

Zagreb, 10/02/2021

## **Notification of Changes to Business Fees and General Terms and Conditions**

Dear Clients,

Please be informed of changes to our PI Business Fees (hereinafter: Fees), General Terms and Conditions for PI Payment Accounts (hereinafter: General Terms and Conditions for Payment Accounts) and General Terms and Conditions for Issuance and Use of Personal Mastercard and Visa Credit Card, General Terms and Conditions for Issuance and Use of Visa Iris Fashion Credit Card and General Terms and Conditions for Issuance and Use of Visa Platinum Credit Card (hereinafter: General Terms and Conditions for Credit Cards), as is our obligation in keeping with Article 26 of the Payment System Act (OG No.66/18).

Changes refer to Fees, General Terms and Conditions for Payment Accounts and General Terms and Conditions for Credit Cards as well as to announcement of terminating the *RBA na dlanu* application, as follows:

- changes to Fees, applicable as of 22 February, 26 April and 1 May 2021
- changes to General Terms and Conditions for Payment Accounts, applicable as of 22 February and 26 April 2021
- changes to General Terms and Conditions for Credit Cards, applicable as of 22 February 2021
- termination of the *RBA na dlanu* application as on 30 April 2021

All the documents are available to you on our website [www.rba.hr/dokumentacija](http://www.rba.hr/dokumentacija) and at our branches.

If you do not agree to the proposed changes, you can terminate the Frame Agreement free of charge with immediate effect on any date, however, 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.

Below follow details of all changes.

### **1. CHANGE OF PI BUSINESS FEES**

- As of 22 February, Mastercard debit card for kuna giro account will be introduced
- As of 26 April, maximum daily cash withdrawal limit for debit cards will be raised to HRK 10 000
- As of 26 April, it will no longer be possible to contract the sight savings account
- As of 01 May, the fee for RBA internet banking use will increase
- As of 01 May, the fee for RBA mobile banking use will start to be charged

#### ***1.1. Changes to Fees, applicable as of 22 February 2021***

Due to introducing the Mastercard debit card of kuna giro account, we introduce new tariff items as follows:

- **F2.6.1.1.** Issuance of primary debit card of kuna giro account – fee is 25 kuna for first issuance
- **F2.6.1.2.** Issuance of additional debit card of kuna giro account to a person authorised in the account – fee is 25 kuna for first issuance
- **F2.6.1.3.** Annual membership for debit card of kuna giro account – free of charge
- **F2.6.1.4.** Closing of debit card of kuna giro account – free of charge
- **F2.6.1.5.** Instant issuance of debit card of kuna giro account – not applicable
- **F2.6.2.1.** Replacement/issuance of debit card of kuna giro account in case of loss/theft – fee is 50 kuna
- **F2.6.2.2.** Replacement/issuance of debit card of kuna giro account due to damage or change in name and/or surname – fee is 50 kuna
- **F2.6.2.3.** Replacement of debit card of kuna giro account due to error or at the Bank's request – free of charge
- **F2.6.3.1.** First issuance of debit card PIN for kuna giro account – free of charge

- **F2.6.3.2.** Re-issuance of debit card PIN for kuna giro account – fee is 20 kuna
- **F2.6.4.** Resending undelivered debit card of kuna giro account to client's address within 60 days – free of charge
- **F2.6.5.** Costs for unjustifiably disputed transaction per debit card of kuna giro account – fee is 20.00% of the complaint amount, or minimum 20 euro in kuna equivalent
- **F2.6.6.1.** Cash deposits at the Bank's ATM – free of charge
- **F2.6.7.** Cash withdrawal with debit card of kuna giro account (Cash disbursement): maximum daily limit for cash withdrawal at ATMs and EFT POS devices in the country and abroad is 5 000 kuna
- **F2.6.7.1.** Cash withdrawal with debit card of kuna giro account at the Bank's ATM – free of charge
- **F2.6.7.2.** Cash withdrawal with debit card of kuna giro account at ATMs of other banks in the country – fee is 1.50%, minimum 25 kuna
- **F2.6.7.3.** Cash withdrawal with debit card of kuna giro account at ATMs abroad – fee is 1.50%, minimum 25 kuna
- **F2.6.7.4.** Cash withdrawal with debit card of kuna giro account at the Bank's EFT POS device – not applicable
- **F2.6.7.5.** Cash withdrawal with debit card of kuna giro account at EFT POS device of another bank in the country and Hrvatska pošta – fee is 1.50%, minimum 25 kuna
- **F2.6.7.6.** Cash withdrawal with debit card of kuna giro account at EFT POS device abroad – fee is 1.50%, minimum 25 kuna
- **F2.6.8.** Payment at EFT POS device in the country and abroad with debit card of kuna giro account – free of charge
- **F2.6.9.** Payment at the Bank's EFT POS device with debit card of kuna giro account – free of charge
- **F2.6.10.1.** Change of debit card PIN for kuna giro account at the Bank's ATM – free of charge
- **F2.6.11.1.** Fee for using the RBA RaiPay mobile payment application – free of charge
- **F2.6.11.2.** Fee for debit card of kuna giro account included in the RBA RaiPay mKartica mobile payment application – free of charge

