

Supplement to amendment of the General Terms and Conditions for Individuals Payment Accounts and Transaction fees for private individuals with effect from 20.04.2020

We would like to inform our clients, holders of payment accounts, that due to the situation caused by the coronavirus outbreak, in order to make the Bank's services more accessible to clients under conditions of movement restrictions and social distancing measures, we have made additional changes to the already announced amendments to the Framework Agreement, which have not yet entered into force. These changes reflect additional amendments to the following documents:

- General terms and conditions for payment accounts of natural persons with effect from 20 April 2020 (hereinafter: General Terms)
- Transaction fees for private individuals with effect 20 April 2020 (hereinafter: Fees)

The aforementioned documents, including all proposed amendments and supplements, as well as the detailed information on changes, are available on the Bank's official website www.rba.hr and in the Bank's branches.

Below is a summary of the additional amendments to the above documents, which have been made in response to the impact of the coronavirus pandemic.

1. Additional amendments and supplements to the General Terms effective as of 20 April 2020

Additional amendments to the General Terms are as follows:

- Due to the introduction of a debit card in the protected account, the following changes have been proposed, which do not affect the current use of the payment service:
 - Section I. SCOPE which sets out the scope of application of the General Terms has been supplemented by the issuance of payment instruments.
 - Protected account is described in section II. DEFINITIONS.
 - Protected account debit card is issued only at the cardholder's request, but cannot be issued on the accounts of minors and persons under guardianship
This is prescribed in section V. ACCOUNT OPENING, point 13.
 - A power of attorney issued for any account does not apply to the protected account, and a separate power of attorney must be issued for use of the protected account by authorized signatories.
This is prescribed in section VI. REPRESENTATION, point 13.
 - Payment orders in protected accounts can be placed on the ATMs of the Bank and of Euronet.
This option is added in section VIII. PAYMENT ORDER, point 1. Placing payment orders, item 1.4.
 - No deposits into protected accounts can be made using deposit-enabled ATMs.
This is prescribed in section VIII. PAYMENT ORDER, point 4. Order execution, item 4.9.
 - Section XIII. PAYMENT INSTRUMENTS is supplemented with point 1.2. Protected account debit card, which describes in more detail protected account debit card issuance, use and termination of use.
- due to the increased limit for contactless payment with debit cards from HRK 100.00 to a maximum of HRK 250.00, which applies only to payment transactions in the Republic of Croatia, the Bank has adjusted amounts set out in Section VIII. PAYMENT ORDER, point 4. Order execution, item 4.3.2.

2. Amendments to Fees with effect from 20 April 2020

The Bank postpones the announced start date of charging fees for national credit transfers in kuna and euro to the transaction account of a domestic and foreign business entity transaction opened at the Bank, via online banking (RBA internet and RBA mobile banking), via telephone banking and through Third Party Providers, in the amount of HRK 2.00 as of 20 April 2020.

The fee will be charged as of 1 July 2020.

The announced delay applies to the following tariff items:

- F4.5.1.1. National credit transfer in kuna into domestic and foreign business entity transaction account opened at the Bank, via on-line banking
- F4.5.2.1.1. National credit transfer in EUR into domestic and foreign business entity's transaction account opened at the Bank, via on-line banking
- F5.1.1.1. National credit transfer in kuna into domestic and foreign business entity transaction account opened at the Bank, via TPP (Third Party Provider)
- F5.1.2.1.1. National credit transfer in EUR into domestic and foreign business entity's transaction account opened at the Bank, via TPP (Third Party Provider)
- F4.2.1.1. National credit transfer in kuna into domestic and foreign business entity transaction account opened at the Bank, via telephone banking
- F4.2.2.1.1. National credit transfer in EUR into domestic and foreign business entity's transaction account opened at the Bank, via telephone banking

- Until 31 May 2020 the Bank charges no fee set out in section F2.1. CURRENT ACCOUNT DEBIT CARD, F2.1.7. Cash withdrawal with current account debit card (cash disbursements) in tariff item:
 - F2.1.7.2. Cash withdrawal with current account debit card at other banks' ATMs in Croatia

