

FROM US TO YOU – RBA TOKEN OF APPRECIATION

Dear Client,

The reason we are reaching out to you is the new internet banking that you have been encountering for the past few months.

We are aware that, due to the gradual introduction of functionalities and the inability to use certain functions to which you are accustomed, you justifiably feel dissatisfied.

Unfortunately, we cannot fix the first impression, but we are doing our best to improve the existing functionalities and introduce new ones into the new internet banking as soon as possible. The reason being that we truly wish to provide you with a superior user experience through a complete and advanced service.

Your patience and trust so far are a great motivation for us to continue our work. We are sincerely grateful to you for that, and we wish to show it to you through tangible tokens of appreciation by our gifts to you:

payment orders free of charge for entire three months (April, May and June of 2023), when made by the internet and mobile banking, for all clients who do not use any service packages,

March usage free of charge for all users of the FlexiFIT, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumGOLD or PremiumPLATINUM package.

We are deeply grateful for the trust you have been showing us, and we continue our intensified efforts.

Yours sincerely,
RBA

P.S. For a detailed list of the fees we changed for you, please see the specified amounts on the following page.

Fee amount for payment orders:

Tariff item mark and name	Fee amount in EUR	Fee amount in HRK	New fee amount for April, May and June 2023.
F4.5.2.1.1. National credit transfer in EUR into domestic and foreign business entity's transaction account held at the Bank, via On-line banking	0,27 EUR	2,00 HRK	0,00 EUR/HRK
F4.5.2.1.2. National credit transfer in foreign currencies other than EUR into business entity's transaction account held at the Bank, via On-line banking (RBA internet banking)	0,15% of the amount, min. 1,06 EUR, maks. 5,31 EUR	0,15% of the amount, min 8,00 HRK, maks. 40,00 HRK	0,00 EUR/HRK
F4.5.3.1.2.1. National credit transfer in EUR in favour of accounts of private individuals and business entities at other banks, via On-line banking (RBA mobile banking).	0,35% of the amount, min. 0,27 EUR, maks. 2,65 EUR	0,35% of the amount, min. 2,00 HRK, maks. 20,00 HRK	0,00 EUR/HRK
F4.5.3.2.1. National credit transfer in EUR to the credit of accounts at other banks, via On-line banking (RBA internet banking) in favour of accounts of private individuals and business entities	0,35% of the amount, min. 0,27 EUR, maks. 2,65 EUR	0,35% of the amount, min 2,00 HRK, maks. 20,00 HRK	0,00 EUR/HRK
F4.5.3.2.2. National credit transfer in foreign currencies other than EUR to the credit of accounts at other banks, via On-line banking (RBA internet banking)	0,25% of the amount, min. 9,95 EUR, maks. 39,82 EUR	0,25% of the amount, min 75,00 HRK, maks. 300,00 HRK	0,00 EUR/HRK
F4.5.4.1.1. International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), via On-line banking (RBA internet banking)	0,35% of the amount, min. 0,27 EUR, maks. 2,65 EUR	0,35% of the amount, min 2,00 HRK, maks. 20,00 HRK	0,00 EUR/HRK
F4.5.4.1.2. International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA), via On-line banking (RBA internet banking)	0,25% of the amount, min. 9,95 EUR, maks. 39,82 EUR	0,25% of the amount, min 75,00 HRK, maks. 300,00 HRK	0,00 EUR/HRK
F4.5.4.2.1. International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via On-line banking (RBA internet banking)	0,35% of the amount, min. 19,91 EUR, maks. 66,36 EUR	0,35% of the amount, min 150,00 HRK, maks. 500,00 HRK	0,00 EUR/HRK
F4.5.4.2.2. International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR), via On-line banking (RBA internet banking)	0,35% of the amount, min. 19,91 EUR, maks. 66,36 EUR	0,35% of the amount, min 150,00 HRK, maks. 500,00 HRK	0,00 EUR/HRK
F4.9.2. Urgent payment credit transfer in EUR national and abroad via On-line banking (RBA internet banking and mobile banking)	6,64 EUR one-off	50,00 HRK one-off	0,00 EUR/HRK

Fee amount for packages:

Tariff item mark and name	Fee amount in EUR	Fee amount in HRK	New fee amount for March 2023.
D2.3.11.1. Use of FlexiFIT DZO package	7,96 EUR per month	60,00 HRK per month	0,00 EUR/HRK per month
D2.3.11.2. Use of FlexiFIT ASISTENCIJA package	7,96 EUR per month	60,00 HRK per month	0,00 EUR/HRK per month
D2.3.12. Use of FlexiSPECIJAL package	7,96 EUR per month	60,00 HRK per month	0,00 EUR/HRK per month
D2.3.13. Use of FlexiSPECIJAL PLUS package	14,60 EUR per month	110,00 HRK per month	0,00 EUR/HRK per month
D2.5.2. Use of PremiumGOLD package – basic fee • fee with Discount 1 is 10.49 EUR/79.00 HRK per month • fee with Discount 2 is 7.83 EUR/59.00 HRK per month	14,47 EUR per month	109,00 HRK per month	0,00 EUR/HRK per month
D2.5.3. Use of PremiumPLATINUM package – basic fee • fee with Discount 1 is 15.79 EUR/119.00 HRK per month • fee with Discount 2 is 14.47 EUR/109.00 HRK per month	21,10 EUR per month	159,00 HRK per month	0,00 EUR/HRK per month
D2.3.4. Use of FlexiPREMIUM PLUS package	14,60 EUR per month	110,00 HRK per month	0,00 EUR/HRK per month