

## **Notification of Changes to the Framework Agreement applicable as of 20/04/2022 and the Regular Annual Notification on Deposit Insurance Scheme**

Pursuant to Article 26. of the Payment Transactions Act (NN No. 66/18), we notify our Clients, RBA Current Account Holders, of the changes to the Framework Agreement that will include changes to the following documents and be applicable as of 20/04/2022:

- PI General Terms and Conditions for Payment Accounts (hereinafter: PI General Terms and Conditions)
- PI Business Fees (hereinafter: Fees)

Included below herein is also information of the Regular Annual Notification of Deposit Insurance Scheme.

The Fees and PI General Terms and Conditions valid from 20/04/2022, as well as the Notification of Changes to the Framework Agreement are available on the Bank's official website [www.rba.hr](http://www.rba.hr) and in the Bank's branches.

Below follow the details of the changes made to the above documents.

### **1. Changes to Fees**

Changes to the Fees are as follows:

- The Bank set deposit limits for ATM's featuring the functionality of cash deposit, and in keeping with the mentioned change, the SPECIFICS OF FEE CALCULATION AND COLLECTION were updated. Section **Fees in Card Banking** was amended to read as follows:

#### **Cash Deposits by Debit and Credit Cards at Bank's ATMs**

Total maximum daily cash deposit limit per client is HRK 100,000.00. An ATM cash deposit can be executed only in the kuna, to any kuna payment account held at the Bank, for which the Client has been authorised to manage assets, and which account is not blocked, to a credit card account and to a loan account at the Bank. Such an order cannot be executed to a Protected Account.

- The tariff item F2.3.5.4.6., referring to ATM cash deposits by credit cards, was defined more precisely. The current definition of the tariff item is that it is not applicable, and the new definition reads "free of charge".

### **2. Changes and Amendments to General Terms and Conditions**

Changes to the PI General Terms and Conditions are in several items, as follows.

In Section **II. DEFINITIONS** the meaning of the term RBA tDIREKT was deleted as the service is no longer available.

In Section **VIII. PAYMENT ORDER** the following items were changed:

In point **4. Order Execution**, subpoint **4.1.** was amended to include conditions under which the Bank will execute the order to which the obstacles as prescribed by law, another regulation or Framework Agreement refer.

In Section **VIII. PAYMENT ORDER**, point **4. Order Execution**, subpoint **4.2.** was amended to include the provision that refers to deposits at ATM's featuring the functionality of cash deposit.

- The Bank is authorised to:
  - define previous announcement for cash withdrawal orders above specific amounts and/or in specific currencies
  - define daily limits for cash withdrawal by debit card at ATM's and EFT-POS devices
  - define daily limits for cash deposits at ATM's (for ATM's featuring the functionality of cash deposit).

In Section **VIII. PAYMENT ORDER**, point **4. Order Execution** subpoint **4.9.** was amended and provisions referring to inappropriate and forged banknotes deposited at ATM's featuring the functionality of cash deposit were defined more precisely.

- Cash deposit order at a deposit-enabled ATM can be executed only in the kuna, to any kuna payment account held at the Bank, in which the Client is authorised for assets management, and which is not blocked, to a credit card account and to a loan account at the Bank. Such a payment order cannot be executed in the Protected Account. If after crediting the account it is determined, in the adequate process of verifying banknote authenticity, that the deposited banknotes are not authentic, the Account Holder agrees that the Bank debits any of their accounts for the amount of these banknotes, without their specific consent and/or approval.

In Section **VIII. PAYMENT ORDER**, in point **5. Rejecting Order Execution**, a new subpoint **5.6.** was added which defines rejecting any order that exceeds the daily ATM deposit limit and the cash withdrawal order without previous announcement.

- The Bank will reject execution of an ATM cash withdrawal and/or deposit order which is placed in an amount above the set daily limit, and it shall have the right to reject execution of a cash withdrawal order without previous announcement if it is placed in an amount and/or currency that require a previous announcement in keeping with the Framework Agreement.

