

Notification on Changes to the Framework Agreement applicable as of 20.6.2023. and 30.6.2023. and the Regular Annual Notification on Deposit Insurance Scheme

Dear Client,

First of all, we would like to thank you for choosing our bank as your financial partner, and we believe that we justify the trust you have placed in us and that we meet your expectations.

This time we are contacting you, although reluctantly, with the announcement of an increase in the prices of our services, which will take place from June 2023. We last changed prices in January 2022. However, due to the increase in business prices, we are forced to raise the prices of our services.

We are announcing changes to the following documents, as is our obligation under Article 26 of the Payment Systems Act (OG No. 66/18, 114/22):

- General Terms and Conditions for RBA Packages applicable as of 20.6.2023.
- PI General Terms and Conditions applicable as of 30.6.2023.
- PI Business Fees (hereinafter: PI Fees) applicable as of 20.6.2023
- Cut-off times for execution of payment transactions for private individuals applicable as of 20.6.2023.

All documents are available to you on our website www.rba.hr/dokumentacija and in our branches.

If you do not agree to the presented changes, you can terminate the Framework Agreement at no charge at any date, but prior to the changes coming into force. If you do not notify us of Framework Agreement termination by the proposed implementation date of the changes, it shall be deemed that you accept the changes.

We also provide you with annual information on the deposit insurance scheme.

In the case of any questions, feel free to contact us through our contacts.

Below follow details of all changes.

1. Changes to General Terms and Conditions for RBA Packages

Changes to RBA packages, which amend the General Terms and Conditions for RBA Packages, are as follows:

- Package names changed:
 - FlexiFIT into RBA Full&Cool package
 - FlexiKlik&Go into RBA Start&GO package
 - FlexiSENIOR package into RBA Senior package
- An additional service is introduced for all packages, which service refers to international euro credit transfers from the Current Account within the SEPA via online banking (RBA Internet Banking), depending on the package type, being executed free of charge or at more favourable fees.
- RBA Start&Go package (until 20.6.2023. called FlexiKlik&Go) is amended with additional services to now include as follows: Current Account management, first issuance of Current Account debit cards of the Client and of the authorised person/s, Multi-Currency Current Account management, first issuance of Multi-Currency Current Account debit cards of the Client and of the authorised person/s, use of an Account by the Authorised Person (for Current Account, Multi-Currency Account), bonus of up to 100% for the granted basic amount of the tacit overdraft in the Current Account, *On-line* banking (RBA Internet Banking and RBA Mobile Banking).
Service at special favourable fee: 50% lower fee for national credit transfer in euro from current account in favour of business entity's transaction account at the Bank and accounts held in other banks through *On-line* banking (RBA Internet Banking and RBA Mobile Banking), 50% lower fee for international credit transfers in the euro from the current account within the SEPA through online banking (RBA Internet Banking).

- as regards the Premium packages, the method for calculating discounts for use of the Premium packages is changed. The new discount calculation method is simplified by defining that the right to a discount can be gained only on the basis of the number of product groups that a user uses. Also, the existing two discount levels are terminated so only one discount level can be gained.
The client who has arranged a Premium Package and who, on the last day of the accounting period uses 4 or more product groups, gains the right to a discounted monthly fee for the usage of a Premium Package.
- The eBroker service is no longer available in the packages: FlexiSTART, FlexiSTUDENT, RBA Full&Cool (until 20/06/2023 called FlexiFIT), FlexiSPECIJAL, FlexiSPECIJAL PLUS, RBA Senior (until 20.6.2023. called FlexiSENIOR), FlexiPREMIUM PLUS, FlexiPREMIUM, FlexiLINK, FlexiIDEAL, FlexiGOLD.
The service will be available only in the Premium packages: PremiumSILVER, PremiumGOLD and PremiumPLATINUM.
- As the FlexiSTUDENT package will no longer be available, the package will be prolonged for all current users until their respective 27 years of age.
- As of 20.6.2023, the following packages will no longer be available: FlexiSTART, FlexiSPECIJAL, FlexiSPECIJAL PLUS and FlexiSTUDENT.

2. Changes to PI General Terms and Conditions

Based on the provisions of the **Memorandum** of Understanding regarding current account overdrafts, which governs the transition from tacitly accepted overdrafts to granted overdrafts, from 30 June 2023, the Bank will have only granted overdrafts in their offer, and clients who use the tacitly accepted overdraft will be able to switch to the granted overdraft in the entire amount of the previously approved tacitly accepted overdraft.

