured deposit amount.

If you do not receive reimbursement within the above deadlines, you should contact the Deposit Insurance Scheme because the reimbursement application period may expire after a set period. Further information is available on <http://www.dab.hr/>.

Other relevant information

All depositors within the retail or corporate segment are, in principle, insured through the Deposit Insurance Scheme. Exemptions with regard to particular deposits are provided on the website of the responsible Deposit Insurance Scheme. At request, your credit institution will notify you of whether particular products are insured or not. If deposits are insured, the credit institution confirms this fact on the account statement.

Yours sincerely,

RBA