

INTEREST RATES ON TERM DEPOSITS FOR PRIVATE INDIVIDUALS

In force as of 15th of January 2024

Interest rates in the tables below are fixed, presented on annual basis. Interest rates on term deposits are calculated by the compound method. By the compound method of interest rate calculation, the effective interest rate is equal to the nominal interest rate.

Maturity for term deposits in currency EUR with one-time payment is **over 24 months** (24 months + 1 day).

Minimum maturity for term deposits in currency USD with a one-time or multiple payments is **over 12 months** and maximum maturity is **36 months**.

Fixed interest rates on non-purpose EUR term deposits

DEPOSIT TYPE	EUR Savings Deposit	*over 1 month	**over 3 months	**over 6 months	***over 12 months	over 24 months
Deposit with one-time payment	From 5,000.00	0.02	0.02	0.02	0.02	0.02

*Interest rates for over 1 month maturity in currency EUR are applicable to the term deposits contracted before 02/05/2017, to the subsequent payments for term deposits with multiple payments with term-to-maturity longer than 1 month, and shorter than 3 months, and to the term deposits with contracted clause of automatic renewal for this maturity.

**Interest rates for over 3 and 6 months maturity in currency EUR are applicable to the term deposits contracted before 01/07/2019, to the subsequent payments for term deposits with multiple payments with term-to-maturity longer than 3 or 6 months, and shorter than 6 or 12 months, and to the term deposits with contracted clause of automatic renewal for this maturity.

***Interest rates for over 12 months maturity in currency EUR are applicable to the term deposits contracted before 02/02/2021, to the subsequent payments for term deposits with multiple payments with term-to-maturity longer than 12 months, and shorter than 24 months, and to the term deposits with contracted clause of automatic renewal for this maturity.

Fixed interest rates on non-purpose USD term deposits

DEPOSIT TYPE	USD Savings Deposit	*over 1 month	**over 3 months	**over 6 months	over 12 months	over 24 months
Deposit with one-time payment	From 870.00	0.02	0.02	0.02	0.10	0.10
Deposit with multiple payments***	From 450.00	0.02	0.02	0.02	0.10	0.10

*Interest rates for over 1 month maturity in currency USD are applicable to the term deposits contracted before 02/05/2017, to the subsequent payments for term deposits with multiple payments with term-to-maturity longer than 1 month, and shorter than 3 months, and to the term deposits with contracted clause of automatic renewal for this maturity.

**Interest rates for over 3 and 6 months maturity in currencies USD and AUD are applicable to the term deposits contracted before 07/09/2020, to the subsequent payments for term deposits with multiple payments with term-to-maturity longer than 3 and 6 months, and shorter than 6 or 12 months, and to the term deposits with contracted clause of automatic renewal for this maturities.

***Every separate payment into a deposit has its own interest rate, which is defined by the period remaining until the deposit maturity. The minimum amount of the first payment is **450.00 USD**.

Private savings are insured with the Croatian Deposit Insurance Agency pursuant to the Deposit Insurance Act.

SPECIAL OFFER DURING THE PERIOD 15/01/2024 – 31/03/2024

Special offer of fixed interest rates on non-purpose term deposits in currencies EUR and USD

The conditions of the special offer listed below are valid only for newly concluded contracts on non-purpose term deposits during the period of the special offer.

Interest rates in the tables below are fixed, presented on an annual basis. Interest rates on term deposits are calculated by the compound method. By the compound method of interest rate calculation, the effective interest rate is equal to the nominal interest rate.

Minimum maturity for term deposits from special offer is over **6 months** (6 months + 1 day) and maximum maturity is over **12 months** (12 months + 1 day).

DEPOSIT TYPE	EUR Savings Deposit	over 6 months	over 12 months
Deposit in currency EUR with a one-time payment	From 3,000.00	3.00	2.50

DEPOSIT TYPE	USD Savings Deposit	over 6 months	over 12 months
Deposit in currency USD with a one-time payment	From 3,000.00	3.00	2.50

Private savings are insured with the Croatian Deposit Insurance Agency pursuant to the Deposit Insurance Act.