A detailed offer for the transition will be delivered to clients in keeping with the provisions of the Memorandum until 30.6.2023. at the latest, as agreed.

In order to align the processes and operations related to the tacitly accepted overdraft and granted overdraft with the mentioned Memorandum, we amended and supplemented the following sections of the General Terms and Conditions:

- We changed the section title **IV. "TACIT OVERDRAFT IN CURRENT ACCOUNT"** into **"OVERDRAFT IN CURRENT ACCOUNT"**.
- In Section **IV. "OVERDRAFT IN CURRENT ACCOUNT"**, we distributed the existing and new provisions that refer to tacitly accepted overdraft and the new provisions that refer to granted overdraft into 3 new points:
 - 1. OVERDRAFT, where in points 1.1. to 1.5., we described the basic conditions of the new Overdraft product
 - 2. TACITLY ACCEPTED OVERDRAFT, where in points:
 - 2.1. to 2.3., we stated the changed existing provisions that refer to tacitly accepted overdraft
 - 2.4., we stated a new provision according to which the Bank will not reduce the amount of tacitly accepted overdraft until 30/06/2024, except in the case of reduction in regular monthly inflow to the current account in the amount of at least one average inflow paid to current account in the previous three months compared to the inflow on the basis of which the prior amount of tacitly accepted overdraft was determined, nor will it terminate it, except in the case of there being no regular monthly inflow to the current account of the Account Holder in the previous observed period, and in in the case of fraudulent behaviour of the Account Holder.
 - 2.5., we stated a new provision according to which the Bank can reduce or terminate the amount of tacitly accepted overdraft also at the Account Holder's request.
 - 3. JOINT PROVISIONS FOR GRANTED AND TACITLY ACCEPTED OVERDRAFT, where in points:
 - 3.1. to 3.15. and 3.17. to 3.20., we stated the existing provisions that are now applicable both to tacitly accepted overdraft and to the new Overdraft product.
 - 3.2., we amended the wording referring to cease of the right to use the unused overdraft amount, and the obligation to repay the total used amount as on the day of utilisation term expiry of the currently valid overdraft in the case when the Account Holder rejects utilisation of the overdraft made available to them by the Bank in writing.

- 3.15. we amended the wording stating the situations in which the Bank has the right to deny further use of overdraft to the Account Holder and/or reduce the overdraft amount and/or cancel it or revoke it.
 - 3.16. we stated a new provision according to which the Bank will notify the Account Holder of the refusal of the right of further overdraft use, amount reduction, or termination or revoking of the overdraft in writing at least 30 days prior to the refusal of the right, reduction, or termination or revoking of the overdraft. In the case of reduction or termination due to overrun or due to receipt of a payment order, the overdraft reduction or termination shall have effect as on the day of the Bank's notification to the Account Holder.
- In Section **XVIII. "FINAL PROVISIONS"**, we stated that as of the date of these General Terms and Conditions coming into force, the Bank offers only contracted (granted) overdrafts.

3. Changes to PI Fees

Changes to the PI Fees are as follows:

