

INFORMATION TO CUSTOMERS ON STEPS REQUIRED IN ACCOUNT TRANSFER SERVICE

Bank	
Name	Raiffeisenbank Austria d.d.
OIB	53056966535
Seat	Magazinska cesta 69, 10000 Zagreb
Main Service Features	
Name	Payment account transfer service from one bank to another within the Republic of Croatia according to the Act on comparability of fees, payment account transfer and access to the basic account (hereinafter: the Act).
Payment Account Type	Transaction Account
List of services that can be transferred	Standing Inbound Credit Transfers Standing Orders Direct Debit
STEP 1 Submitting the Customer's letter of attorney for the transfer service	<p>At the receiving Bank the Customer:</p> <ul style="list-style-type: none"> • opens a transaction account (if they do not hold one already), • signs the Customer's Letter of Attorney for the transfer service (hereinafter: the Letter of Attorney) in 2 (two) copies at least. <p>The Letter of Attorney is a document whereby the Customer authorizes the receiving Bank and the transferring bank to conduct any and all actions required for performing the transfer service.</p> <p>The transfer service consists of transferring from the transferring bank to the receiving Bank as follows:</p> <ul style="list-style-type: none"> • information on all or particular standing orders for credit transfers, standing direct debits and standing inbound credit transfers that are executed in a transaction account and/or • a part or the entire positive balance from one transaction account to another by closing or without closing the respective account with the transferring bank. • information on the date from which standing orders for credit transfers and direct debits can start to be effected – the earliest date which the Customer can set in the Letter of Attorney. <p>For every transaction account with the receiving bank, to which the transfer from the transferring bank is performed, the Customer signs a separate Letter of Attorney.</p> <p>The Customer individually decides on the scope of the transfer service and states this in the Letter of Attorney.</p>
STEP 2 Obligations of the receiving bank	<p>Within 2 (two) business days from receiving the Customer's Letter of Attorney, the receiving bank delivers to the transferring bank any and all information from the Letter of Attorney (if needed, also the Letter of Attorney) required for performing the transfer service.</p>
STEP 3 Obligations of the transferring bank	<p>Within 5 (five) business days from receiving any and all information from the Letter of Attorney required for performing the transfer service, the transferring bank:</p> <ul style="list-style-type: none"> • sends to the receiving bank the List of Services that are the subject matter of the transfer service (Annex 1. Letter of Attorney), • sends to the Customer the List of Services that are transferred, if the Customer requested on by the Letter of Attorney, • manages the direct debits, standing orders and standing inbound credit transfers in the manner as set under the Letter of Attorney, • transfers a part or the entire positive balance as set under the Letter of Attorney, • closes the transaction account in accordance with the Letter of Attorney if the conditions to do so have been met, • contacts the Customer if there are any outstanding receivables in the account that is closed, or any other reasons that prevent the closing of the account.

<p>STEP 4 Obligations of the receiving bank</p>	<p>Within 5 (five) business days from receiving the List of Services that are transferred from the transferring bank, if all conditions for the transfer have been met, in accordance with the Letter of Attorney:</p> <ul style="list-style-type: none"> • enables execution of direct debits, • opens standing orders and enables their execution. <p>The receiving bank is not obligated to arrange any services that it does not offer its customers in regular business.</p> <ul style="list-style-type: none"> • At the Customer's request delivers a written notification and a copy of the Letter of Attorney for providing data of the new payment account to the payers of the standing inbound credit transfers and recipients of direct debits, and of the date when direct debits will start to be effected from the account, or hands in the Transaction Account Number Certificates to the Customer if the Customer stated they will personally notify the payers of the standing inbound credit transfers and recipients of direct debits. <p>The receiving bank sends written notifications and a copy of the Letter of Attorney for providing data of the new payment account, but undertakes no responsibility that the recipients will act in accordance with these notifications.</p>
<p>Obligations of the Customer</p>	<p>The Customer undertakes any and all responsibility for timely sending of the Transaction Account Number Certificates to the recipients of direct debits and the payers of the standing inbound credit transfers if they stated that they themselves will notify the payers of the standing inbound credit transfers and recipients of direct debits.</p> <p>The Customer is obligated to monitor the execution of services that were the subject matter of the transfer service by controlling their account.</p>
<p>Transfer Deadline</p>	<p>12 business days from the day of submitting the Letter of Attorney.</p>
<p>Other</p>	
<p>Data to be Delivered by the Customer</p>	<ul style="list-style-type: none"> • valid identification document • OIB • IBAN of the transaction account that is the subject matter of the transfer service • data on services that are the subject matter of the transfer service
<p>Desisting from the Transaction Account Transfer Service</p>	<p>Within 3 (three) business day from the date of signing the Letter of Attorney, the Customer can desist from the transfer service by submitting a written request.</p> <p>The Customer submits the request for desisting from the transfer service with the receiving bank exclusively.</p> <p>By receiving the request for desisting, the receiving bank does not guarantee to the Customer that the transfer service process will be halted.</p> <p>After the desistance period expires the Customer must initiate a new transaction account transfer service or resolve the issue at every bank personally.</p>
<p>Deadlines</p>	<p>The receiving bank sends any and all information from the Letter of Attorney (if needed, also the Letter of Attorney) required for performing the transfer service to the transferring bank within 2 (two) business days from receiving the Letter of Attorney.</p> <p>Within 5 (five) business days from receiving the Letter of Attorney, the transferring bank sends to the receiving bank the List of Services that are transferred.</p> <p>The receiving bank undertakes the required actions as set under the Letter of Attorney and in accordance with the received List of Services within 5 (five) business days from receiving the List.</p> <p>A business day is any day from Monday to Friday, except holidays and non-business days.</p>
<p>Filing Complaints / Resolving Disputes</p>	<p>The Customer places the complaint in one of the following manners:</p> <ul style="list-style-type: none"> • by submitting a written complaint with the bank • by delivering a complaint with the Croatian National Bank

	<ul style="list-style-type: none"> • by instituting conciliation proceedings or an alternative dispute resolution process <p>The Bank will respond to the Customer's regularly received complaint within 7 (seven) business days from receiving it at the latest.</p>
Contact for the Transfer Service	<p>INFO telephone: 072 62 62 62 INFO e-mail: info@rba.hr INFO web: www.rba.hr</p>
Transaction Account Transfer Service Costs	
Fees	<p>No additional fee is charged for using the transfer service.</p> <p>The Customer pays the fees for opening and closing of direct debits and/or standing orders, the fee for closing transaction accounts, payment system fees (e.g. the positive balance transfer) and the desistance fee with regard to the transfer service in keeping with the valid tariffs of the receiving bank and of the transferring bank.</p>