

TRANSACTION FEES FOR PRIVATE INDIVIDUALS

(Applicable as of 01.10.2024.)

1. PAYMENT ACCOUNT OPENING

(Current Account, Multi-currency Current Account, Multi-currency Giro Account, Savings Book, a vista Savings Account)

| Tariff item mark | Tariff item | Amount |
|------------------|--|----------------|
| D1.2. | Opening a vista Savings Account Since 26.4.2021 contracting of a vista Savings Account is not possible. | 2.65 EUR |
| D1.3. | Opening of other accounts | free of charge |
| D1.4. | Contracting Letter of authorization for payment accounts | free of charge |

2. ACCOUNT MANAGEMENT

| Tariff item mark | Tariff item | Amount |
|------------------|--|--------------------|
| D2.1. | Current Account management | |
| D2.1.1. | Managing a Current Account with movement <i>The fee is not charged for the Current Account:</i> <ul style="list-style-type: none"> • in a minor's name • blocked due to card loss/theft • for which the RBA package and the Main Account and Special Main Account packages were agreed • blocked due to foreclosure • in which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date of 10.00 EUR or more, which balance would be reduced to less than 10.00 EUR upon charging the fee • in which the client used overdraft/credit frame | 2.00 EUR per month |
| D2.1.2. | Managing Current Account without movement <i>The fee is not charged for the Current Account:</i> <ul style="list-style-type: none"> • in a minor's name • blocked due to card loss/theft • for which the RBA package and the Main Account and Special Main Account packages were agreed • blocked due to foreclosure • in which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date of 10.00 EUR or more, which balance would be reduced to less than 10.00 EUR upon charging the fee • in which the client used overdraft/credit frame | 2.00 EUR per month |
| D2.1.3. | Managing pension payment Current Account <i>The fee is not charged for the Current Account:</i> <ul style="list-style-type: none"> • in a minor's name • blocked due to card loss/theft • for which the RBA package and the Main Account and Special Main Account packages were agreed • blocked due to foreclosure • in which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date of | 1.50 EUR per month |

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| | <i>10.00 EUR or more, which balance would be reduced to less than 10.00 EUR upon charging the fee</i> <ul style="list-style-type: none"> • <i>in which the client used overdraft/credit frame</i> | |
| D2.1.5. | Managing special purpose account | free of charge |
| D2.2. | Management of other accounts | |
| D2.2.1. | Managing Giro Account and a vista Savings Account <i>The fee is not charged for the a vista Savings Account.</i> <i>The fee is not charged for the Giro Account:</i> <ul style="list-style-type: none"> • <i>in a minor's name</i> • <i>blocked due to card loss/theft</i> • <i>to users of RBA Full&Cool, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTUDENT, FlexiSTART, FlexiPREMIUM PLUS, FlexiSPECIAL and FlexiSPECIAL PLUS package</i> • <i>blocked due to foreclosure</i> • <i>in which no actual movements have been recorded for at least last 6 months, with the balance on the fee calculation date of 10.00 EUR or more, which balance would be reduced to less than 10.00 EUR upon charging the fee</i> | 2.00 EUR per month |
| D2.2.2.1. | Multi-currency Current Account Management <i>The fee is not charged for the Multi-currency Current Account:</i> <ul style="list-style-type: none"> • <i>in a minor's name</i> • <i>blocked due to card loss/theft</i> • <i>to users of RBA Full&Cool, RBA Start&Go PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiPREMIUM PLUS, FlexiSPECIAL and FlexiSPECIAL PLUS package</i> • <i>blocked due to foreclosure</i> • <i>in which no actual movements were recorded for the past 6 months at least, with balance as on the fee calculation date in the equivalent of 10.00 EUR or more, which balance would amount to less than the equivalent of 10.00 EUR by collecting the fee.</i> | 2.00 EUR per month |
| D2.2.3.1. | Multi-currency Giro Account Management <i>The fee is not charged for the Multi-currency Giro Account:</i> <ul style="list-style-type: none"> • <i>in a minor's name</i> • <i>blocked due to card loss/theft</i> • <i>to users of RBA Full&Cool, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiPREMIUM PLUS, FlexiSPECIAL and FlexiSPECIAL PLUS package</i> • <i>blocked due to foreclosure</i> • <i>in which no actual movements were recorded for the past 6 months at least, with balance as on the fee calculation date in the equivalent of 10.00 EUR or more, which balance would amount to less than the equivalent of 10.00 EUR by collecting the fee.</i> | 2.00 EUR per month |
| D2.2.4. | Savings Book Management | free of charge |

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| D2.2.5. | <p>Authorized user on the account</p> <p><i>The fee is not charged for proxies in:</i></p> <ul style="list-style-type: none"> • <i>a vista Savings Account</i> • <i>Savings Book</i> • <i>Giro Account in which no actual movements were recorded for the past 6 months at least, with balance as on the fee calculation date of 10.00 EUR or more, which balance would amount to less than 10.00 EUR by collecting the fee</i> • <i>Multi-currency Current Account and Multi-currency Giro Account in which no actual movements were recorded for the past 6 months at least, with balance as on the fee calculation date in the equivalent of 10.00 EUR or more, which balance would amount to less than the equivalent of 10.00 EUR by collecting the fee.</i> <p><i>The fee is not charged for account use by authorized user for the accounts included in the RBA Full&Cool, RBA Start&Go, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiPREMIUM PLUS, FlexiSPECIJAL, FlexiSPECIJAL PLUS and FlexiSTUDENT packages</i></p> | 0.40 EUR per month |
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3. USE OF RBA PACKAGE (package of services)

| Tariff item mark | Tariff item | Amount |
|------------------|--|---------------------|
| D2.3. | Use of RBA package | |
| D2.3.1. | Use of FlexiSTART package | 7.00 EUR per month |
| D2.3.2. | Use of FlexiIDEAL package | 7.96 EUR per month |
| D2.3.3. | Use of FlexiPREMIUM package | 11.95 EUR per month |
| D2.3.4. | Use of FlexiPREMIUM PLUS package | 14.60 EUR per month |
| D2.3.5. | Use of FlexiGOLD package | 11.95 EUR per month |
| D2.3.6.1. | Use of RBA Senior package ⁴ | 4.00 EUR per month |
| D2.3.8. | Use of FlexiSTUDENT package | free of charge |
| D2.3.10. | Use of FlexiLINK package | 10.62 EUR per month |
| D2.3.11. | Use of RBA Full&Cool package^{1,4} | |
| D2.3.11.1.1. | Use of RBA Full&Cool DZO package^{1,4} | 10.00 EUR per month |
| D2.3.11.2.1. | Use of RBA Full&Cool ASISTENCIJA package^{1,4} | 10.00 EUR per month |
| D2.3.12. | Use of FlexiSPECIJAL package | 10.00 EUR per month |
| D2.3.13. | Use of FlexiSPECIJAL PLUS package | 18.00 EUR per month |
| D2.3.15.1. | Use of RBA Start&Go package^{2,4} | 7.00 EUR per month |
| D2.3.16. | Use of RBA Young&Free package | free of charge |
| D2.4. | Use of other account packages | |
| D2.4.1. | Use of the Main Account package | 1.19 EUR per month |
| D2.4.2. | Use of the Special Main Account package | free of charge |
| D2.5. | Use of Premium package (service package)^{3,4} | |
| D2.5.1. | <p>Use of PremiumSILVER package – basic fee^{3,4}</p> <ul style="list-style-type: none"> • <i>fee with discount is 11.00 EUR per month</i> <p>Conditions for qualification for the fee with discount are set out in the General Terms and Conditions for RBA packages</p> | 14.00 EUR per month |
| D2.5.2. | <p>Use of PremiumGOLD package – basic fee^{3,4}</p> <ul style="list-style-type: none"> • <i>fee with discount is 14.00 EUR per month</i> <p>Conditions for qualification for the fee with discount are set out in the General Terms and Conditions for RBA packages</p> | 18.00 EUR per month |

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| D2.5.3. | Use of PremiumPLATINUM package – basic fee ^{3,4} • <i>fee with discount is 18.00 EUR per month</i> Conditions for qualification for the fee with discount are set out in the General Terms and Conditions for RBA packages | 23.00 EUR per month |
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¹**RBA Full&Cool package**

Customers who contract the RBA Full&Cool package and transfer their regular income to a current or multi-currency current account at RBA on the first Wednesday of the month during the campaign Yellow Wednesday, at the City Center East branch, pay no monthly fee for use of the RBA Full&Cool package for 12 months.

Craftspeople and entrepreneurs (owners/legal representatives) of small enterprises holding a business account at RBA who open a PI current account and contract the RBA Full&Cool package - pay no monthly fee for use of the RBA Full&Cool package for 12 months.

²**RBA Start&Go package**

Clients who open the Current Account through a digital channel and contract the RBA Start&Go package via the online RBA Start&Go package application form, do not pay the fee for using the RBA Start&Go package fee for 3 months.

During the promotional period from 01 October 2024 until 31 December 2024, clients who contract the RBA Start&Go package are exempt from paying RBA Start&Go package fee for a period of 3 months and will receive a 30 euro credit to their Current Account in the month following after the month of contracting the package.

³**Premium package**

Within the She knows about RBA programme businesswomen holding a business account at RBA who contract one of the Premium packages for the PI current account – pay no monthly fee for use of the Premium package for 12 months.

⁴**Packages RBA Start&Go, RBA Full&Cool, RBA Senior, PremiumSILVER, PremiumGOLD and PremiumPLATINUM**

Depositors of Raiffeisen stambena štedionica not using a package, can set up any of the listed packages in RBA branches in the period from 1 May 2024 until the expiry of the savings contract, are exempt from paying the package fee for 6 months.