- Account management fees are changed as follows:
- **D2.1.1. Managing a Current Account with movement** – the current fee is 1,19 EUR/9,00 HRK per month, and the new fee amounts at 2,00 EUR/15,07 HRK per month
 - **D2.1.2. Managing Current Account without movement** – the current fee is 1,19 EUR/9,00 HRK per month, and the new fee amounts at 2,00 EUR/15,07 HRK per month
 - **D2.1.3. Managing pension payment Current Account** – the current fee is 0,66 EUR/5,00 HRK per month, and the new fee amounts at 1,50 EUR/11,30 HRK per month
 - **D2.2.1. Giro Account and a vista Savings Account management** – the current fee is 0,93 EUR/7,00 HRK per month, and the new fee amounts at 2,00 EUR/15,07 HRK per month
 - **D2.2.2.1. Multi-Currency Current Account management** – the current fee is 0,93 EUR/7,00 HRK per month, and the new fee amounts at 2,00 EUR/15,07 HRK per month
 - **D2.2.3.1. Multi-Currency Giro Account management** – the current fee is 0,93 EUR/7,00 HRK per month, and the new fee amounts at 2,00 EUR/15,07 HRK per month
- Change in the package names caused the change in the name and the number of the respective tariff item and fees for the following service packages:
- tariff item **D2.3.6. Use of FlexiSENIOR package** is changed to tariff item **D2.3.6.1. Use of RBA Senior package** – the current fee is 1,99 EUR/15,00 HRK, and the new fee amounts at 4,00 EUR/30,14 HRK per month
 - tariff items **D2.3.11.1. and D2.3.11.2. Use of FlexiFIT package** are changed to tariff items **D2.3.11.1.1. Use of RBA Full&Cool DZO package** and **D2.3.11.2.1. Use of RBA Full&Cool ASISTENCIJA package** – the current fee is 7,96 EUR/65,00 HRK, and the new fee amounts at 10,00 EUR/75,35 HRK per month
 - tariff item **D2.3.15. Use of FlexiKlik&Go package** is changed to tariff item **D2.3.15.1. Use of RBA Start&Go package** – the current fee is 1,99 EUR/15,00 HRK, and the new fee amounts at 7,00 EUR/52,74 HRK per month
 - **D2.5.1. Use of PremiumSILVER package** - the current basic fee is 10,49 EUR/79,00 HRK per month, and the new basic fee amounts at 14,00 EUR/105,48 HRK per month.
The current fees with discount amount at: Discounted fee 1 amounts at 7,83 EUR/59,00 HRK and Discounted fee 2 amounts at 3,85 EUR/29,00 HRK. New Discounted fee amounts at 11,00 EUR/82,88 HRK per month, and Discounted fee 2 is terminated
 - **D2.5.2. Use of PremiumGOLD package** - the current basic fee is 14,47 EUR/109,00 HRK per month, and the new basic fee amounts at 18,00 EUR/135,62 HRK per month.
The current fees with discount amount at: Discounted fee 1 amounts at 10,49 EUR/79,00HRK and Discounted fee 2 amounts at 7,83 EUR/59,00 HRK. New Discounted fee amounts at 14,00 EUR/105,48 HRK per month, and Discounted fee 2 is terminated
 - **D2.5.3. Use of PremiumPLATINUM package** - the current basic fee is 21,10 EUR/159,00 HRK per month, and the new basic fee amounts at 23,00 EUR/173,29 HRK per month.
The current fees with discount amount at: Discounted fee 1 amounts at 15,79 EUR/119,00HRK and Discounted fee 2 amounts at 14,47 EUR/109,00 HRK. New Discounted fee amounts at 18,00 EUR/135,62 HRK per month, and Discounted fee 2 is terminated

- Fee amount is changed for the use of the following packages that are no longer offered:
 - **D2.3.1. Use of FlexiSTART package** – the current fee is 4,65 EUR/35,00 HRK, and the new fee amounts at 7,00 EUR/52,74 HRK per month
 - **D2.3.12. Use of FlexiSPECIJAL package** – the current fee is 7,96 EUR/60,00 HRK, and the new fee amounts at 10,00 EUR/75,35 HRK per month
 - **D2.3.13. Use of FlexiSPECIJAL PLUS package** – the current fee is 14,60 EUR/110,00 HRK, and the new fee 18,00 EUR/135,62 HRK per month

- We change the ATM cash withdrawal fees for debit cards:
 - **F2.1.7.2. Cash withdrawal with Current Account debit card at other banks' ATMs within the country** – the current fee is 1,50% min. 3,32 EUR/1,50% min. 25,00 HRK, and the new fee 1,50 % min. 4,00 EUR/1,50% min. 30,14 HRK
 - **F2.1.7.3. Cash withdrawal with Current Account debit card at ATMs abroad** – the current fee is 1,50% min. 3,32 EUR/1,50% min. 25,00 HRK, and the new fee 1,50% min. 4,00 EUR/1,50% min. 30,14 HRK
 - **F2.2.7.2.1.1. Cash withdrawals with Multi-currency Current Account debit card at other banks' ATMs within the country - EUR card in EUR** – the current fee is 1,50% min. 3,30 EUR, and the new fee 1,50% min. 4,00 EUR
 - **F2.2.7.2.2.1. Cash withdrawals with Multi-currency Current Account debit card at other banks' ATMs within the country - USD card in USD** – the current fee is 1,50% min. 3,80 USD , and the new fee 1,50% min. 4,30 USD
 - **F2.2.7.3.1.1. Cash withdrawals with Multi-currency Current Account debit card at ATMs abroad - EUR card in EUR** – the current fee is 1,50% min. 3,30 EUR, and the new fee 1,50% min. 4,00 EUR
 - **F2.2.7.3.2.1. Cash withdrawals with Multi-currency Current Account debit card at ATMs abroad - USD card in USD** – the current fee is 1,50% min. 3,80 USD, and the new fee 1,50% min. 4,30 USD
 - **F2.6.7.2. Cash withdrawal with Giro Account debit card at other banks' ATMs within the country** – the current fee is 1,50% min. 3,32 EUR/1,50% min. 25,00 HRK, and the new fee 1,50% min. 4,00 EUR/1,50% min. 30,14 HRK
 - **F2.6.7.3. Cash withdrawal with Giro Account debit card at ATMs abroad** – the current fee is 1,50% min. 3,32 EUR/1,50% min. 25,00 HRK, and the new fee 1,50% min. 4,00 EUR/1,50% min. 30,14 HRK

