

Notification of Changes to PI Business Fees and General Terms and Conditions

Dear clients,

please be informed about the following changes:

- **new daily cashwithdrawal limit** at ATMs and POS devices **will be HRK 10,000** for Mastercard and Visa personal **credit cards**, starting from May 24, 2021.
- **new accrual rates in loyalty program Zlatna RBICA**
From June 1, 2021 points will be collected by the principle:
 - **1 kuna=0,8 points** for payments with RBA PI **credit cards** (instead of existing rule 1 kuna=1 point) and
 - **1 kuna=0.2 point** for payments with RBA PI **debit cards** (instead of existing rule 1 kuna=0,5 points).
- **definition of the Dynamic Currency Conversion Service (DCC) is added to General Terms and Conditions** applicable as of April 19, 2021.
- Introduction of **instant customer notification of charging details for card transactions made** within the **European Union in a currency different than the original card currency**.
- **Giving telephone consent** in the process of arranging financial services **remotely up to a maximum amount of payment transaction of 250.00 HRK**

What is **Dynamic Currency Conversion (DCC)**?

DCC is a service that can be offered to you at the point of sale or ATM abroad, for purchase or cash withdrawal card transaction. If offered, you can choose to make the transaction in your card currency or in the currency of the country where you are.

It is good to know that, **generally, it is cheaper for you to make a transaction in the original currency**, i.e. not to choose a DCC service on a POS device or ATM, **because the fees and margins that foreign banks charge for the currency conversion service are most often higher**.

All details of mentioned changes are available on www.rba.hr/dokumentacija website and in our branches, and are covered with the following documents:

- General terms and conditions for issuing and using a personal Mastercard and Visa credit card
 - applicable as of 19/04/2021: amendments to DEFINITION, Article 6. and Article 11. COLLECTION AND EXCHANGE RATE
 - applicable as of 01/06/2021: changes in Article 8. THE ZLATNA RBICA LOYALTY PROGRAM
- General terms and conditions for issuing and using Visa Iris Fashion credit card
 - applicable as of 19/04/2021: amendments to DEFINITION, Article 6. and Article 11. COLLECTION AND EXCHANGE RATE
 - applicable as of 01/06/2021: changes in Article 8. THE ZLATNA RBICA LOYALTY PROGRAM
- General Terms and Conditions of PI Payment Account applicable as of 19/04/2021
 - amendment to Definition and Article XI, paragraph 3.4.
- PI Business Fees applicable as of 24/05/2021
 - update of tariff item F2.3.2. Withdrawal of cash with a credit card.

If you have any questions, feel free to call us.

Yours sincerely,
RBA