4. CLOSING OF PAYMENT ACCOUNT AND RBA PACKAGE

| Tariff item mark | Tariff item | Amount |
|------------------|--|----------------|
| D3.1. | Closing of Savings Book | free of charge |
| D3.2. | Closing other accounts | free of charge |
| D3.4. | Closing RBA packages (service package) | free of charge |
| D3.7. | Closing Premium packages (service package) | free of charge |

5. STANDING ORDER

| Tariff item mark | Tariff item | Amount |
|------------------|---|---|
| D5.1. | Arranging standing order | free of charge |
| D5.2. | Standing order execution | |
| D5.2.1. | Standing order execution to the credit of retail accounts at the Bank | free of charge |
| D5.2.2. | Standing order execution to the credit of transaction accounts of business entities at the Bank <i>Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiSPECIJAL, FlexiSPECIJAL PLUS, FlexiIDEAL, FlexiLINK, FlexiGOLD, FlexiPREMIUM PLUS and FlexiPREMIUM packages do not pay the fee if the payment was executed from the Current Account.</i> | 0.50% of the amount, min 0.27 EUR, max 2.65 EUR |

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|---------|---|--|
| D5.2.3. | Standing order execution to the credit of transaction accounts outside the Bank | 0.25% of the amount, min. 0.40 EUR, maks. 6.64 EUR |
| D5.3. | Standing order closing | free of charge |

6. DIRECT DEBIT (SEPA Direct Debit)

| Tariff item mark | Tariff item | Amount |
|------------------|---|--|
| D5.4. | Execution of SEPA Direct Debit order | |
| D5.4.1. | Execution of SEPA Direct Debit order to the credit of transaction accounts of business entities at the Bank <i>Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiSPECIAL, FlexiSPECIAL PLUS, FlexiIDEAL, FlexiLINK, FlexiGOLD, FlexiPREMIUM PLUS and FlexiPREMIUM packages do not pay the fee if the payment was executed from the Current Account.</i> | 0.50% of the amount, min 0.27 EUR, max 2.65 EUR |
| D5.4.2. | Execution of SEPA Direct Debit order to the credit of transaction accounts outside the Bank | 0.25% of the amount, min. 0.40 EUR, maks. 6.64 EUR |
| D5.5. | Non-execution of SEPA Direct Debit order <i>Fee is charged when account holder fails to ensure account coverage for execution of SEPA Direct Debit order. Holders of the Main Account and the Special Main Account packages are not charged the fee for non-execution of SEPA Direct Debit order.</i> | 0.66 EUR per order |
| D5.6. | Rejection of authorized SEPA Direct Debit order | 3.32 EUR per order |
| D5.7. | Refund for executed authorized SEPA Direct Debit order | 3.32 EUR per order |
| D5.8. | Obtaining copy of SEPA Direct Debit Mandate <i>Fee is charged when account holder requests that a copy of mandate issued to creditor (payee) should be obtained.</i> | 6.64 EUR per delivered mandate |
| D5.9. | SEPA Direct Debit restriction entry and update <i>Relating to general restrictions on SEPA Direct Debit order execution, blacklisted and whitelisted entries, restricted list entries relating to amount and/or frequency of execution.</i> | 3.32 EUR per template |
| D5.10. | Cost of disputed SEPA Direct Debit order without grounds <i>Fee is charged when account holder request without grounds a refund in respect of an authorized SEPA Direct Debit order more than 8 weeks from the execution date.</i> | 6.64 EUR per order |

7. REPORTING

| Tariff item mark | Tariff item | Amount |
|------------------|---|---------------------------|
| D6.1. | Information on account balance and turnover under payment accounts | |
| D6.1.1. | Monthly payment account statement | free of charge |
| D6.1.2. | Additional payment account statement | 1.33 EUR per statement |
| D6.2. | The Statement on Fees for payment account (SOF) | free of charge |

8. OVERDRAFT

| Tariff item mark | Tariff item | Amount |
|------------------|---|----------------|
| D8.1. | Approval of credit in Current Account | free of charge |
| D8.2. | Change of Current Account overdraft | free of charge |
| D8.3. | Contracting installment debt repayment in the Current Account | free of charge |

9. NOTICES AND REMINDERS OF UNAUTHORIZED ACCOUNT OVERDRAFT

| Tariff item mark | Tariff item | Amount |
|------------------|---|----------------|
| D9.1. | Notice | free of charge |
| D9.2. | Reminder | free of charge |
| D9.3. | Reminder prior to lawsuit | free of charge |
| D9.4. | Cancellation of a payment account agreement | free of charge |

10. ACCOUNT BLOCKAGE – based on court order

| Tariff item mark | Tariff item | Amount |
|------------------|---|----------------|
| D10.1. | Execution | |
| D10.1.1. | Order for execution of payment request - internal | free of charge |
| D10.1.2. | Order for execution of payment request - external | free of charge |

11. PAYMENT TRANSACTIONS AT THE BANK OUTLET

| Tariff item mark | Tariff item | Amount |
|------------------|---|----------------|
| D11. | Deposits/withdrawals under accounts maintained by the Bank in the same currency | |
| D11.1.1. | Payments to PI payment accounts and PI Term Deposits held at the Bank, at the Bank outlet | free of charge |
| D11.1.2. | Disbursements from PI payment accounts | free of charge |

The Bank does not execute foreign currency cash payments of international remittances without an account/savings book.

As of 1.5.2020 the Bank no longer accepts foreign cheques for purchase and collection.

12. BANK ACCOUNT CURRENCY CONVERSIONS

| Tariff item mark | Tariff item | Amount |
|------------------|--|----------------|
| D4.1. | Foreign currency conversion upon withdrawal/deposit/with transfer to payment account at the Bank/upon making a payment within the country/abroad | free of charge |
| D4.2. | Deposit or transfer in foreign currency by conversion from the euro | free of charge |
| D4.3. | Withdrawal or transfer in the euro by conversion from foreign currencies | free of charge |

13. NATIONAL CREDIT TRANSFER IN EUR

| Tariff item mark | Tariff item | Amount |
|--|--|--------------------------------------|
| D11.1. | Payments to PI payment accounts | |
| National credit transfer in EUR to PI payment accounts and PI Term Deposits held at the Bank: | | |
| D11.1.3. D11.1.3.2. | • at the Bank outlet | free of charge |
| F4.5.1.2. | • via On-line banking (RBA internet banking and mobile banking) | free of charge |
| F5.1.1.2. | • via TPP (Third Party Provider)* | free of charge |
| D11.2. | Payments to the credit of accounts maintained by the Bank | |
| National credit transfer in EUR into business entity's transaction account held at the Bank: <i>Free of charge for payments into accounts of embassies and British Council.</i> | | |
| D11.2.3.1. | • at the Bank outlet | 1.30%, min 1.59 EUR max 17.25 EUR |

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| F4.5.2.1.1. | • via <i>On-line</i> banking (RBA internet banking and mobile banking) <i>Users of RBA Start&Go, RBA Senior, PremiumSILVER, FlexiSTART and FlexiSTUDENT packages pay 50% of the original fee (0.13 EUR), if the payment was executed from the Current Account. Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiSPECIAL and FlexiSPECIAL PLUS packages do not pay the fee, if the payment was executed from the Current Account. The fee charged for payment orders placed in advance will be the fee effective as on the date of execution the respective order.</i> | 0.27 EUR |
| F5.1.2.1.1. | • via TPP (Third Party Provider)* | 0.27 EUR |
| D11.2.5.2. | National credit transfer in EUR based on loans into account held at the Bank, at the Bank outlet <i>(Payments to the credit of accounts of Raiffeisenbank Region Graz-Thalerhof Egen, Raiffeisenbank Aichfeld Egen and Raiffeisenbank St. Stefan-Jagerberg-Wolfsberg held with the Bank)</i> | 1.30%,min 1.59 EUR max 17.25 EUR |
| D11.2.7.1. | National credit transfer in EUR into transaction account UNIQA insurance held at the Bank, at the Bank outlet | 0.65% of the amount, min 0.80 EUR, max 8.63 EUR |
| D11.3. | Payments to the credit of accounts at other banks within the country | |
| National credit transfer in EUR to the credit of accounts at other banks: | | |
| D11.3.2.1. | • at the Bank outlet | 1.30%,min 1.59 EUR max 17.25 EUR |
| F4.5.3.2.1. | • via <i>On-line</i> banking (RBA internet banking) in favour of accounts of private individuals and business <i>Users of RBA Start&Go, RBA Senior, PremiumSILVER, FlexiSTART, FlexiSTUDENT, FlexiIDEAL, FlexiGOLD, FlexiLINK and FlexiPREMIUM packages pay 50% of the original fee (0.175%, min. 0.13 EUR, max. 1.33 EUR), if the payment was executed from the Current Account. Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiPREMIUM PLUS, FlexiSPECIAL and FlexiSPECIAL PLUS packages do not pay the fee, if the payment was executed from the Current Account. The fee charged for payment orders placed in advance will be the fee effective as on the date of execution the respective order.</i> | 0.35%, min 0.27 EUR, max 2.65 EUR |
| F4.5.3.1.2.1. | • via On-line banking (RBA mobile banking) in favour of accounts of private individuals and business <i>Users of RBA Start&Go, RBA Senior, PremiumSILVER, FlexiSTART, FlexiSTUDENT, FlexiIDEAL, FlexiGOLD, FlexiLINK and FlexiPREMIUM packages pay 50.00% of the original fee (0.175%, min. 0.13 EUR, max. 1.33 EUR), if the payment was executed from the Current Account. Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiPREMIUM PLUS, FlexiSPECIAL and FlexiSPECIAL PLUS packages do not pay the fee, if the payment was executed from the Current Account. The fee charged for payment orders placed in advance will be the fee effective as on the date of execution the respective order.</i> | 0.35%, min 0.27 EUR, max 2.65 EUR |
| F4.5.3.1.3.1. | • via On-line banking (RBA mobile banking) using KlikPay service <i>The fee charged for payment orders placed in advance will be the fee effective as on the date of execution the respective order.</i> | 0.00 EUR |
| F5.1.3.2.1. | • via TPP (Third Party Provider)* | 0.35%, min 0.27 EUR, |

| | | |
|--|---|------------------|
| | <i>The fee charged for payment orders placed in advance will be the fee effective as on the date of execution the respective order.</i> | max 2.65 EUR |
| F4.9.2. | Urgent payment credit transfer in EUR national and abroad via <i>On-line</i> banking (RBA internet banking and mobile banking) | 6.64 EUR one-off |
| F5.2.2. | Urgent payment credit transfer in EUR national and abroad via TPP (Third Party Provider) * | 6.64 EUR one-off |
| *Third party provider's services can be used by private individual only if they have active online banking RBA DIREKT SERVICE (internet and/or mobile banking) | | |