- Due to changes to calculation of discount to Premium packages in Section SPECIFICS OF FEE CALCULATION AND CHARGES, Section **Monthly fee for Premium package management** is removed.

4. Changes to Cut-off times for execution of payment transactions for private individuals

Changes to Cut-off times for execution of payment transactions for private individuals refer to the following:

- For the execution of SEPA direct debit orders that are executed according to the Rules of the Basic SDD scheme, the time until which it is necessary to secure funds in the account has been added, and that is no later than 7:00 a.m. on the defined execution date for cross-border payments. For national payments, the time does not change.
- Good Friday is also defined as non-working day for national and cross-border payments.

5. 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.

BASIC INFORMATION ABOUT THE PROTECTION OF DEPOSIT	
Deposits in Raiffeisenbank Austria d.d. are protected by:	Croatian Deposit Insurance Agency
Limit of protection:	EUR 100,000 per depositor per credit institution.

If you have more deposits at the same credit institution:	All your deposits at the same credit institution are aggregated and the total amount is subject to the limit of EUR 100,000.
If you have a joint account with other person(s):	The limit of EUR 100.000 applies to each depositor separately.
Reimbursement period in case of credit institution's failure/bankruptcy:	Ten working days in the period from January 1, 2021 until December 31, 2023. Seven working days after January 1, 2024
Currency of reimbursement:	Deposits in foreign currency are calculated in the official currency of the Republic of Croatia at the middle exchange rate of the Croatian National Bank prevailing on the date of the insured event.
Contact:	Croatian Deposit Insurance Agency (Hrvatska agencija za osiguranje depozita) Jurišićeva 1/II, Phone: +385 (1) 48 13 222 Fax: +385 (1) 48 19 107 E-mail: haod@haod.hr
More information:	http://www.haod.hr/

Additional information:

If a deposit is unavailable because a credit institution is unable to perform its financial obligations, depositors are repaid by the Deposit Guarantee Scheme. This repayment covers up to EUR 100,000 per credit institution. This means that all deposits kept at the same credit institution are aggregated in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 90,000 and a current account with EUR 20,000, he or she will only be repaid EUR 100,000.

In case of joint accounts, the EUR 100,000 limit applies to each depositor.

However, deposits kept in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, may be aggregated and treated as if made by a single depositor for the purpose of calculating the EUR 100,000 limit. In certain cases deposits which are part of a temporary high balance are protected for an additional EUR 30,000 or up to a total of EUR 130,000, for three months after the amount has been credited or three months from the moment when such deposits become legally transferable. This applies to the following deposits:

- 1) deposits resulting from the sale of a real property in which the depositor had registered permanent or temporary residence.
- 2) deposits resulting from transactions in connection with life events such as marriage, divorce, retirement, dismissal, redundancy, invalidity, sickness or death, or
- 3) deposits that are based on the payment of insurance benefits or compensation for victims of criminal acts or wrongful conviction. More information can be obtained under <http://www.haod.hr/>.

Reimbursement

The deposit guarantee scheme is managed by the Croatian Deposit Insurance Agency (Hrvatska agencija za osiguranje depozita), Jurišićeva 1/II, 10000 Zagreb, Hrvatska, Phone: +385 (1) 48 13 222, e-mail: haod@haod.hr, <http://www.haod.hr/>. The Croatian Deposit Insurance Agency will pay out your deposits (up to EUR 100,000 no later than within ten working days, and from January 1, 2024, within seven working days.

Emergency/interim payout: if repayable amount(s) are not available within ten working days or, from 1 January 2024, within seven working days, the Agency shall ensure that depositors have access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a depositor's request. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.haod.hr/>.

Other important information

In general, all retail depositors and businesses are covered by the deposit guarantee scheme. Exceptions for certain deposits are stated on the website of the responsible deposit guarantee scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.

Yours sincerely,

RBA