

## **Details of Changes to the General Terms and Conditions of Term Deposits of Private Individuals to be implemented as of 07 August 2023**

We notify all our Clients that as of 07 August 2023 new General Terms and Conditions of Term Deposits of Private Individuals (hereinafter: General Terms and Conditions) shall come into force.

The General Terms and Conditions are available on the official website of the Bank [www.rba.hr](http://www.rba.hr) and in the Bank's branches, and the changes include as follows:

- Section IX. REPORTING, article 1 has been supplemented with electronic mail as an example of an additional agreed way in which an annual statement can be sent to the Depositor,
- Section XII. TERMINATION OF AGREEMENT, new article 3 has been added, which prescribes the Bank's right not to establish or to unilaterally terminate an already existing business relationship and/or to prevent the disposal of funds to the Depositor in the event that the Depositor is on the list of international restrictive measures and/or international sanctions lists,
- Section XIII. FINAL PROVISIONS, article 1 has been supplemented with a list of objective reasons due to which the amended General Terms and Conditions apply from the date of their entry into force also to any previously concluded contracts that refer to the General Terms and Conditions.

Yours sincerely,  
RBA