

Details of Changes to the General Terms and Conditions of Term Deposits of Private Individuals to be implemented as of 1/1/2023

We notify all our Clients that as of 1/1/2023 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 and in the Bank's branches, and the changes include as follows:

- Section XI. TERM DEPOSIT ACCOUNT FREEZE, item 4. is changed in the part that describes the depositor's consent to the conversion of kuna or foreign currency assets of the term deposit into the currency in which the Bank has a claim in a way that the term "kuna" is changed to "euro". The change was made due to introduction of the euro as the official currency in the Republic of Croatia.

Yours sincerely,
RBA