### **1.2. Changes to Fees, applicable as of 26 April 2021**

**Increase in maximal daily cash withdrawal limit for debit cards:** we raised the maximum daily limit for cash withdrawals made with debit cards of private individuals at ATMs and EFT POS devices in the country and abroad to 10 000 kuna. This refers to the following:

- **F2.1.7.** Cash withdrawal with debit card of current account (Cash disbursement): maximum daily limit for cash withdrawal at ATMs and EFT POS devices in the country and abroad is 10 000 kuna
- **F2.2.7.** Cash withdrawal with debit card of foreign currency account (Cash disbursement): maximum daily limit for cash withdrawal at ATMs and EFT POS devices in the country and abroad is 10 000 kuna or in countervalue of the currency in the foreign currency account
- **F2.5.7.** Cash withdrawal with debit card of special purpose accounts (Cash disbursement): maximum daily limit for cash withdrawal at ATMs is 10 000 kuna
- **F2.6.7.** Cash withdrawal with debit card of kuna giro account (Cash disbursement): maximum daily limit for cash withdrawal at ATMs and EFT POS devices in the country and abroad is 10 000 kuna

**Termination of the possibility to contract a sight savings account:** As of 26 April 2021, it will no longer be possible to open a sight savings account, so we amended the following tariff item:

- D1.2. Opening a sight savings account – fee is 20 kuna  
As of 26 April 2021, contracting of a sight savings account is no longer possible.

### **1.3. Changes to Fees, applicable as of 1 May 2021**

The fee for use of online banking (RBA Internet Banking) is changed:

- **F4.4.2.1.** Monthly fee for online banking (RBA Internet Banking) – the current fee is 7 kuna, and the new fee is 9 kuna per month

The fee for use of online banking (RBA Mobile Banking) will start to be charged:

- **F4.3.5.2.** Monthly fee for online banking (RBA Mobile Banking) – the new fee is 11 kuna per month

The following clients will be exempt from paying the fee per tariff item F4.3.5.2.:

- Users of the FlexiPLUS package, Premium package and the BASIC ACCOUNT and SPECIAL BASIC ACCOUNT packages

- In the promo-period until 31 December 2021, primary and additional holders of personal and business RBA credit cards, RBA loan users, holders of RBA term savings deposits and of RBA sight savings accounts, and RBA debit card holders who do not hold a current or a foreign currency account or a kuna/ foreign currency giro account,  
And the mentioned tariff item is amended accordingly.

The current promotional campaigns for online banking (RBA Internet Banking), which are valid until 30 April 2021, and refer to the tariff items **F4.4.1.1.** and **F4.4.2.1.**, are extended until 31 December 2021. Therefore, the mentioned tariff items are updated with the following information:

- In the promo-period until 31 December 2021, the entry fee and monthly fee for use of online banking (RBA Internet Banking) will not be charged to primary and additional holders of personal and business RBA credit cards, RBA loan users, holders of RBA term savings deposits and of RBA sight savings accounts, and RBA debit card holders who do not hold a current or a foreign currency account or a kuna/ foreign currency giro account.

The note "In the promo-period until 30 April 2021, the fee shall not be charged for use of mojaRBA mobile banking" is removed from the tariff item **F4.4.2.1.** considering that the tariff item **F4.3.5.2.** will start to be charged for mobile banking.

The note "RBA Internet Banking" or "RBA internet and mobile banking" are added in the description of the existing tariff items:

- **F4.5.2.1.1.** National credit transfer in euro to the transaction account of domestic and foreign business entity held with the Bank, through online banking (RBA Internet Banking)
- **F4.5.2.1.2.** National credit transfer in a currency other than euro to the transaction account of domestic and foreign business entity held with the Bank, through online banking (RBA Internet Banking)
- **F4.5.3.2.1.** National credit transfer in euro to the benefit of accounts with other banks, through Online banking (RBA Internet Banking)
- **F4.5.3.2.2.** National credit transfer in a currency other than euro to the benefit of accounts with other banks, through online banking (RBA Internet Banking)
- **F4.5.4.1.1.** Cross-border credit transfer in euro to the benefit of accounts abroad – cost of foreign bank paid by the user (SHA), through online banking (RBA Internet Banking)
- **F4.5.4.1.2.** Cross-border credit transfer in a currency other than euro to the benefit of accounts abroad – cost of foreign bank paid by the user (SHA), through online banking (RBA Internet Banking)
- **F4.5.4.2.1.** Cross-border credit transfer in euro to the benefit of accounts abroad – cost of foreign bank paid by the sender (OUR), through online banking (RBA Internet Banking)
- **F4.5.4.2.2.** Cross-border credit transfer in a currency other than euro to the benefit of accounts abroad – cost of foreign bank paid by the sender (OUR), through online banking (RBA Internet Banking)
- **F4.9.1.** Urgent national credit transfer in kuna to the benefit of accounts with another bank, through online banking (RBA internet and mobile banking)
- **F4.9.2.** Urgent national credit transfer in euro also to other countries of the SEPA, through online banking (RBA Internet Banking)

