

Clarifications of changes to the General Terms and Conditions for issuing and using personal Mastercard credit cards and/or Visa credit cards and General Terms and Conditions for issuing and using Visa Iris Fashion credit cards with effect from 10.10.2020.

We inform all customers, Mastercard and Visa credit card holders that as of October 10th, 2020., there are new General Terms and Conditions in effect:

- new General Terms and Conditions for issuing and using personal Mastercard credit card and/or Visa credit card and General Terms and Conditions for issuing and using Visa Iris Fashion credit card.

The most important changes in the General Terms and Conditions are as follows:

- **DEFINITION OF TERMS** under *Credit Card Holder*, has been supplemented for better understand of rights of primary and additional users
- Article **1. CREDIT CARD ISSUANCE** is supplemented by the term "usually" in regard to validity period under which card is issued.
- Article **8. THE ZLATNA RBICA LOYALTY PROGRAM** is supplemented by the following
 - with a sentence explaining how goldfish points are not collected for the transactions of funds transfer from the Credit Card to another card or to an account
 - with *RBA Online Banking (mobile or online)*, as additional channels through which customer can request ZlatnaRBICA loyalty points exchange
 - explanation that for making ZlatnaRBICA transaction there is minimal 1 kuna required (amount of 1 kuna is not not debited) to successfully execute Zlatna RBICA transaction

These General Terms and Conditions are valid from 10th of October 2020. and are available on the Bank's official website www.rba.hr and in the Bank's branches.

Sincerely
Your RBA