

## **Notification on Changes to General Terms and Conditions and Fees, applicable as of 01/01/2023**

Due to the introduction of the euro as the official currency as of 01/01/2023, we are notifying our Clients, who are Users of personal Mastercard and/or Visa credit cards with RBA, of the pending changes to the Framework Agreement, which include changes to the following documents applicable from 01/01/2023:

1. PI Business Fees (hereinafter: PI Fees)
2. General Terms and Conditions for Issuance and Use of the Personal Mastercard Credit Card and/or Visa Credit Card and General Terms and Conditions for Issuance and Use of the Visa Iris Fashion Credit Card (hereinafter: General Terms and Conditions) and changes to
  - General Terms and Conditions for Use of the RaiPay Mobile Payment Application

Your limits and the manner of disposals by credit cards remain unchanged, all kuna amounts are converted to the euro at the fixed conversion rate, and the relevant terms throughout documentation are adjusted with the regulations in force.

The PI Fees and the General Terms and Conditions implemented as of 01/01/2023 as well as Notification on Changes to the Framework Agreement are available on our official web site [www.rba.hr](http://www.rba.hr) or in the Bank's branches. If you do not agree to the presented changes, you can terminate the Framework Agreement at no charge with notice having effect on any date, but prior to the implementation of these changes. If you do not notify us of Framework Agreement termination by the above implementation date of the changes to the Framework Agreement, it shall be deemed that you accept the changes.

If you, as the RaiPay application user, do not accept the presented changes to the General Terms and Conditions, you are required to cease using the application and to uninstall it from your mobile phone, from which moment the Bank shall deem the Agreement on Use of the RaiPay Mobile Payment Application terminated. If, after the changes to the General Terms and Conditions are implemented, you state that you do not accept such changes but continue to use the application, it shall be deemed that the changes to the General Terms and Conditions are accepted.

Below follows detailed information on changes to the PI Fees and the General Terms and Conditions.

### **1. CHANGES TO THE GENERAL TERMS AND CONDITIONS for PERSONAL CREDIT CARDS**

- In the text of the General Terms and Conditions changes are made to all provisions that mention the kuna by replacing it with the currency euro or by deleting it in the sections or points, as follows:
  - Section 4. SPENDING LIMIT
  - Section 5. USING THE CREDIT CARD AND THE GRANTED SPENDING LIMIT
  - Section 6. CONSENT FOR PAYMENT TRANSACTION EXECUTION
  - Section 7. PURCHASE IN INSTALLMENTS
  - Section 8. THE ZLATNA RBICA LOYALTY PROGRAM
  - Section 11. COLLECTION AND EXCHANGE RATE
  - Section 13. CREDIT CARD PROTECTION – LOST AND STOLEN CREDIT CARD
- Considering that names of accounts are changed as follows: FCY Account to Multi-currency Current Account, Kuna Giro Account to Giro Account, FCY Giro Account to Multi-currency Giro Account, Kuna and FCY Savings Deposit will become Savings Deposit, and Kuna a vista Savings Account will become a vista Savings Account, the changes to names of accounts are made in the following sections or points:
  - Section 4. SPENDING LIMIT
  - Section 5. USING THE CREDIT CARD AND THE GRANTED SPENDING LIMIT
  - Section 8. THE ZLATNA RBICA LOYALTY PROGRAM
- The definition for Automatic Teller Machine is removed.  
This is prescribed in Section DEFINITIONS OF TERMS
- The minimal amount for revolving loan repayment is defined (unless otherwise agreed by the User) and it shall be EUR 20 instead of HRK 150.  
This is prescribed in Section 4. SPENDING LIMIT