14. NATIONAL CREDIT TRANSFER IN CURRENCIES OTHER THAN EUR

| Tariff item mark | Tariff item | Amount |
|--|--|---------------------------------------|
| D11.1. | Payments to PI payment accounts | |
| National credit transfer in currencies other than EUR to PI payment accounts and PI Term Deposits held at the Bank: | | |
| D11.1.3.3. | • at the Bank outlet | free of charge |
| D11.2. | Payments to the credit of accounts maintained by the Bank | |
| National credit transfer in foreign currencies other than EUR into business entity's transaction account held at the Bank: <i>Free of charge for payments into accounts of embassies and British Council.</i> | | |
| D11.2.3.2. | • at the Bank outlet | 1.30%, min 1.59 EUR max 17.25 EUR |
| F4.5.2.1.2. | • via <i>On-line</i> banking (RBA internet banking) | 0.15%, min 1.06 EUR, max 5.31 EUR |
| F5.1.2.1.2. | • via TPP (Third Party Provider)* | 0.15%, min 1.06 EUR, max 5.31 EUR |
| D11.3. | Payments to the credit of accounts maintained at other banks within the country | |
| National credit transfer in currencies other than EUR to the credit of accounts at other banks: | | |
| D11.3.2.2. | • at the Bank outlet | 0.35%, min 9.95 EUR, max 39.82 EUR |
| F4.5.3.2.2. | • via <i>On-line</i> banking (RBA internet banking) | 0.25%, min 9.95 EUR, max 39.82 EUR |
| F5.1.3.2.2. | • via TPP (Third Party Provider)* | 0.25%, min 9.95 EUR, max 39.82 EUR |
| *Third party provider's services can be used by private individual only if they have active online banking RBA DIREKT SERVICE (internet and/or mobile banking) | | |

15. INTERNATIONAL CREDIT TRANSFER IN EUR

| Tariff item mark | Tariff item | Amount |
|---|---|--------------------------------------|
| D11.4. | Payments to the credit of accounts abroad | |
| International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA): | | |
| D11.4.1.1. | • at the Bank outlet <i>Free of charge for payments to the credit of H. Stepic CEE Charity Fund.</i> | 1.30%, min 1.59 EUR max 17.25 EUR |

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|--|---|--|
| F4.5.4.1.1. | <ul style="list-style-type: none"> via <i>On-line</i> banking (RBA internet banking and mobile banking) <p><i>Users of RBA Start&Go, RBA Senior, PremiumSILVER, FlexiSTART and FlexiSTUDENT packages pay 50% of the original fee (0.175%, min. 0.13 EUR, max. 1.33 EUR), if the payment was executed from the Current Account.</i></p> <p><i>Users of RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiSPECIJAL and FlexiSPECIJAL PLUS packages do not pay the fee if the payment was executed from the Current Account.</i></p> <p><i>The fee charged for payment orders placed in advance will be the fee effective as on the date of execution the respective order.</i></p> | 0.35%, min 0.27 EUR, max 2.65 EUR |
| F5.1.4.1.1. | <ul style="list-style-type: none"> via TPP (Third Party Provider)* | 0.35%, min 0.27 EUR, max 2.65 EUR |
| International credit transfer in EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR option): <i>Cannot be selected for payments to SEPA countries.**</i> | | |
| D11.4.2.1. | <ul style="list-style-type: none"> at the Bank outlet | 0.50%, min 19.91 EUR, max 66.36 EUR |
| F4.5.4.2.1. | <ul style="list-style-type: none"> via <i>On-line</i> banking (RBA internet banking and mobile banking) | 0.35%, min 19.91 EUR, max 66.36 EUR |
| F5.1.4.2.1. | <ul style="list-style-type: none"> via TPP (Third Party Provider)* | 0.35%, min 19.91 EUR, max 66.36 EUR |
| D11.4.3. | Refund of foreign pensions | |
| D11.4.3.1. | Refund of foreign pensions in EUR | free of charge |
| *Third party provider's services can be used by private individual only if they have active online banking RBA DIREKT SERVICE (internet and/or mobile banking). **Countries within the single SEPA include: EU Member States, Iceland, Liechtenstein, Norway, Switzerland, Andorra, Monaco, San Marino, the Holy See (Vatican City State) and the United Kingdom. | | |

16. INTERNATIONAL CREDIT TRANSFER IN CURRENCIES OTHER THAN EURO

| Tariff item mark | Tariff item | Amount |
|--|---|--|
| D11.4. | Payments to the credit of accounts abroad | |
| International credit transfer in currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by user (SHA): | | |
| D11.4.1.2. | • at the Bank outlet <i>Free of charge for payments to the credit of H. Stepic CEE Charity Fund.</i> | 0.35%, min 9.95 EUR, max 39.82 EUR |
| F4.5.4.1.2. | • via <i>On-line</i> banking (RBA internet banking and mobile banking) | 0.25%, min 9.95 EUR, max 39.82 EUR |
| F5.1.4.1.2. | • via TPP (Third Party Provider)* | 0.25%, min 9.95 EUR, max 39.82 EUR |
| International credit transfer currencies other than EUR to the credit of accounts abroad – foreign bank's charges payable by payer (OUR): <i>Cannot be selected for payments to SEPA countries.**</i> | | |
| D11.4.2.2. | • at the Bank outlet | 0.50%, min 19.91 EUR, max 66.36 EUR |
| F4.5.4.2.2. | • via <i>On-line</i> banking (RBA internet banking and mobile banking) | 0.35%, min 19.91 EUR, max 66.36 EUR |
| F5.1.4.2.2. | • via TPP (Third Party Provider)* | 0.35%, min 19.91 EUR, max 66.36 EUR |
| D11.4.3. | Refund of foreign pensions | |
| D11.4.3.2. | Refund of foreign pensions in currencies other than EUR | |

*Third party provider's services can be used by private individual only if they have active online banking RBA DIREKT SERVICE (internet and/or mobile banking).

**Countries within the single SEPA include: EU Member States, Iceland, Liechtenstein, Norway, Switzerland, Andorra, Monaco, San Marino, the Holy See (Vatican City State) and the United Kingdom.

17. COMPLAINTS FOR PAYMENT TRANSACTIONS IN FOREIGN CURRENCY

| Tariff item mark | Tariff item | Amount |
|------------------|---|-----------|
| D11.6. | Complaints in relation to orders in FX payment transactions | 26.54 EUR |

18. INTERNATIONAL INFLOWS

| Tariff item mark | Tariff item | Amount |
|------------------|--|----------------|
| D11.7. | International inflows (Processing foreign remittances) | free of charge |

19. FOREIGN CURRENCY (CASH) TRADING/EXCHANGE

| Tariff item mark | Tariff item | Amount |
|------------------|--|----------------|
| D12.1. | Foreign currency (cash) purchase <i>(From 30.7.2021 the Bank no longer carries out foreign currency (cash) purchase to non-clients of the Bank)</i> | free of charge |
| D12.2. | Foreign currency (cash) sale to domestic private individuals | free of charge |
| D12.3. | Foreign currency (cash) sale to foreign private individuals | free of charge |

20. OTHER SERVICES

| Tariff item mark | Tariff item | Amount |
|------------------|---|--|
| D13.4. | Payment account card replacement (Current Account, Multi-currency Current Account, Multi-currency Giro Account, a vista Savings Account) | |
| D13.4.1. | Payment account card replacement in case of loss/theft or due to damage or first and/or last name change (if on behalf of minors, free of charge) | 2.65 EUR |
| D13.4.2. | Payment account card replacement in case of loss/theft, including account blockade (if on behalf of minors, free of charge) | 2.65 EUR |
| D13.4.3. | Payment account card replacement due to error or at the Bank's request | free of charge |
| D13.5. | Savings Book replacement | |
| D13.5.1 | Savings Book replacement in case of loss/theft or due to damage or first and/or last name change (if on behalf of minors, free of charge) | 6.64 EUR |
| D13.5.2. | Savings Book replacement in case of loss/theft, including account blockade | 6.64 EUR |
| D13.5.3. | Savings Book replacement due to error or at the Bank's request | free of charge |
| D13.5.4. | Regular replacement of fully completed Savings Book | 6.64 EUR |
| D13.6. | Issuance of various certificates, verified certificates, document photocopies or copies, etc. | 5.31 EUR per certificate /verified certificate/ document (VAT included in the amount) |
| D13.7. | Printout of account turnover/inflow/account balance/swift certificate in the outlet | 0.66 EUR per page |
| D13.9. | Cancellation of pre-announced cash disbursement <i>(cash disbursement of 10,000.00 EUR and more, and disbursements in other foreign currencies irrespective of the amount, must be announced at least 2 business days before the anticipated disbursement date)</i> | |

