

## Details of Changes to the PI Business Fees to be implemented as of 01/07/2020

We notify all our Clients that as of 01/07/2020 the new PI Business Fees (hereinafter: Fees) will come into force.

Changes to the **Fees** are the following:

The fee for national credit transfer in the kuna and euro to a transaction account of a business entity held with the Bank, which transfer is made through online banking, through telephone banking and through a payment service provider, which fee was to come into force as on 20/04/2020, and of which you were notified in February 2020.

The current fee is "free of charge", and the new one is HRK 2.00 irrespective of the amount and refers to the following tariff items:

- F4.5.1.1. National credit transfer in the kuna to a transaction account of a domestic and foreign business entity held with the Bank, through Online banking
- F4.5.2.1.1. National credit transfer in the euro to a transaction account of a domestic and foreign business entity held with the Bank, through Online banking
- F5.1.1.1. National credit transfer in the kuna to a transaction account of a domestic and foreign business entity held with the Bank, through a payment service provider
- F5.1.2.1.1. National credit transfer in the euro to a transaction account of a domestic and foreign business entity held with the Bank, through a payment service provider
- F4.2.1.1. National credit transfer in the kuna to a transaction account of a domestic and foreign business entity held with the Bank, through telephone banking
- F4.2.2.1.1. National credit transfer in the euro to a transaction account of a domestic and foreign business entity held with the Bank, through telephone banking

Users of the packages FlexiSTART, FlexiSENIOR, FlexiSTUDENT and PremiumSILVER pay a 50% lower fee (HRK 1.00) for the tariff item F4.5.1.1. National credit transfer in the kuna to a transaction account of a domestic and foreign business entity held with the Bank, through Online banking.

Users of the packages FlexiFIT, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumGOLD and PremiumPLATINUM do not pay and fee for the tariff item F4.5.1.1. National credit transfer in the kuna to a transaction account of a domestic and foreign business entity held with the Bank, through Online banking.

In section National credit transfer in the kuna, in the tariff item F4.5.3.1. Payments to accounts with other banks in the country through *Online banking* (RBA internet and mobile banking), the promotional campaign for payments to the benefit of private individuals through mobile banking and by using the KlikPay service is extended until 31/12/2020.

In section RBA DIREKT services, point 1. *On-line* banking (RBA iDIRKET internet banking) in the tariff items F4.4.1.1. and F4.4.2.1. the promotional campaigns are extended until 31/12/2020 where the following shall not be charged:

- application fee for contracting the iDIREKT service with the mToken authentication device,
- application fee for contracting the iDIREKT service for RBA credit card holders, borrowers, term savings deposit holders, RBA avista savings account holders or RBA debit card holders, who do not hold a current or an FCY account or a kuna/FCY giro account
- monthly fee for iDIREKT service use for RBA credit card holders, borrowers, term savings deposit holders, RBA avista savings account holders or RBA debit card holders, who do not hold a current or an FCY account or a kuna/FCY giro account
- monthly fee for iDIREKT service use with mojaRBA mobile banking.

In section RBA DIREKT services, point 5. Device fees in the tariff item F4.7.6., the promotional campaign where the fee for first CAP card reader issuance shall not be charged is extended until 31/12/2020.

The fees for cash withdrawals by debit cards of current and FCY account at ATMs of other banks in the country and the fees for cards issued for special accounts (protected accounts), which have not been charged by 30/06/2020 due to the COVID-19 pandemics:

- F2.1.7.2. Cash withdrawals by debit cards of current account at ATMs of other banks in the country (the fee is 1.50%, min. HRK 25.00)
- F2.2.7.2.1. Cash withdrawals by debit cards of FCY account at ATMs of other banks in the country - EUR card in EUR (the fee is 1.50%, min. EUR 3.30)
- F2.2.7.2.2. Cash withdrawals by debit cards of FCY account at ATMs of other banks in the country - USD card in USD, (the fee is 1.50%, min. USD 3.80)
- F2.5.1.1. Issuance of basic debit card for special accounts (the fee is HRK 25.00)
- F2.5.1.2. Issuance of additional debit card for special accounts to a proxy for the account (the fee is HRK 25.00).

Yours sincerely,  
RBA