

Explanatory Notice of changes to Transaction Fees for Private Individuals as of 28.12.2020 and General Terms and Conditions of Payment Accounts of Private Individuals as of 21.12.2020

Pursuant to Article 26 of the Payment System Act (OG No.66/18) we inform clients, payment account holders, of the intended changes as well as the content of the amendments to the following documents:

1. Transaction Fees for Private Individuals (hereinafter: Fees) applicable as of 28.12.2020
2. General Terms and Conditions of Payment Accounts of Private Individuals (hereinafter: General Conditions) applicable as of 21.12.2020

The Fees applicable as of 28.12.2020, the General Conditions applicable as of 21.12.2020 and the Explanatory Notice of Changes available on the Bank's official website www.rba.hr and in the Bank's branches.

Below are more detailed information on the changes to the Fees and General Conditions.

1. Changes to Fees applicable as of 28.12.2020

The fee for management of the current account, the foreign currency account and the kuna and foreign currency giro account and the fee for the use of the account by the authorized person-proxy will not be charged on accounts that have not had a single credit or debit transaction recorded in the past six months, when their balance on the fee calculation date is:

- ✓ 80 HRK or more, which balance would be reduced, upon charging the fee, to less than 80 HRK for accounts held in HRK.
- ✓ the equivalent of EUR 10 or more calculated at the middle exchange rate of the Bank valid on the fee calculation date, when the balance would be reduced to less than the equivalent of EUR 10 upon charging the fee.

Credit/debit transaction do not include: account management fee, fee for use of the account by the proxy-authorized person, service usage fee, account interest and term deposit interest.

The following tariff items will be free of charge of the fee on the above mentioned criteria, the currently applicable fees being as follows:

- D2.1.1. Managing current account with movement – fee is 9,00 HRK monthly
- D2.1.2. Managing current account without movement – fee is 9,00 HRK monthly
- D2.1.3. Managing pension payment current account – fee is 4,00 HRK monthly
- D2.2.1. Managing kuna giro account and a vista savings account – fee is 5,00 HRK monthly
- D2.2.2. Managing a foreign currency account– fee is 5,00 HRK monthly
- D2.2.3. Managing a foreign currency giro account – fee is 5,00 HRK monthly
- D2.2.5. Authorized user on the account – fee is 2,00 HRK monthly

2. Changes to General Conditions applicable as of 21.12.2020

Changes apply to chapter VIII. PAYMENT ORDER, point 5. Rejecting payment order execution, point 5.3. lists additional situations when the Bank may reject payment order execution, as follows:

- In the event that the account holder, upon the request of the Bank, fails to provide the required information and documentation, which, in accordance with applicable anti-money laundering and terrorist financing regulations and/or bylaws of the Bank adopted pursuant to those regulations, are required for the establishment and/or continuation of the business relationship
- if the Bank suspects violation of the provisions of the regulations governing the prevention of money laundering and terrorist financing.

Unless you agree to the proposed changes to the Fees and General Terms and Conditions, you may cancel the Master Agreement without any penalty effective as of any date prior to the taking effect of the changes.

Unless you inform the Bank of the termination of the Master Agreement by the proposed date of entry into force of the changes, you will be deemed to have accepted the changes.

Your RBA