| | | |
|--|--|---|
| D13.9.2. | Cancellation of pre-announced cash disbursement in the amount of 10,000.00 EUR and more, or in the countervalue of other currencies for FX disbursements | 0.50% of the announced amount, in EUR at the middle RBA exchange rate |
| D13.10. | Coin processing fee (debited to the entire amount of cash deposit/withdrawal/exchange) | |
| D13.10.1. | Coin processing for cash payments or buy out of valid FX coins, in an amount exceeding the countervalue of EUR 20.00* <i>The Bank does not accept foreign currency coins.</i> | Free of charge |
| D13.10.2. | Coin processing in cash withdrawal/sale of foreign currency coins in the amount equivalent to more than EUR 20.00* <i>The Bank does not disburse foreign currency coins.</i> | Free of charge |
| D13.10.3. | Coin processing for euro coin cash payments, in an amount over 15.00 EUR* <i>(the fee is not charged for payments to minors' accounts)</i> | 2.50% |
| D13.10.4. | Coin processing for euro coin cash withdrawals, in an amount over 15.00 EUR* <i>(the fee is not charged for payments to minors' accounts)</i> | 2.50% |
| D13.11. | Cash disbursement of EUR 70,000.00 and more, or the countervalue of the respective amount in a foreign currency, with respect to an individual client and/or account in one day, calculated at the Bank's middle exchange rate | 132.72 EUR |
| D13.12. | Execution of inheritance ruling | free of charge |
| D13.13. | Account transfer fee | free of charge |
| D13.14. | Fee for cancellation of account transfer service | 6.64 EUR one-off per request |
| D13.15. | Sending notification on inability to close an account due to unsettled liabilities, and after a placed account transfer request | free of charge |
| D13.16. | Sending notification on inability to execute requested actions due to unsettled liabilities for facilitating cross-border payment account opening | free of charge |
| <i>*The amount free of charge is defined per client and/or account per day. As of 20.08.2018 the Bank no longer accepts banknotes for incasso As of 22.3.2021 the Bank shall not replace banknotes into coins or coins into banknotes of domestic money/foreign money.</i> | | |

21. SAVINGS-DEPOSIT TRANSACTIONS

| Tariff item mark | Tariff item | Amount |
|------------------|--|-----------------------|
| D14.1. | Termination of non-purpose term savings deposit contract ahead of first maturity | |
| D14.1.1. | Termination of non-purpose term savings deposit contract ahead of first maturity <ul style="list-style-type: none"> if rolling over less than 50% of the amount or withdrawing total amount of terminated non-purpose term savings deposit if rolling over at least 50% of terminated non-purpose term savings deposit | 13.27 EUR 6.64 EUR |
| D14.2. | Termination of non-purpose term savings deposit contract, with an approved a vista interest | free of charge |
| D14.3. | Termination of special-purpose guarantee term deposit contract <i>(except for early termination of the guarantee deposit on the mortgage loan repayment)</i> | free of charge |

22. SAFE DEPOSIT BOX

A safe deposit box can be rented for a minimum period of one year. The safe box rent fee is charged annually, in advance. The safe box rent fee depends on the safe box type and location (fee amount includes VAT). The list of retail outlets by categories is available on www.rba.hr and at the Bank retail outlets.

| Tariff item mark | Tariff item | Amount | | |
|----------------------------------|--|--|------------|------------|
| | | Retail Outlet Category | | |
| D15.1. | Safe Deposit Box Category | I | II | III |
| D15.1.1. D15.2.1. D15.3.1. | Sef A (10.000 cm3) | EUR 72.33 | EUR 59.73 | EUR 39.81 |
| D15.1.2. D15.2.2. D15.3.2. | Sef B (10.000-20.000 cm3) | EUR 108.16 | EUR 79.63 | EUR 60.39 |
| D15.1.3. D15.2.3. D15.3.3. | Sef C (20.000-40.000 cm3) | EUR 142.01 | EUR 114.81 | EUR 79.63 |
| D15.1.4. D15.2.4. D15.3.4. | Sef D (100.000-140.000 cm3) | EUR 278.71 | EUR 225.63 | EUR 165.90 |
| D15.4. | Boxes for Savings Books | 23.89 EUR (VAT included in the amount) | | |
| D15.5. | Lost key fee | | | |
| D15.5.1. | Lost key fee for safe deposit box | 16.59 EUR and actual cost (VAT included in the amount) | | |
| D15.5.2. | Lost key fee for Savings Book boxes | 16.59 EUR and actual cost (VAT included in the amount) | | |
| D15.6. | Reminders to renters of safe deposit box/Savings Book box | | | |
| D15.6.1. | Notice (renters of safe deposit box/Savings Book box) | free of charge | | |
| D15.6.2. | Reminder (renters of safe deposit box/Savings Book box) | free of charge | | |
| D15.6.3. | Reminder prior to lawsuit (renters of safe deposit box/Savings Book box) | free of charge | | |

23. BANK INTERNAL DEPOTS

| Tariff item mark | Tariff item | Amount |
|------------------|--|----------------|
| D16.1. | Open Bank internal depots | |
| D16.1.1. | Open Bank internal depots safekeeping | free of charge |
| D16.1.2. | Open Bank internal depots safekeeping and management | free of charge |

RBA DIREKT SERVICES

1. ON-LINE BANKING (RBA internet banking)

| Tariff item mark | Tariff item | Amount |
|------------------|--|------------------|
| F4.4. | On-line banking (RBA internet banking) <i>using CAP card reader or Token authentication device.</i> | |
| F4.4.1. | On-line banking (RBA internet banking) service admission fee | |
| F4.4.1.1. | Admission fee for arranging On-line banking (RBA internet banking) <i>Free of charge for users of RBA packages, Premium packages and Main Account and Special Main Account packages. Admission fee is not charged to main and additional users of RBA personal and business credit cards, borrowers of RBA loans, holders of RBA term deposit, holders of RBA a vista savings</i> | 3.98 EUR one-off |

| | | |
|----------------|--|-----------------------|
| | <i>accounts and RBA debit card holders, who do not hold a current account or multi-currency current account, or giro/multi-currency giro account.</i> | |
| F4.4.2. | Service Fee | |
| F4.4.2.1. | Service monthly fee for <i>On-line</i> banking (RBA internet banking) <i>In case of using to different devices, the fee is charged doubly, For the use of services with two different devices, a double fee is charged, with the exception of the users of RBA packages, Premium packages and Main Account and Special Main Account packages, who are not charged for the fee.</i> <i>Free of charge for main and additional users of RBA personal and business credit cards, borrowers of RBA loans, holders of RBA term deposit, holders of RBA a vista savings accounts and RBA debit card holders, who do not hold a current account or multi-currency current account, or giro/multi-currency giro account.</i> | 1.19 EUR per month |

2. ON-LINE BANKING (RBA mobile banking)

| Tariff item mark | Tariff item | Amount |
|------------------|---|-----------------------|
| F4.3.5. | On-line banking (RBA mobile banking) <i>with On-line banking (RBA mobile banking), access to RBA internet banking is enabled without paying the entrance fee and monthly fee for using On-line banking (RBA internet banking)</i> | |
| F4.3.5.1. | Admission fee for arranging <i>On-line</i> banking (RBA mobile banking) | free of charge |
| F4.3.5.2. | Monthly fee for <i>On-line</i> banking (RBA mobile banking) <i>Free of charge for users of RBA packages, Premium packages and Main Account and Special Main Account packages.</i> <i>Free of charge for main and additional users of RBA personal and business credit cards, borrowers of RBA loans, holders of RBA term deposit, holders of RBA a vista savings accounts and RBA debit card holders, who do not hold a current account or multi-currency current account, or giro/multi-currency giro account.</i> <i>Free of charge for building society deposit clients or their legal representatives under Building Society deposit contracts concluded with Raiffeisen Building Society, for the entire duration of that contract.</i> | 1.46 EUR per month |

3. RBA mDIREKT (SMS banking)

| Tariff item mark | Tariff item | Amount |
|------------------|--|------------------------------------|
| F4.3.1. | mDIREKT Account balance | |
| F4.3.1.1. | Admission fee for arranging mDIREKT Account balance service | free of charge |
| F4.3.1.2. | Monthly fee for mDIREKT Account balance service <i>The RBA Full&Cool, PremiumGOLD, PremiumPLATINUM, FlexiIDEAL, FlexiLINK, FlexiGOLD, FlexiPREMIUM and FlexiPREMIUM PLUS package holders do not pay the fee.</i> | 0.66 EUR monthly per GSM number |
| F4.3.4. | mDIREKT Credit cards | |
| F4.3.4.1. | Admission fee for arranging mDIREKT Credit cards service | free of charge |
| F4.3.4.2. | Monthly fee for mDIREKT Credit cards service <i>The RBA Full&Cool, RBA Senior, PremiumGOLD, PremiumPLATINUM, FlexiSTUDENT, FlexiSPECIJAL, FlexiSPECIJAL PLUS, FlexiIDEAL, FlexiLINK, FlexiGOLD, FlexiPREMIUM and FlexiPREMIUM PLUS package holders and credit cardholders who have Visa Gold PLUS and Visa Platinum PLUS contracted service do not pay the fee.</i> | 0.40 EUR per credit card |

4. SERVICE CANCELLATION

| Tariff item mark | Tariff item | Amount |
|------------------|---|----------------|
| F4.6.1. | Service cancellation by user without return of device | free of charge |
| F4.6.2. | Service cancellation by the Bank without return of device | free of charge |
| F4.6.3. | Service blockage at the Bank's request | free of charge |