In Section **VIII. PAYMENT ORDER**, in point **6. Order Revocation**, a new subpoint **6.2.** was added which defines that a payment order placed by a debit card cannot be revoked after such payment transaction has been authenticated.

In Section **VIII. PAYMENT ORDER** (point **4. Order Execution**, subpoint **4.3.2.**) and Section **XIII. PAYMENT INSTRUMENTS** (point **1. ISSUING OF PAYMENT INSTRUMENTS**, subpoint **1.1.2.**, **1.1.7.** and **1.2.7.** and point **2. PROTECTION OF PAYMENT INSTRUMENTS**, subpoint **2.2.**), provisions were added on issuance of the Debit card without the signature strip and the clarification that the previously issued cards with the signature strip shall be valid until the last day of the month stated on the respective card, that the Holder is obligated to sign their card and that such a card, if unsigned, shall be invalid.

In Section **XI. FEES, INTEREST RATES AND EXCHANGE RATES**, in point **3. Exchange Rate**, subpoint 3.4., referring to calculation of the available balance amount in the FX Account when executing payment transactions by debit card is clarified more precisely.

In Section **XII. IZVJEŠĆIVANJE**, in point **8.** the manner of delivering the notifications or complaints related to unauthenticated, incorrectly initiated, unexecuted and/or irregular or delayed transactions was updated.

In Section **XIII. PAYMENT INSTRUMENTS**, point **1. ISSUING OF PAYMENT INSTRUMENTS**, **1.1. Debit Card**, subpoint **1.1.6.** was added, which further states that the one-time password generated by the authentication tool for internet/mobile banking (mToken, card reader, token) is an undisputable proof of the identity of the Holder who executed the transaction at a webshop that requires such authentication.

In Section **XIII. PAYMENT INSTRUMENTS**, point **2. PROTECTION OF PAYMENT INSTRUMENTS** subpoint **2.2.** was amended by more precise information of the card and its security features and of the on-line banking access tools which are subject to the prohibition of allowing access of such tools to other persons.

In Section **XIII. PAYMENT INSTRUMENTS**, point **3. BLOCKADE OF PAYMENT INSTRUMENTS AND RESTRICTION OF ACCOUNT ACCESS TO PISP AND AISP** subpoint **3.1.** was amended whereby the Bank has the right to block a payment instrument if it suspects possibility of breach of the provisions of the regulations which regulate prevention of money-laundering and terrorism financing if the Holder, at the Bank's request, fails to deliver the requested information and documentation which are, in accordance with the regulations on prevention of money-laundering and terrorism financing in force and effect and/or with the general acts of the Bank passed pursuant to these regulations, required to establish and/or continue a business relationship.

In Section **XVII. TERMINATION OF FRAMEWORK AGREEMENT**, in point **6.** it was defined more precisely that in the event of termination without a notice period, the agreement shall cease as on the day on which the Bank receives the statement of agreement termination.

In Section **XVII. TERMINATION OF FRAMEWORK AGREEMENT**, point **11.** was amended to include the provision on payment of assets to monetary support providers pursuant to the Maintenance Agreement or Agreement for Support Until Death of the Account Holder, in the substance and form acceptable to the Bank, and other documentation which the Bank requests to the effect of determining and proving the right to withdrawal of assets.

If you do not agree to the proposed changes to the Fees and PI General Terms and Conditions, you can terminate the Framework Agreement without any charges with legal effect of notice on any date prior to the changes coming into force.

If you do not notify the Bank of terminating the Framework Agreement by the proposed date of the above changes coming into force, it will be deemed that you have accepted the changes.

### 3. Regular Annual Notification on Deposit Insurance Scheme

In keeping with the Deposit Insurance Act, the Bank delivers the Regular Annual Notification on Deposit Insurance Scheme valid and effective in the Republic of Croatia.