- Until 31 May 2020 the Bank charges no fee set out in section F2.2. FOREIGN CURRENCY ACCOUNT DEBIT CARD, F2.2.7. Cash withdrawal with foreign currency account debit card (cash disbursements) in the following tariff items:
 - F2.2.7.2.1. Cash withdrawals with foreign currency account debit card at other banks' ATMs in Croatia - EUR card in EUR
 - F2.2.7.2.2. Cash withdrawals with foreign currency account debit card at other banks' ATMs in Croatia - USD card in USD

- Due to the introduction of a new protected account debit card, a new tariff section is introduced: F2.5. SPECIAL PURPOSE (PROTECTED) ACCOUNT DEBIT CARD with the following tariff items:

F2.5.1.	Issuance of special purpose account debit card	
F2.5.1.1.	Issuance of primary debit card on special purpose account <i>In the promotional period until 30 June 2020 free of charge</i>	25,00 HRK
F2.5.1.2.	Issuance of additional debit card on special purpose account to authorized account signatory <i>In the promotional period until 30 June 2020 free of charge</i>	25,00 HRK
F2.5.1.4.	Annual fee for special purpose account debit card	free of charge
F2.5.1.5.	Closing of special purpose account debit card	free of charge
F2.5.1.6.	Instant issuance of special purpose account debit card	N/A
F2.5.2.	Replacement of special purpose account debit card	
F2.5.2.1.	Replacement/issuance of lost/stolen special purpose account debit card	50,00 HRK
F2.5.2.2.	Replacement/issuance of special purpose account debit card due to loss or change of first name and/or surname	50,00 HRK

F2.5.2.3.	Replacement of special purpose account debit card due to error on Bank's request	free of charge
F2.5.3.	PIN issuance for special purpose account debit card	
F2.5.3.1.	Initial PIN issuance for special purpose account debit card	free of charge
F2.5.3.2.	Reissuance of PIN for special purpose account debit card	20,00 HRK
F2.5.4.	Repeated dispatch of undelivered special purpose account debit card to the client's address within 60 days	25,00 HRK
F2.5.5.	Charge for unjustifiably disputed transaction with special purpose account debit card	20,00% of dispute amount, min. 20,00 EUR in kuna equivalent
F2.5.6.	Cash deposit into account	
F2.5.6.1.	Cash deposit at the Bank's ATM	free of charge
F2.5.7.	Cash withdrawal with special purpose account debit card (cash disbursements) (maximum daily cash withdrawal limit at ATMs is 5.000 HRK)	
F2.5.7.1.	Cash withdrawal with special purpose account debit card at the Bank's ATM	free of charge
F2.5.7.2.	Cash withdrawal with special purpose account debit card at other banks' ATMs in Croatia	N/A
F2.5.7.3.	Cash withdrawal with special purpose account debit card at other banks' ATMs in foreign countries	N/A
F2.5.7.4.	Cash withdrawal with special purpose account debit card on EFT POS machine of the Bank	N/A
F2.5.7.5.	Cash withdrawal with special purpose account debit card on EFT POS machine of other banks in Croatia and in Croatian Post Service	N/A
F2.5.7.6.	Cash withdrawal with special purpose account debit card on EFT POS machine in foreign countries	N/A
F2.5.8.	Payment transaction with special purpose account debit card on EFT POS machine in Croatia and in foreign countries	N/A
F2.5.9.	Payment transaction with special purpose account debit card on EFT POS machine of the Bank	N/A
F.2.5.10.	Other fees for special purpose account debit card	
F.2.5.10.1.	Change of PIN special purpose account debit card at the Bank's ATM	15,00 HRK
F.2.5.11.	RBA RaiPay	
F2.5.11.1.	RBA RaiPay mobile payment application fee	N/A
F2.5.11.2.	Fee for special purpose account debit card registered on RBA RaiPay mobile payment application	N/A

Yours sincerely,

RBA

**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.

3. 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 silent 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 SILENT 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*.

4. 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)."

5. 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.

6. 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