5. DEVICE FEES

| Tariff item mark | Tariff item | Amount |
|------------------|--|-------------------|
| F4.7.1. | Issuance of additional or new device due to loss/theft or damage caused by user – takeover at RBA outlet | 15.93 EUR one-off |
| F4.7.2. | Issuance of additional or new device due to loss/theft or damage caused by user – delivery to home address | 19.91 EUR one-off |
| F4.7.3. | Issuance of mToken | free of charge |
| F4.7.4. | Reissuance of mToken due to loss of PIN or loss/theft of mobile phone or locking of mToken | free of charge |
| F4.7.5. | Replacement of device due to error or at the Bank's request | free of charge |
| F4.7.6. | First issuance of card reader <i>Holders of the Special Main Account package are not charged the fee for first issuance of CAP card reader.</i> | 13.27 EUR one-off |

6. RBA eBROKER

| Tariff item mark | Tariff item | Amount |
|------------------|--|----------------|
| F4.8.1. | Admission fee for arranging eBroker service | free of charge |
| F4.8.2. | Monthly fee for eBroker service <i>Users of Premium package do not pay the fee.</i> | 1.33 EUR |

7. RAICONNECT*

| Tariff item mark | Tariff item | Amount |
|------------------|--|----------------|
| F6.1. | Admission fee for arranging RaiConnect service | free of charge |
| F6.2. | Monthly fee for RaiConnect service | free of charge |

*a precondition for arrangement of the service RaiConnect is a previous arrangement of RBA package

INVESTMENT ADVISORY

INVESTMENT ADVISORY

| Tariff item mark | Tariff item | Amount |
|------------------|---|----------------|
| F7.1. | Investment advisory service for Premium banking customers | free of charge |
| F7.2. | Investment advisory service for FWR Private banking customers | free of charge |

CARD TRANSACTION

1. ISSUANCE OF DEBIT CARDS

| Tariff item mark | Tariff item | Amount |
|------------------|---|----------------------------------|
| F2.1. | Debit card under Current Account | |
| F2.1.1. | Current Account debit card issuance | |
| F2.1.1.1. | Primary Current Account debit card issuance <i>Holders of the RBA package as well as holders of the Main Account and the Special Main Account packages are not charged the fee for the first issuance of the primary account card.</i> | 3.32 EUR (for first issuance) |
| F2.1.1.2. | Additional Current Account debit card issuance to a person authorized under the account | 3.32 EUR (for first issuance) |

| | | |
|----------------|---|----------------------------------|
| | <i>The RBA Full&Cool, RBA Start&Go, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiSPECIJAL, FlexiSPECIJAL PLUS, FlexiIDEAL, FlexiLINK, FlexiGOLD, FlexiPREMIUM PLUS and FlexiPREMIUM package holders do not pay the fee for account card issuance.</i> | |
| F2.1.1.3. | Second main or second additional Current Account debit card issuance | 6.64 EUR one-off |
| F2.1.1.4. | Annual fee for Current Account debit cards | free of charge |
| F2.1.1.5. | Closing of Current Account debit card | free of charge |
| F2.1.1.6. | Instant issuing of Current Account debit card | 2.65 EUR one-off |
| F2.2. | Debit card under Multi-currency Current Account | |
| F2.2.1. | Issuance of debit card under Multi-currency Current Account | |
| F2.2.1.1.1. | Main Multi-currency Current Account debit card issuance <i>The fee is not charged for the first issuance of the primary card to users of the RBA Full&Cool, RBA Start&Go, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiSPECIJAL, FlexiSPECIJAL PLUS and FlexiPREMIUM PLUS packages.</i> | 3.32 EUR (for first issuance) |
| F2.2.1.2.1. | Additional Multi-currency Current Account card issuance to a person authorized under the account <i>Users of RBA Full&Cool, RBA Start&Go, PremiumSILVER, PremiumGOLD, PremiumPLATINUM, FlexiSTART, FlexiSPECIJAL, FlexiSPECIJAL PLUS and FlexiPREMIUM PLUS packages do not pay the issuance fee for additional authorized user debit card.</i> | 3.32 EUR (for first issuance) |
| F2.2.1.3.1. | Second main or second additional Multi-currency Current Account debit card issuance | 6.64 EUR one-off |

2. CASH WITHDRAWAL WITH DEBIT CARD

| Tariff item mark | Tariff item | Amount |
|------------------|--|-------------------------|
| F2.1. | Debit card under Current Account | |
| F2.1.7. | Cash withdrawal with Current Account debit card (Cash withdrawals): (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is EUR 1,330.00) | |
| F2.1.7.1. | Cash withdrawal with Current Account debit card at the Bank's ATMs | free of charge |
| F2.1.7.2. | Cash withdrawal with Current Account debit card at other banks' ATMs within the country | 1.50%, min. 4.00 EUR |
| F2.1.7.3. | Cash withdrawal with Current Account debit card at ATMs abroad | 1.50%, min. 4.00 EUR |
| F2.1.7.4. | Cash withdrawal with Current Account debit card at other banks' EFT POS in the country and Croatian Post | not applicable |
| F2.1.7.5. | Cash withdrawal with Current Account debit card at EFT POS abroad | 1.50%, min. 3.32 EUR |
| F2.1.7.6. | Cash withdrawal with Current Account debit card at the Bank's EFT POS | 1.50%, min. 3.32 EUR |
| F2.2. | Multi-currency Current Account debit card | |
| F2.2.7. | Cash withdrawal with Multi-currency Current Account debit card (Cash withdrawals): (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is EUR 1,330.00 or the countervalue of a currency in the Multi-currency Current Account) | |
| F2.2.7.1. | Cash withdrawals with Multi-currency Current Account debit card at the Bank's ATMs | |
| F2.2.7.1.1. | Cash withdrawals with Multi-currency Current Account debit card at the Bank's ATMs - EUR card in EUR | free of charge |

| | | |
|------------------|--|------------------------|
| F2.2.7.1.2. | Cash withdrawals with Multi-currency Current Account debit card at the Bank's ATMs - USD card in USD | free of charge |
| F2.2.7.2. | Cash withdrawals with Multi-currency Current Account debit card at other banks' ATMs within the country | |
| 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 | 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 | 1.50%, min 4.30 USD |
| F2.2.7.3. | Cash withdrawals with Multi-currency Current Account debit card at ATMs abroad | |
| F2.2.7.3.1.1. | Cash withdrawals with Multi-currency Current Account debit card at ATMs abroad - EUR card in EUR | 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 | 1.50%, min 4.30 USD |
| F2.2.7.4. | Cash withdrawals with Multi-currency Current Account debit card at the Banks EFT POS | |
| F2.2.7.4.1. | Cash withdrawals with Multi-currency Current Account debit card at the Banks EFT POS - EUR card in EUR | not applicable |
| F2.2.7.4.2. | Cash withdrawals with Multi-currency Current Account debit card at the Banks EFT POS - USD card in USD | not applicable |
| F2.2.7.5. | Cash withdrawals with Multi-currency Current Account debit card at other banks' EFT POS in the country and Croatian Post | |
| F2.2.7.5.1.1. | Cash withdrawals with Multi-currency Current Account debit card at other banks' EFT POS in the country and Croatian Post - EUR card in EUR | 1.50%, min 3.30 EUR |
| F2.2.7.5.2.1. | Cash withdrawals with Multi-currency Current Account debit card at other banks' EFT POS in the country and Croatian Post - USD card in USD | 1.50%, min 3.80 USD |
| F2.2.7.6. | Cash withdrawals with Multi-currency Current Account debit card at EFT POS abroad | |
| F2.2.7.6.1.1. | Cash withdrawals with Multi-currency Current Account debit card at EFT POS abroad - EUR card in EUR | 1.50%, min 3.30 EUR |
| F2.2.7.6.2.1. | Cash withdrawals with Multi-currency Current Account debit card at EFT POS abroad - USD card in USD | 1.50%, min 3.80 USD |

3. PAYMENT WITH DEBIT CARDS

| Tariff item mark | Tariff item | Amount |
|------------------|---|----------------|
| F2.1. | Debit card under Current Account | |
| F2.1.8. | Payment with Current Account debit card at EFT POS in the country and abroad | free of charge |
| F2.1.9. | Payment with Current Account debit card at the Bank's EFT POS | free of charge |
| F2.2. | Debit card under Multi-currency Current Account | |
| F2.2.8. | Payment with Multi-currency Current Account debit card at EFT POS | |
| F2.2.8.1. | Payment with Multi-currency Current Account debit card at EFT POS in the country and abroad | |
| F2.2.8.1.1. | Payment with Multi-currency Current Account debit card at EFT POS in the country and abroad - EUR card in EUR | free of charge |
| F2.2.8.1.2. | Payment with Multi-currency Current Account debit card at EFT POS in the country and abroad - USD card in USD | free of charge |
| F2.2.8.2. | Payment with Multi-currency Current Account debit card at the Bank's EFT POS | |
| F2.2.8.2.1. | Payment with Multi-currency Current Account debit card at the Bank's EFT POS - EUR card in EUR | free of charge |
| F2.2.8.2.2. | Payment with Multi-currency Current Account debit card at the Bank's EFT POS - USD card in USD | free of charge |