<b>BASIC INFORMATION ON DEPOSIT INSURANCE</b>	
Deposits with Raiffeisenbank Austria d.d. are insured by:	Croatian Deposit Insurance Agency
Insurance limit:	EUR 100,000 per depositor per credit institution in the kuna equivalent at the middle exchange rate of the Croatian National Bank valid as on the day of the insured event.
If you hold several deposits with a credit institution:	All your deposits with the same credit institution are aggregated, and the total amount is limited to EUR 100,000 in the kuna equivalent at the middle exchange rate of the Croatian National Bank valid as on the day of the insured event.
If you hold the account with another person/ other persons:	The EUR 100,000 limit in the kuna equivalent at the middle exchange rate of the Croatian National Bank valid as on the day of the insured event is applicable to every depositor individually.
Reimbursement period in the case of a credit institution liquidation:	10 business days in the period from 1 January 2021 until 31 December 2023, 7 business days from 1 January 2024 onwards.
Reimbursement currency:	HRK All FCY deposits are calculated in the kuna equivalent at the middle exchange rate of the Croatian National Bank valid as on the day of the insured event.
Contact:	Croatian Deposit Insurance Agency Jurišićeva 1/II 10000 Zagreb, Croatia Telephone: +385 (1) 48 13 222 Facsimile: +385 (1) 48 19 107 E-mail: dab@dab.hr
Further information:	<a href="http://www.dab.hr/">http://www.dab.hr/</a>

#### **Further information:**

If a deposit is unavailable because a credit institution cannot fulfil its financial obligations, depositors are reimbursed from the deposit insurance scheme. This reimbursement covers max. EUR 100,000 per credit institution. This means that all deposits with the same credit institution are aggregated in order to determine the coverage level. For example, if a depositor holds EUR 90,000 in their a vista savings account and EUR 20,000 in their current account, they will be reimbursed only EUR 100,000.

In the case of joint accounts, the EUR 100,000 limit is applicable to every depositor individually.

However, deposits in an account to which two or more persons are appointed as members of a business partnership, association or group of similar nature without legal capacity, are aggregated and treated as assets of one depositor for the requirements of calculating the EUR 100,000 limit in the kuna equivalent at the middle exchange rate of the Croatian National Bank valid as on the day of the insured event.

In individual cases, deposits representing temporary high balance are secured in an additional amount of up to EUR 30,000 in the kuna equivalent at the middle exchange rate of the Croatian National Bank, or up to the total amount of EUR 130,000 inclusive in the kuna equivalent at the middle exchange rate of the Croatian National Bank, three

months after booking the amount or three months from the moment when such deposits become legally transferrable, and this refers to the following deposits:

- 1) deposits from sale of real estate in which the respective depositor resided
- 2) deposits from transactions in connection to the events of marriage, divorce, retirement, dismissal, disability, illness or death; or
- 3) deposits based on payments of claims from an insurance policy or of damages for victims of crimes or victims of judicial errors. Further information is available on <http://www.dab.hr/>.

### **Reimbursement**

The Deposit Insurance Scheme is managed by the Croatian Deposit Insurance Agency, Jurišićeva 1/II, 10000 Zagreb, Croatia, Telephone: +385 (1) 48 13 222, e-mail: [dab@dab.hr](mailto:dab@dab.hr), <http://www.dab.hr/>. The Croatian Deposit Insurance Agency will pay out your deposits (up to the total amount of EUR 100,000 in the kuna equivalent at the middle exchange rate of the Croatian National Bank valid as on the day of the insured event) within ten business days at the latest, and of 1 January 2024 within seven business days.

Urgent/temporary payout: if the amount, or the amounts due for payout are not available within ten business days, or seven business days as of 1 January 2024, within five business days from receiving the depositor's request, the Agency is obligated to provide for the payout of the amount of basic living costs from their respective insured deposit amount.

If you do not receive reimbursement within the above deadlines, you should contact the Deposit Insurance Scheme because the reimbursement application period may expire after a set period. Further information is available on <http://www.dab.hr/>.

### **Other relevant information**

All depositors within the retail or corporate segment are, in principle, insured through the Deposit Insurance Scheme. Exemptions with regard to particular deposits are provided on the website of the responsible Deposit Insurance Scheme. At request, your credit institution will notify you of whether particular products are insured or not. If deposits are insured, the credit institution confirms this fact on the account statement as well.

Yours sincerely,

RBA