

Details of Changes to the General Terms and Conditions for PI Payment Accounts, and PI Business Fees to be implemented as of 04/05/2020

We notify all our Clients that as of 04/05/2020 the Bank shall allow placement of payment orders in the kuna for Protected Accounts through the RBA direkt service (RBA Internet and RBA Mobile Banking) and through the payment initiation service provider.

As a consequence of the above change, as of the day of 04/05/2020 new General Terms and Conditions for PI Payment Accounts (hereinafter: General Terms and Conditions) and new PI Business Fees (hereinafter: Fees) shall come into force.

The General Terms and Conditions and the Fees valid and in effect as of 04/05/2020 are available on the official website of the Bank www.rba.hr and in the Bank's branches, and the changes include as follows:

1. Changes to the General Terms and Conditions

- The Bank shall allow placement of payment orders in the electronic form through the RBA direkt service (RBA Internet and RBA Mobile Banking) and also through a licenced PISP (Payment Initiation Provider, or PISP) to the Clients who are holders of Protected Accounts. The orders for which such placement is enabled shall include national credit transfers in the kuna when placed to debit the respective Protected Accounts. This is prescribed in Section VIII. PAYMENT ORDER, items 1.4. and 1.5.
- Further, to the Clients who gave their consent, the Bank shall enable delivery of information in connection to the respective Protected Account through an AISP (Account Information Service Provider, or AISP). This is prescribed in Section XII. REPORTING, item 20.

2. Changes to the Fees

Execution of national credit transfers in the kuna in the Protected Accounts shall be subject to fees as defined for execution of cashless and cash payment transactions, which fees shall be calculated and charged per executed transaction.

Therefore, Specifics of calculating and charging fees are amended to read as follows:

Fees in kuna and FCY transactions

The fee for execution of cashless and cash payment transactions in the kuna and FCY accounts and protected accounts of private individuals shall be calculated and charged per executed transaction. The fees for other services in the kuna and FCY transactions shall be calculated and charged one-off in advance or after executed transaction.

Fees in giro account, current account, FCY account, FCY giro account, a vista savings account and protected account

The fee for payment system transactions and credit transfers and other services in the account shall be calculated by the Bank in advance or after executed transaction, and collected from the account or by cash down-payment.

Yours sincerely,

RBA