4. OTHER FEES FOR DEBIT CARDS

| Tariff item mark | Tariff item | Amount |
|------------------|---|--|
| F2.1. | Current Account debit card | |
| F2.1.2. | Current Account debit card replacement | |
| F2.1.2.1. | Current Account debit card replacement/issuance in case of loss/theft | 6.64 EUR |
| F2.1.2.2. | Current Account debit card replacement/issuance due to damage or first and/or last name change | 6.64 EUR |
| F2.1.2.3. | Current Account debit card replacement due to error or at the Bank's request | free of charge |
| F2.1.3. | Current Account debit card PIN issuance | |
| F2.1.3.1. | Current Account debit card first PIN issuance | free of charge |
| F2.1.3.2. | Current Account debit card PIN reissue | 2.65 EUR |
| F2.1.4. | Resending the undelivered Current Account debit card to the client's address within 60 days' period | free of charge |
| F2.1.5. | Expenses due to unjustifiably disputed Current Account debit card transaction | 20.00% of the amount of the complaint, min 20.00 EUR |
| F2.1.6. | Cash depositing | |
| F2.1.6.1. | Cash deposit at the Bank's ATMs | free of charge |
| F2.1.10. | Other fees - Current Account debit card | |
| F2.1.10.1. | Current Account debit card PIN change at the Bank's ATM | free of charge |
| F2.1.12. | RBA RaiPay | |
| F2.1.12.1. | Fee for mobile payment application RBA RaiPay | free of charge |
| F2.1.12.2. | Fee for debit card under Current Account included in mobile payment application RBA RaiPay | free of charge |
| F2.2. | Multi-currency Current Account debit card | |
| F2.2.2. | Multi-currency Current Account debit card replacement | |
| F2.2.2.1.1. | Multi-currency Current Account debit card replacement/issuance in case of loss/theft | 6.64 EUR |
| F2.2.2.2.1. | Multi-currency Current Account debit card replacement/issuance due to damage or first and/or last name change | 6.64 EUR |
| F2.2.2.3. | Multi-currency Current Account debit card replacement due to error or at the Bank's request | free of charge |
| F2.2.3.1. | Multi-currency Current Account debit card PIN reissue | 2.65 EUR |
| F2.2.4. | Resending the undelivered Multi-currency Current Account debit card to the client's address within 60 days' period | free of charge |
| F2.2.5.1. | Expenses due to unjustifiably disputed Multi-currency Current Account debit card transaction | 20.00% of the amount of the complaint, min 20.00 EUR |
| F2.2.6. | Cash depositing | |
| F2.2.6.1. | Cash deposit at the Bank's ATMs | free of charge |
| F2.2.9. | Other fees - Multi-currency Current Account debit card | |
| F2.2.9.1. | Multi-currency Current Account debit card PIN change at the Bank's ATM | free of charge |
| F2.2.9.2. | Multi-currency Current Account debit card PIN change at other banks' ATMs in the country and abroad | not applicable |
| F2.2.9.3. | Fee for the 3rd and every following consecutively unapproved authorization made with Multi-currency Current Account debit card at an ATM | free of charge |
| F2.2.9.4. | Sending a slip copy for Multi-currency Current Account debit card transaction from a sales venue to an address in Croatia upon holders' complaint | free of charge |

| | | |
|-----------------|---|----------------|
| F2.2.9.5. | Sending a slip copy for Multi-currency Current Account debit card transaction from a sales venue to an address abroad upon holders' complaint | free of charge |
| F2.2.9.6. | Using Multi-currency Current Account debit card for installment payment | free of charge |
| F2.2.9.7. | Delivery of Multi-currency Current Account debit card retained at an ATM in the country | free of charge |
| F2.2.9.8. | Delivery of Multi-currency Current Account debit card retained at an ATM abroad | not applicable |
| F2.2.9.9. | Downpayment at the Bank's ATM | not applicable |
| F2.2.11. | RBA RaiPay | |
| F2.2.11.1. | Fee for mobile payment application RBA RaiPay | free of charge |
| F2.2.11.2. | Fee for debit card under Multi-currency Current Account included in mobile payment application RBA RaiPay | free of charge |

5. ISSUANCE OF CREDIT CARD (Personal credit cards – MasterCard i Visa)

| Tariff item mark | Tariff item | Amount |
|------------------|---|------------------|
| F2.3.1. | Issuance of credit card - registration and membership fees | |
| F2.3.1.1. | Issuance of credit card (Registration fee for the main Mastercard, Visa Classic, Visa IF, Visa Gold and Visa Platinum card holder) | free of charge |
| F2.3.1.2. | Issuance of credit card (Registration fee for an additional Mastercard, Visa Classic, Visa IF, Visa Gold and Visa Platinum card holder) | free of charge |
| F2.3.1.3. | Issuance of credit card (Membership fee for the main Mastercard, Visa Classic and Visa IF card holder) (card holders who do not pay the total debt in the former billing cycle as well as <i>RBA Full&Cool</i> , <i>RBA Young&Free</i> , <i>PremiumGOLD</i> , <i>RBA Senior</i> , <i>FlexiIDEAL</i> , <i>FlexiLINK</i> , <i>FlexiSTUDENT</i> and <i>FlexiSPECIAL</i> package holders do not pay fee for the main Mastercard, Visa Classic or Visa IF credit card user in the month in which they have service contracted). With <i>FlexiSTUDENT</i> and <i>RBA Young&Free</i> package only Mastercard and Visa Classic credit card can be contracted. | 2.52 EUR monthly |
| F2.3.1.4. | Issuance of credit card (Membership fee for an additional MasterCard, Visa Classic and Visa IF card holder) (card holders who do not pay the total debt in the former billing cycle do not pay fee in the month in which they have service contracted) | 1.19 EUR monthly |
| F2.3.1.5 | Issuance of credit card (Membership fee for the main Visa Gold card holder) (card holders who do not pay the total debt in the former billing cycle, <i>RBA Full&Cool</i> , <i>PremiumGOLD</i> , <i>FlexiSPECIAL</i> , <i>FlexiGOLD</i> and <i>FlexiPREMIUM</i> package holders as well as Visa Gold PLUS card holders do not pay fee for the main Visa Gold credit card user in the month in which they have service contracted) | 2.52 EUR monthly |
| F2.3.1.6. | Issuance of credit card (Membership fee for an additional Visa Gold card holder) (card holders who do not pay the total debt in the former billing cycle as well as <i>Visa Gold PLUS</i> for additional card holders do not pay fee for the additional Visa Gold credit card user in the month in which they have service contracted) | 1.19 EUR monthly |
| F2.3.1.7. | Issuance of credit card (Membership fee for the main Visa Platinum card holder) (card holders who do not pay the total debt in the former billing cycle, <i>FlexiPREMIUM PLUS</i> , <i>FlexiSPECIAL PLUS</i> and | 2.52 EUR monthly |

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| | <i>PremiumPLATINUM</i> package holders as well as <i>Visa Platinum PLUS</i> card holders do not pay fee for the main Visa Platinum credit card user in the month in which they have service contracted) | |
| F2.3.1.8. | Issuance of credit card (Membership fee for an additional Visa Platinum card holder) (card holders who do not pay the total debt in the former billing cycle as well as <i>Visa Platinum PLUS</i> for additional card holders do not pay fee for the additional Visa Platinum credit card user in the month in which they have service contracted) | 1.19 EUR monthly |
| F2.3.1.9. | Regular credit card issuance – first issuance (primary and additional card holder) | free of charge |
| F2.3.1.10. | Regular credit card issuance - reissuance (primary card holder) | free of charge |
| F2.3.1.11. | Regular credit card issuance – reissuance (additional card holder) | free of charge |

6. CASH WITHDRAWAL WITH CREDIT CARD

| Tariff item mark | Tariff item | Amount |
|------------------|--|------------------|
| F2.3.2. | Cash withdrawals with credit card: (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is EUR 1,330.00) | |
| F2.3.2.1. | Cash withdrawals with credit card at the Bank's ATM | 3.50% + 3.98 EUR |
| F2.3.2.1.1. | Cash withdrawals with credit card at the Bank's EFT POS | not applicable |
| F2.3.2.2. | Cash withdrawals with credit card at other banks' ATMs within the country | 3.50% + 3.98 EUR |
| F2.3.2.3. | Cash withdrawals with credit card at other banks' ATMs abroad | 3.50% + 3.98 EUR |
| F2.3.2.4. | Cash withdrawals with credit card at other banks' EFT POS and imprinter within the country | 3.50% + 3.98 EUR |
| F2.3.2.5. | Cash withdrawals with credit card at EFT POS and imprinters abroad | 3.50% + 3.98 EUR |

7. PAYMENT WITH CREDIT CARD

| Tariff item mark | Tariff item | Amount |
|------------------|--|----------------|
| F2.3.3. | Non-cash transaction with credit card | |
| F2.3.3.1. | Credit card payment at EFT POS in the country | free of charge |
| F2.3.3.2. | Credit card payment at EFT POS abroad | free of charge |
| F2.3.3.3. | Credit card payment at the Bank's EFT POS | free of charge |
| F2.3.3.4. | Direct debit order execution to the credit of a credit card account at the Bank for settling charges incurred by means of card usage | free of charge |

8. OTHER FEES FOR CREDIT CARD

| Tariff item mark | Tariff item | Amount |
|------------------|---|----------------|
| F2.3.4. | Information via a credit card statement on charges incurred by means of card usage and payments | free of charge |
| F2.3.5. | One-time fees – credit cards | |
| F2.3.5.1. | Notices and reminders – credit cards | |
| F2.3.5.1.1. | Notice on unsettled credit card debt | free of charge |
| F2.3.5.1.2. | First reminder of unsettled credit card debt | free of charge |
| F2.3.5.1.3. | Second reminder of unsettled credit card debt | free of charge |
| F2.3.5.1.4. | Credit card cancellation | 13.27 EUR |
| F2.3.5.1.5. | Credit card reminder prior to a lawsuit | free of charge |
| F2.3.5.1.6. | Credit card reminder of charges above the approved spending limit | free of charge |
| F2.3.5.1.7. | Reminder prior to credit card cancellation | free of charge |
| F2.3.5.2. | Other fees – credit cards | |
| F2.3.5.2.1. | Credit card replacement in case of loss/theft | 6.64 EUR |

