

Details of Changes to the Interest Rate for RBA Personal Credit Card Holders as of 01/01/2021

We, hereby, notify all our Clients, RBA Personal Credit Card Holders, of the new interest rates that will be applicable as of 01/01/2021 and which shall be as follows:

- nominal interest rate 7.50% annually, fixed; effective interest rate 7.75%. -
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The interest rate for the credit card micro-loan, applicable as of 01/01/2021, shall be:

nominal interest rate - 7.45% annually, fixed.

The interest rates valid and in effect as of 01/01/2021 are available on the official website of the Bank www.rba.hr and in the Bank's branches.

Yours sincerely,

RBA