

Details of Changes to the PI Business Fees and the General Terms and Conditions for PI Payment Accounts as of 22/02/2021

In keeping with Article 26 of the Payment Systems Act (OG No.66/18), we notify our Clients, Account Holders, of the intended changes as well as of the contents of the changes to the following documents to be implemented as of 22/02/2021:

1. PI Business Fees (hereinafter: Fees)
2. General Terms and Conditions for PI Payment Accounts (hereinafter: General Terms and Conditions)

The Fees and the General Terms and Conditions valid and in effect as of 22/02/2021 as well as the Details of Changes are available on the official website of the Bank www.rba.hr and in the Bank's branches.

Below follow the details on changes to the Fees and the General Terms and Conditions.

1. Changes to the Fees

Changes to the Fees are the following:

- The fee for account use by proxy holders according to the tariff item **D2.2.5. Account Use by Proxy Holders**. The current fee is HRK 2.00, and the new fee shall be HRK 3.00 HRK per month. The fee is charged for proxy holders of the FCY account and for the kuna and FCY giro account, whereas it is not charged for proxy holders of the current account, a vista savings account, kuna and FCY savings book. Also, it is not charged for accounts in which no real movement has been recorded over at least the past 6 months, with balance as per day of fee computation of HRK 80 or more, which balance would be reduced to less than HRK 80 by such fee charge for the accounts kept in the kuna, and in the equivalent of EUR 10 or more, which balance would be reduced to less than EUR 10 equivalent by such fee charge. Further, the fee is not charged for account use by proxy holders for the accounts which are included in the packages FlexiSTART, FlexiFIT, FlexiSTUDENT, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM.
- Fees are changed for the following service packages:
 - **D2.3.1. Use of the FlexiSTART package** – the current fee is HRK 29.00, and the new fee shall be HRK 35.00 per month
 - **D2.3.6. Use of the FlexiSENIOR package** – the current fee is HRK 11.00, and the new fee shall be HRK 15.00 per month
 - **D2.3.11.1. Use of the FlexiFIT** – the current fee is HRK 59.00, and the new fee shall be HRK 60.00 per month
 - **D2.3.11.2. Use of the FlexiFIT** – the current fee is HRK 59.00, and the new fee shall be HRK 60.00 per month
 - **D2.3.12. Use of the FlexiSPECIJAL package** – the current fee is HRK 55.00, and the new fee shall be HRK 60.00 per month
 - **D2.3.13. Use of the FlexiSPECIJAL PLUS package** – the current fee is HRK 89.00, and the new fee shall be HRK 110.00 per month

And for the packages no longer available in the offer:

- **D2.3.2. Use of the FlexiIDEAL package** – the current fee is HRK 59.00, and the new fee shall be HRK 60.00 per month
- **D2.3.3. Use of the FlexiPREMIUM package** – the current fee is HRK 89.00, and the new fee shall be HRK 90.00 per month
- **D2.3.4. Use of the FlexiPREMIUM PLUS package** – the current fee is HRK 99.00, and the new fee shall be HRK 110.00 per month
- **D2.3.5. Use of the FlexiGOLD package** – the current fee is HRK 89.00, and the new fee shall be HRK 90.00 per month
- **D2.3.10. Use of the FlexiLINK package** – the current fee is HRK 79.00, and the new fee shall be HRK 80.00 per month

- As of the day of 22/02/2021 the fee for execution of standing order and of DD SEPA order to the benefit of transaction accounts of business entities held with the Bank will be changed. The fee is currently 0.20% of the respective amount, min. HRK 1.00, max. HRK 20.00, whereas the new fee will be 0.50% of the respective amount, min. HRK 2.00, max. HRK 20.00.

The change refers to the following tariff items:

- **D5.2.2. Execution of Standing Order to the benefit of Transaction Accounts of Business Entities held with the Bank**
- **D5.4.1. Execution of DD SEPA Order to the benefit of Transaction Accounts of Business Entities held with the Bank**

The fees are not charged to account holders who have agreed the following packages: FlexiFIT, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumGOLD, PremiumPLATINUM, FlexiIDEAL, FlexiLINK, FlexiGOLD, FlexiPREMIUM PLUS and FlexiPREMIUM.

- As of the day of 22/02/2021 the fee for debit card PIN change on the Bank's ATM will cease to be charged, and which fee has been HRK 15.00 until the date. This refers to the following tariff items:
 - **F2.1.10.1. PIN change for the current account debit card on the Bank's ATM**
 - **F2.2.9.1. PIN change for the FCY account debit card on the Bank's ATM**
 - **F2.5.10.1. PIN change for the special purpose account debit card on the Bank's ATM**
- Further, as of the day of 22/02/2021 also the fee for resending undelivered debit cards to the client's address within the 60-day term will cease to be charged, which is currently HRK 25.00. This applies to the following tariff items:
 - **F2.1.4. Resending undelivered current account debit card to the client's address within the 60-day term**
 - **F2.2.4. Resending undelivered FCY account debit card to the client's address within the 60-day term**
 - **F2.5.4. Resending undelivered special purpose account debit card to the client's address within the 60-day term**

2. Changes to the General Terms and Conditions

Due to the change in the process of reporting loss / theft of debit and bank cards, whereby the client no longer has to confirm this in writing after having made such a report with the Call Centre, the following sections have been updated:

- Section XIII. Payment Instruments, point 2. Protection of Payment Instruments, sub-point 2.10.
- Section XV. Loss, Theft and Damage to Other Instruments of Assets Management in the Account, point 2

The above change does not affect the use of payment services.

If you do not agree to the proposed changes to the Fees and General Terms and Conditions, you can terminate the Frame Agreement free of charge with immediate effect on any date before the date on which these changes come into force and effect.

If you do not notify the Bank of your Frame Agreement termination until the proposed implementation date of the changes, it shall be deemed that you have accepted the changes.

Yours sincerely,
RBA