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| F2.3.5.2.2. | Credit card replacement due to damage or first and/or last name change | 6.64 EUR |
| F2.3.5.2.3. | Credit card replacement due to error or at the Bank's request | free of charge |
| F2.3.5.2.4. | PIN issuance – credit cards | |
| F2.3.5.2.4.1. | First credit card PIN issuance | free of charge |
| F2.3.5.2.4.2. | Credit card PIN reissue | 2.65 EUR |
| F2.3.5.2.5. | Resending the undelivered credit card to the client's address within 60 days' period | 3.98 EUR |
| F2.3.5.2.6. | Expenses due to unjustifiably disputed credit card transaction | 20.00% of the amount of the complaint, min 20.00 EUR |
| F2.3.5.2.7. | Reissuing credit card statement, credit card debt certificate, certificate for transaction at the client's request | 5.31 EUR per issued document (VAT is included) |
| F2.3.5.2.8. | Change of the spending limit per credit card | 5.31 EUR |
| F2.3.5.2.9. | Credit card cancellation by the client | free of charge |
| F2.3.5.3.0. | Overrun of the approved spending credit card limit | free of charge |
| F2.3.5.3.1. | Urgent credit card/PIN issuance at the client's request – delivery in the country | free of charge |
| F2.3.5.3.2. | Urgent credit card/PIN issuance at the client's request – delivery abroad | free of charge |
| F2.3.5.3.3. | Reporting loss, cancellation and theft of credit card | free of charge |
| F2.3.5.3.4. | Credit card PIN change at the Bank's ATM | free of charge |
| F2.3.5.3.5. | Credit card PIN change at other banks' ATMs in the country and abroad | not applicable |
| F2.3.5.3.6. | Fee for the 3rd and every following consecutively unapproved credit card authorization at an ATM | free of charge |
| F2.3.5.3.7. | Credit card retained at point of sale | free of charge |
| F2.3.5.3.8. | Sending a slip copy for credit card transaction from a sales venue to an address in Croatia upon holders complaint | free of charge |
| F2.3.5.3.9. | Sending a slip copy for credit card transaction from a sales venue to an address abroad upon holders complaint | free of charge |
| F2.3.5.4.0. | Credit card maturity date change | free of charge |
| F2.3.5.4.1. | Fee for credit card expenses specification at request | free of charge |
| F2.3.5.4.2. | Using Credit Cards in Installment Purchase | |
| F2.3.5.4.2.1. | Dividing credit card purchase amounts into installments at the POS device of RBA contractual partners | |
| F2.3.5.4.2.1.1. | Dividing credit card purchase amounts into installments at the POS device of RBA contractual partners – from 2 to 12 installments | free of charge |
| F2.3.5.4.2.1.2. | Dividing credit card purchase amounts into installments at the POS device of RBA contractual partners – from 13 to 24 installments | free of charge |
| F2.3.5.4.2.2. | Dividing credit card purchase amounts into installments by contacting the Call Centre | |
| F2.3.5.4.2.2.1. | Dividing credit card purchase amounts into installments by contacting the Call Centre – from 2 to 12 installments | 2.65 EUR |
| F2.3.5.4.2.2.2. | Dividing credit card purchase amounts into installments by contacting the Call Centre – from 13 to 24 installments | 2.65 EUR |
| F2.3.5.4.2.3. | Dividing credit card purchase amounts into installments using the <i>On-line</i> banking (RBA mobile banking) | |
| F2.3.5.4.2.3.1. | Dividing credit card purchase amounts into installments using the On-line banking (RBA internet banking) – from 2 to 12 installments | 1.99 EUR |
| F2.3.5.4.2.3.2. | Dividing credit card purchase amounts into installments using the On-line banking (RBA internet banking) – from 13 to 24 installments | 1.99 EUR |

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| F2.3.5.4.2.4. | Dividing credit card purchase amounts into installments using the <i>On-line</i> banking (RBA mobile banking) | |
| F2.3.5.4.2.4.1. | Dividing credit card purchase amounts into installments using the On-line banking (RBA mobile banking)– from 2 to 12 installments | 1.99 EUR |
| F2.3.5.4.2.4.2. | Dividing credit card purchase amounts into installments using the On-line banking (RBA mobile banking) – from 13 to 24 installments | 1.99 EUR |
| F2.3.5.4.2.5. | Dividing credit card purchase amounts into installments using the sms mDIREKT Credit Cards | |
| F2.3.5.4.2.5.1. | Dividing credit card purchase amounts into installments using the sms mDIREKT Credit Cards – from 2 to 12 installments | not applicable |
| F2.3.5.4.2.5.2. | Dividing credit card purchase amounts into installments using the sms mDIREKT Credit Cards – from 13 to 24 installments | not applicable |
| F2.3.5.4.2.6. | Early repayment of credit card installment purchase or changing the number of installments | 2.65 EUR |
| F2.3.5.4.3. | Delivery of credit card retained at an ATM in the country | free of charge |
| F2.3.5.4.4. | Delivery of credit card retained at an ATM abroad | free of charge |
| F2.3.5.4.5. | Compensation to finder of a credit card issued by the Bank to the charge of the card holder | free of charge |
| F2.3.5.4.6. | Cash deposit at the Bank's ATMs | free of charge |
| F2.3.5.4.7. | Mastercard PLUS / Visa PLUS (contains UNIQA travel health insurance with insurance in case of death due to the accident). Can be contracted only with Mastercard, Visa Classic and Visa Iris Fashion credit card. | 13.27 EUR annually |
| F2.3.5.4.8. | Fee for issuing card in promotional activities, prize competition and similar. | free of charge |
| F2.3.5.4.9. | Visa Platinum PLUS main cardholder (contains UNIQA travel health insurance with insurance in case of death due to the accident, additional health insurance and Priority Pass service as a gift). Can be contracted only with Visa Platinum credit card. <i>Without fee for the first year if service is not cancelled minimum 2 years.</i> <i>The FlexiPREMIUM PLUS, FlexiSPECIJAL PLUS and PremiumPLATINUM package holders do not pay the annual fee for the main Visa Platinum PLUS credit card user.</i> | 119.45 EUR annually |
| F2.3.5.4.10. | Visa Platinum PLUS additional cardholder (contains UNIQA travel health insurance with insurance in case of death due to the accident, additional health insurance and Priority Pass service as a gift). Can be contracted only with Visa Platinum credit card. | 79.63 EUR annually |
| F2.3.5.4.11. | Visa Gold PLUS main cardholder (contains UNIQA travel health insurance with insurance in case of death due to the accident and Oryx Roadside Assistance). Can be contracted only with Visa Gold credit card. | 53.09 EUR annually |
| F2.3.5.4.12. | Visa Gold PLUS additional cardholder (contains UNIQA travel health insurance with insurance in case of death due to the accident and Oryx Roadside Assistance). Can be contracted only with Visa Gold credit card. | 53.09 EUR annually |
| F2.3.5.5. | RBA mCard | |
| F2.3.5.5.1. | Fee for mobile application RBA mCard | free of charge |
| F2.3.5.5.2. | Fee for credit card included in mobile application RBA mCard | free of charge |
| F2.3.5.6. | Micro loan on credit card | |
| F2.3.5.6.1. | Contracting micro loan on credit card by contacting the Call Centre | free of charge |
| F2.3.5.6.2. | Contracting micro loan on credit card in RBA branch | free of charge |

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| F2.3.5.6.3. | Contracting micro loan on credit card using the <i>On-line</i> banking (RBA internet banking) | not applicable |
| F2.3.5.6.4. | Contracting micro loan on credit card using the <i>On-line</i> banking (RBA mobile banking) | not applicable |
| F2.3.5.6.5. | Early final repayment of micro loan on credit card | free of charge |
| F2.3.5.6.6. | Changing the number of micro loan on credit card annuities | not applicable |
| F2.3.5.7. | RBA RaiPay | |
| F2.3.5.7.1. | Fee for mobile payment application RBA RaiPay | free of charge |
| F2.3.5.7.2. | Fee for personal credit card Mastercard and Visa card included in mobile payment application RBA RaiPay | free of charge |

9. ZLATNA RBICA REWARDS PROGRAM

| Tariff item mark | Tariff item | Amount |
|------------------|---|-------------------|
| F2.4.1. | Entry fee for Zlatna RBICA rewards program | no entry fee |
| F2.4.2. | Membership fee for Zlatna RBICA rewards program | no membership fee |

10. SPECIAL PURPOSE ACCOUNT (PROTECTED ACCOUNT) DEBIT CARD

| Tariff item mark | Tariff item | Amount |
|------------------|---|--|
| F2.5.1. | Special purpose account debit card issuance | |
| F2.5.1.1. | Issuing primary special purpose account debit card | 3.32 EUR |
| F2.5.1.2. | Issuing additional special purpose account debit card to a person authorized on the account | 3.32 EUR |
| F2.5.1.4. | Annual fee for special purpose account debit card | free of charge |
| F2.5.1.5. | Closing of special purpose account debit card | free of charge |
| F2.5.1.6. | Instant issuing of special purpose account debit card | not applicable |
| F2.5.2. | Special purpose account debit card replacement | |
| F2.5.2.1. | Special purpose account debit card replacement/issuance in case of loss/theft | 6.64 EUR |
| F2.5.2.2. | Special purpose account debit card replacement/issuance due to damage or first and/or last name change | 6.64 EUR |
| F2.5.2.3. | Special purpose account debit card replacement due to error or at the Bank's request | free of charge |
| F2.5.3. | PIN issuance – special purpose account debit card | |
| F2.5.3.1. | Special purpose account debit card first PIN issuance | free of charge |
| F2.5.3.2. | Special purpose account debit card PIN reissue | 2.65 EUR |
| F2.5.4. | Resending the undelivered special purpose account debit card to the client's address within 60 days' period | free of charge |
| F2.5.5. | Expenses due to unjustifiably disputed special purpose account debit card transaction | 20.00% of the amount of the complaint, min 20.00 EUR |
| F2.5.6. | Cash depositing | |
| F2.5.6.1. | Cash deposit at the Bank's ATMs | free of charge |