As regards national credit transfers in kuna to the benefit of accounts with other banks, the existing tariff item F4.5.3.1. becomes a sub-title containing new tariff items:

- **F4.5.3.1.1.** National credit transfer in kuna to the benefit of accounts with other banks, through online banking (RBA Internet Banking) to the benefit of accounts of private individuals and business entities  
*Users of FlexiSTART, FlexiIDEAL, FlexiSENIOR, FlexiSTUDENT, FlexiGOLD, FlexiLINK and FlexiPREMIUM and PremiumSILVER package pay a 50% lower fee (0.175%, min. 1 kuna, max. 10 kuna), if payment is executed from the current account.*  
*Users of FlexiFIT, FlexiPREMIUM PLUS, FlexiSPECIJAL and FlexiSPECIJAL PLUS package, PremiumGOLD, PremiumPLATINUM package do not pay the fee if payment is executed from the current account.*  
*Previously placed payment orders will be charged the fee applicable as on the day of order execution.*
- **F4.5.3.1.2.** National credit transfer in kuna to the benefit of accounts with other banks, through online banking (RBA mobilnog bankarstva) to the benefit of accounts of private individuals and business entities  
*Users of FlexiSTART, FlexiIDEAL, FlexiSENIOR, FlexiSTUDENT, FlexiGOLD, FlexiLINK and FlexiPREMIUM and PremiumSILVER package pay a 50% lower fee (0.175%, min. 1 kuna, max. 10 kuna), if payment is executed from the current account.*  
*Users of FlexiFIT, FlexiPREMIUM PLUS, FlexiSPECIJAL and FlexiSPECIJAL PLUS package, PremiumGOLD, PremiumPLATINUM package do not pay the fee if payment is executed from the current account.*  
*Previously placed payment orders will be charged the fee applicable as on the day of order execution.*

- **F4.5.3.1.3.** National credit transfer in kuna to the benefit of accounts with other banks, through online banking (RBA mobile banking) using the KlikPay service.  
*Previously placed payment orders will be charged the fee applicable as on the day of order execution.*  
Fee amounts for credit transfers covered by the above tariff items are not changed.

## **2. CHANGES TO GENERAL TERMS AND CONDITIONS FOR PAYMENT ACCOUNTS**

### **2.1. *Changes to General Terms and Conditions for Payment Accounts, applicable as of 22 February 2021***

Due to introducing the debit card of kuna giro account, the following sections of the General Terms and Conditions are amended:

- Section V. Account Opening, point 13
- Section VI. Representation, point 17

### **2.2. *Changes to General Terms and Conditions for Payment Accounts, applicable as of 26 April 2021***

Changes to the General Terms and Conditions are as follows:

- Debit card of Protected Account can be used to manage only assets in the currency HRK.
  - The above is defined in Section XIII. PAYMENT INSTRUMENTS, point 1.2, where sub-point 1.2.2. is added
- Considering that as of 26/04/2021 it will no longer be possible to contract a new sight savings account, in Section XVIII. FINAL PROVISIONS, point 6 is added. Termination of opening a kuna sight savings account.
- In Section XVIII. FINAL PROVISIONS, point 7 is deleted as unnecessary as cheques will not be issued as of 15/02/2014.

## **3. CHANGES TO GENERAL TERMS AND CONDITIONS FOR CREDIT CARDS, applicable as of 22 February 2021**

Due to including the Mastercard debit card of kuna giro account in the *Zlatna RBICA* loyalty program (for collecting points and spending the Zlatna RBICA kuna), the General Terms and Conditions for Credit Cards are amended in Article 8. *Zlatna RBICA* Loyalty Program.

## **4. TERMINATION OF *RBA na dlanu* APPLICATION as on 30 April 2021**

The *RBA na dlanu* mobile banking application will be terminated so from this date onwards it will no longer be available for use, and from the date of sending this notification it will no longer be possible to reactivate it.

But, not to worry – we're presenting the new - **mojaRBA mobile banking application**, already available for iOS and Android devices! You can contract it free of charge online and use it without paying the monthly fee. Details are available in the *RBA na dlanu* application inbox and on the website [www.rba.hr/mojarba](http://www.rba.hr/mojarba).

Yours sincerely,

RBA