- To the effect of better understanding, the Bank's procedures for interest calculation in the case of returns and cancellations of transactions are stated precisely.  
This is prescribed in Section 4. SPENDING LIMIT
- In Section 4. SPENDING LIMIT, the term "*kuna or foreign currency*" is deleted.
- To the effect of better understanding, it is stated precisely at the Bank's ATMs down-payments in the currency euro can be executed only to credit Current and Giro Accounts, credit accounts and credit card accounts. Such an order cannot be executed to a protected account and to multi-currency accounts. Such an order cannot be executed to a protected account and to multi-currency accounts.  
This is prescribed in Section 5. USING THE CREDIT CARD AND THE GRANTED SPENDING LIMIT
- The maximal amount of a contactless payment transaction is corrected for the cases where its execution is authenticated by using the card itself. The current maximal amount is HRK 250.00 in the Republic of Croatia, and it is corrected to the maximal amount of up to EUR 40.00.  
This is prescribed in Section 6. CONSENT FOR PAYMENT TRANSACTION EXECUTION
- The minimal amount for transactions that can be subject to instalment purchase is defined and amounts to EUR 40.00 instead of HRK 300.00.  
This is prescribed in Section 7. PURCHASE IN INSTALLMENTS
- The ratio of spent euro and collected points in the Zlatna RBICA loyalty program is defined and amounts to 1 euro=6.00 points for payments with personal RBA credit cards (instead of 1 kuna=0.8 point as until now), or 1 euro=1.5 points for payments with personal RBA debit cards (instead of 1 kuna= 0.2 point as until now)  
This is prescribed in Section 8. THE ZLATNA RBICA LOYALTY PROGRAM
- To the effect of better understanding, the text of conversion methodology for a transaction executed in a currency other than the euro. This is prescribed in Section 8. THE ZLATNA RBICA LOYALTY PROGRAM
- The minimal amount of collected points required to exchange points to a euro amount in the RBA card is defined and amounts to 11,000 points.  
This is prescribed in Section 8. THE ZLATNA RBICA LOYALTY PROGRAM
- The minimal amount required in the card account to execute a Rbica transaction is defined and amounts to EUR 0.10.  
This is prescribed in Section 8. THE ZLATNA RBICA LOYALTY PROGRAM
- In Section 11. COLLECTION AND EXCHANGE RATE, the names of card companies who process transactions from Mastercard Europe spri and/or Visa Europe into MasterCard/Visa is adjusted.
- The amount of HRK 375.00 is changed to EUR 50.00 in which case the Holder is liable for any unauthenticated transactions made with lost or stolen or misused credit card prior to reporting such loss or theft or misuse to the Bank.  
This is prescribed in Section 13. CREDIT CARD PROTECTION – LOST AND STOLEN CREDIT CARD
- In Section 14. CREDIT CARD CANCELLATION, the term "*kuna or foreign currency*" is deleted.

## **2. CHANGES TO THE GENERAL TERMS AND CONDITIONS FOR USE OF THE RAIPAY MOBILE PAYMENT APPLICATION**

### **Changes due to the introduction of the euro as the official currency:**

- In the text of the General Terms and Conditions changes are made to all provisions that mention the kuna by replacing it with the currency euro or by deleting it in the sections or points, as follows:
- The maximal amount of a contactless payment transaction is corrected for the cases where its execution is authenticated by using the mobile application itself without additional authentication by the User/Client. The current maximal amount is HRK 250.00 in the Republic of Croatia, and it is corrected to the maximal amount of up to EUR 15.00.

This is prescribed in Section 2. USE OF RAIPAY MOBILE PAYMENT APPLICATION AND APPROVAL OF TRANSACTION EXECUTION

**Other changes:**

- Definition of *RaiPay mobile payment application* is expanded to include an added provision concerning cash withdrawal.  
This is prescribed in Section DEFINITIONS OF TERMS
- Definition of *Personalized security features* is expanded to include an additional feature, the PIN of the RBA Mastercard and/or Visa Card in physical format.  
This is prescribed in Section DEFINITIONS OF TERMS
- Section 2. USE OF RAIPAY MOBILE PAYMENT APPLICATION AND APPROVAL OF TRANSACTION EXECUTION is amended with a clarification of the method for giving approval for execution of a payment transaction initiated by the RaiPay mobile app at an ATM.
- To the effect of better understanding, treatment of card security features is detailed more precisely, stipulating that writing down security features on paper and storing them on another medium or the mobile phone is prohibited with respect to every individual security feature.  
This is prescribed in Section 3. PAYMENT INSTRUMENT SECURITY

### 3. CHANGES TO FEES

Due to the changes arising from introduction of the euro as the official currency, the changes related to Personal Credit Cards are the following:

- In the part referring to the deposit ATM, the changes are as follows:
  - total maximum EUR cash deposit limit per one client in one day at ATM is changed. The current maximum ATM cash deposit limit is EUR 13,272.28 / HRK 100,000.00, and it is changed to EUR 9,900.00 / HRK 74,591.55
  - it is stated precisely that at the Bank's deposit ATMs down-payments in the currency euro can be executed only to credit Current and Giro Accounts, credit accounts and credit card accounts. Such an order cannot be executed to a protected account and to multi-currency accounts.

The changes are stated in Section SPECIFICS OF CALCULATION AND COLLECTION OF FEES.

- In the tariff item F2.3.5.2.6., referring to the costs of an unjustified disputed transaction, in the field for fee amount, "*in the kuna equivalent*" is deleted.
- In the tariff item F2.3.2., the maximum daily cash withdrawal limit at ATMs is changed from EUR 1,327.23 / HRK 10,000.00 to EUR 1,330.00 / HRK 10,020.89.
- Tariff items F2.3.5.5., F2.3.5.5.1., F2.3.5.5.2., related to the RBA mCard, are terminated because the respective product is no longer offered.

Best regards,

RBA