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| F2.5.7. | Cash withdrawal with special purpose account debit card (Cash withdrawals): (maximum daily cash withdrawal limit at ATMs is EUR 1,330.00) | |
| F2.5.7.1. | Cash withdrawal with special purpose account debit card at the Bank's ATMs | free of charge |
| F2.5.7.2. | Cash withdrawal with special purpose account debit card at other banks' ATMs within the country | not applicable |
| F2.5.7.3. | Cash withdrawal with special purpose account debit card at ATMs abroad | not applicable |
| F2.5.7.4. | Cash withdrawal with special purpose account debit card at the Bank's EFT POS | not applicable |
| F2.5.7.5. | Cash withdrawal with special purpose account debit card at other banks' EFT POS in the country and Croatian Post | not applicable |
| F2.5.7.6. | Cash withdrawal with special purpose account debit card at EFT POS abroad | not applicable |
| F2.5.8. | Payment with special purpose account debit card at EFT POS in the country and abroad | not applicable |
| F2.5.9. | Payment with special purpose account debit card at the Bank's EFT POS | not applicable |
| F2.5.10. | Other fees - special purpose account debit card | |
| F2.5.10.1. | Special purpose account debit card PIN change at the Bank's ATM | free of charge |
| F2.5.11. | RBA RaiPay | |
| F2.5.11.1. | Fee for mobile payment application RBA RaiPay | not applicable |
| F2.5.11.2. | Fee for special purpose account debit card included in mobile payment application RBA RaiPay | not applicable |

11. GIRO ACCOUNT DEBIT CARD

| Tariff item mark | Tariff item | Amount |
|------------------|---|------------------------------|
| F2.6.1. | Giro Account debit card issuance | |
| F2.6.1.1. | Primary Giro Account debit card issuance | 3.32 EUR (first issuance) |
| F2.6.1.2. | Additional Giro Account debit card issuance to a person authorized under the account | 3.32 EUR (first issuance) |
| F2.6.1.3. | Annual fee for Giro Account debit card | free of charge |
| F2.6.1.4. | Closing of Giro Account debit card | free of charge |
| F2.6.1.5. | Instant issuing of Giro Account debit card | not applicable |
| F2.6.2. | Giro Account debit card replacement | |
| F2.6.2.1. | Giro Account debit card replacement/issuance in case of loss/theft | 6.64 EUR |
| F2.6.2.2. | Giro Account debit card replacement/issuance due to damage or first and/or last name change | 6.64 EUR |
| F2.6.2.3. | Giro Account debit card replacement due to error or at the Bank's request | free of charge |
| F2.6.3. | PIN issuance – Giro Account debit card | |
| F2.6.3.1. | Giro Account debit card first PIN issuance | free of charge |

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| F2.6.3.2. | Giro Account debit card PIN reissue | 2.65 EUR |
| F2.6.4. | Resending the undelivered Giro Account debit card to the client's address within 60 days' period | free of charge |
| F2.6.5. | Expenses due to unjustifiably disputed Giro Account debit card transaction | 20.00% of the amount of the complaint, min 20.00 EUR in kuna Equivalent |
| F2.6.6. | Cash down-payments | |
| F2.6.6.1. | Cash down-payments at the Bank's ATMs | free of charge |
| F2.6.7. | Cash withdrawal with Giro Account debit card (Cash withdrawals): (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is EUR 1,330.00) | |
| F2.6.7.1. | Cash withdrawal with Giro Account debit card at the Bank's ATMs | free of charge |
| F2.6.7.2. | Cash withdrawal with Giro Account debit card at other banks' ATMs within the country | 1.50%, min 4.00 EUR |
| F2.6.7.3. | Cash withdrawal with Giro Account debit card at ATMs abroad | 1.50%, min 4.00 EUR |
| F2.6.7.4. | Cash withdrawal with Giro Account debit card at the Bank's EFT POS | not applicable |
| F2.6.7.5. | Cash withdrawal with Giro Account debit card at other banks' EFT POS in the country and Croatian Post | 1.50%, min 3.32 EUR |
| F2.6.7.6. | Cash withdrawal with Giro Account debit card at EFT POS abroad | 1.50%, min 3.32 EUR |
| F2.6.8. | Payment with Giro Account debit card at EFT POS in the country and abroad | free of charge |
| F2.6.9. | Payment with Giro Account debit card at the Bank's EFT POS | free of charge |
| F.2.6.10. | Other fees –Giro Account debit card | |
| F.2.6.10.1. | Giro Account debit card PIN change at the Bank's ATM | free of charge |
| F.2.6.11. | RBA RaiPay | |
| F2.6.11.1. | Fee for mobile payment application RBA RaiPay | free of charge |
| F2.6.11.2. | Fee for kuna Giro Account debit card included in mobile payment application RBA RaiPay | free of charge |

SPECIFIC CHARACTERISTICS OF FEE CALCULATION AND COLLECTION BY BUSINESS FIELDS RETAIL BANKING FEES

Fees in EUR and foreign currency banking

The fee for executing cashless and cash payment transactions in all accounts are calculated and charged upon executing the specific transaction. Fees for other services are calculated and charged on a one-time basis in advance or upon executing the specific transaction.

For services in foreign exchange transactions with retail customers, if the fee is charged from the Service User's Multi-currency account at RBA, the buy exchange rate for FX of RBA valid on the date of charge applies.

The calculated fee shall be charged from the Service User's account or by cash payment.

Fees for banking services in Giro Accounts, Current Account and Multi-currency Current Account, Multi-currency Giro Account, a vista Savings Account and Protected Accounts

The fee for payment service transactions and credit transfers and the fee for other services are computed as upfront fees or upon executing each transaction, and charged to the account or in cash.

The account management fee (if defined by the Decision on Service Fees) is calculated monthly, in arrears, and charged to the account for all accounts that are active on the date of fee collection processing. The fee for account management and account use by an authorized person will not be charged to the account for which no actual movements (transactions) have been recorded for at least last 6 months, when the account balance on the fee calculation date is as follows:

- 10.00 EUR or more, which balance would be reduced, upon charging the fee, to less than 10.00 EUR for current and Giro Accounts.
- the equivalent of 10.00 EUR or more, calculated at the middle exchange rate of the Bank valid on the fee calculation date, when the balance would be reduced to less than the equivalent of 10.00 EUR upon charging the fee for Multi-currency Current Account and Multi-currency Giro Account.

Actual movements do not include: account management fee, service usage fee, fee for use of the account by an authorized person, account interests and term deposit interests.

Account management fee is charged if there is available balance in the account for the full amount of the fee, regardless of whether there is actual movement in the account or not.

- *The Current Account management fee* is not charged on the Current Account if the overdraft/credit frame was used in the month for which the fee is charged.
- *The Multi-currency Current Account and the Multi-currency Giro Account management fee* is charged by debiting the currencies in which the account has a credit balance, in the order of the currency code letters, and the currency EUR being placed first. The currency and the posting amount are selected by collecting the amount by currencies until the moment of settling the total fee amount. If the funds to cover the total fee amount are not available after collection from all available currencies, fee payment is not executed. The fee amount is determined in the EUR, and conversion into a foreign currency is at the buy exchange rate.

RBA package monthly management fee

The RBA package management fee is calculated at the beginning of the month, in arrears, for all Current Accounts that are active as on the last day of the fee collection period. The Current Account package management fee is calculated for the entire month, regardless of the date of contracting the respective package.

The fee for operating the account by authorized user

Fee for managing Giro Account, Multi-currency Current Account, Multi-currency Giro Account by an authorized user is charged at the beginning of the month for the previous month for the accounts in which such authorized user is active on the last day of the fee collection period.

The fee for operating the account by authorized user is charged if the overall fee amount is available in the account for fee settlement, regardless of whether there was movement in the respective account or not.

Fees for use of the RBA DIREKT services

The fee for using the services shall be calculated monthly, in arrears, and charged from the account. RBA DIREKT services fee shall be charged for the entire month, regardless of the number of usage days.

Building society deposit clients or their legal representatives from tariff item F4.3.5.2., do not pay the fee for the entire month in which the Building Society deposit contract ceased to be valid.

Other fees shall be calculated upon executed transaction (fee for executing transactions through the RBA Direkt service) or in advance (access fee) and debited from the account or settled by cash payment.

The fee for using the services shall be charged from the account that was active as on the day of fee collection processing, in the following order:

1. Current Account
2. Giro Account
3. Multi-currency Current Account
4. Multi-currency Giro Account.

If a client has several identical products contracted (several identical types of accounts), the service usage fee shall be charged by the increasing number of the account number.

If there are not sufficient assets in any of the above accounts at the moment of fee processing, the processing shall be restarted in the same order and make the first account from the defined sequence to overrun.

When the fee is charged from a Multi-currency Current Account or a Multi-currency Giro Account, the currency of the highest balance shall be debited. If there are not sufficient assets to collect the fee in any of the available currencies, the fee shall be charged from Multi-currency Current Account in which the EUR balance shall be made to overrun.

Card banking fees

The fees for transactions executed at ATMs and POS terminals by using the Bank debit and credit cards, shall be calculated upon the transaction execution, and charged by debiting the account or credit card for which the fee is calculated. Other fees related to card banking shall be calculated in advance or upon executing the transaction, and charged by debiting the account or credit card or by cash payment.

Fees for using the GPRS POS terminal are charged by direct debit of the transaction account of the contracting partner in RBA.

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

Total maximum daily cash deposit limit per client is EUR 9,900.00. A cash deposit order at a deposit ATM can be executed only in the euro, to a Current Account and a Giro Account held at the Bank, which account is not blocked and for which the Client has the right of disposal, and to a Credit Card Account and a Credit Account at the Bank. Such an order cannot be executed to a Protected Account and to a Multi-currency Accounts.

Excerpts from the Decision on Service Fees are available on: www.rba.hr, RBA business network and RBA INFO phone 072 62 62 62.

Applicable as of 01.10.2024.