

Clarifications of changes to the General Terms and Conditions for Business Mastercard Credit Cards Issuance and Use per Contract and General Terms and Conditions for Business Mastercard Credit Cards Issuance and Use per Application with effect from 19.04.2021.

Hereby we inform all Clients, Business Mastercard Credit Card users that as of April 19, 2021, there are new General Terms and Conditions in effect:

- General Terms and Conditions for Business Mastercard Credit Cards Issuance and Use per Contract and General Terms and Conditions for Business Mastercard Credit Cards Issuance and Use per Application

The Changes in the General Terms and Conditions refers to Dynamic Currency Conversion service (DCC) as described in article 10. of General Terms and Conditions for Business Mastercard Credit Cards Issuance and Use per Contract and article 4. of General Terms and Conditions for Business Mastercard Credit Cards Issuance and Use per Application, the most important change being:

- The business relationship between the Bank and the Client is not subject to the provisions of Article 3a of paragraph 5 and paragraph 6 of Regulation (EC) No 924/2009, which was amended by Regulation (EU) No 2019/518 as regards certain charges on cross-border payments in the Union and currency conversion charges. In accordance with the aforementioned, Bank **shall not** send to the Client an electronic message after receiving the payment order as regulated by the above provisions of Regulation (EC) 924/2009, the application of which provisions is excluded by these General Terms and Conditions.

These General Terms and Conditions are valid from 19 th of April 2021. and are available on the Bank's official website www.rba.hr

Sincerely,
Your RBA