

Details of Changes to the Interest Rate for RBA Personal Credit Card Holders as of 01/01/2022

We, hereby, notify all our Clients, RBA Personal Credit Card Holders, of the new interest rates that will be applicable as of 01/01/2022 and which shall be as follows:

- nominal interest rate – 7.25% annually, fixed;
- effective interest rate – 7.48%.

The interest rate for the credit card micro-loan, applicable as of 01/01/2022, shall be:

- nominal interest rate – 7.20% annually, fixed.

The interest rates valid and in effect as of 01/01/2022 are available on the official website of the Bank www.rba.hr and in the Bank's branches.

Yours sincerely,

RBA