

TRANSACTION FEES FOR PRIVATE INDIVIDUALS

(Applicable as of 04.11.2014.)

| 1. PAYMENT ACCOUNT OPENING | | |
|--|---|--|
| (current account, foreign currency account, kuna and foreign currency giro account, kuna and foreign currency savings book, a vista savings account) | | |
| 1.1. | Kuna/foreign currency savings book opening (if on behalf of minors free of charge) | 100,00 HRK |
| 1.2. | A vista savings account opening | 20,00 HRK |
| 1.3. | Other accounts opening | free of charge |
| 1.4. | Contracting Letter of Attorney in payment accounts | free of charge |
| 2. PAYMENT ACCOUNT MANAGEMENT | | |
| 2.1. | Current account management | |
| 2.1.1. | Managing a current account with movement (accounts in the name of juvenile persons, accounts blocked due to foreclosure and accounts blocked due to card loss/theft free of charge) <i>FlexiPLUS current account holders are not charged the current account management fee.</i> | 9,00 HRK per month |
| 2.1.2. | Managing current account without turnover | free of charge |
| 2.1.3. | Managing pension payment current account | free of charge |
| 2.1.4. | Managing special purpose account | free of charge |
| 2.2. | Management of other accounts | |
| 2.2.1. | Managing kuna giro account with bank card and debit card, and foreign currency account, foreign currency giro account and a vista saving account with bank card | free of charge |
| 2.2.2. | Managing foreign currency account with debit card(s) (for accounts blocked based on enforcement of court ruling and in case of card loss/theft, free of charge) | 5,00 HRK per month |
| 2.2.3. | Managing foreign currency giro account with debit card(s) (for accounts blocked based on enforcement of court ruling and in case of card loss/theft, free of charge) | 5,00 HRK per month |
| 2.2.4. | Kuna/foreign currency savings book management | free of charge |
| 2.2.5. | Proxy using the account | free of charge |
| 2.3. | Use of Flexi PLUS current account (package of services) | |
| 2.3.1. | Use of Flexi START current account | 22,00 HRK per month |
| 2.3.2. | Use of Flexi IDEAL current account | 44,00 HRK per month |
| 2.3.3. | Use of Flexi PREMIUM current account | 77,00 HRK per month |
| 2.3.4. | Use of Flexi PREMIUM PLUS current account | 99,00 HRK per month |
| 2.3.5. | Use of Flexi GOLD current account | 77,00 HRK per month |
| 2.3.6. | Use of Flexi SENIOR current account | 11,00 HRK per month |
| 2.3.7. | Use of Flexi STUDENT current account | free of charge |
| 2.3.8. | Use of Flexi LINK current account | 69,00 HRK per month |
| 3. PAYMENT ACCOUNT CLOSING | | |
| 3.1. | Kuna/foreign currency savings book closing | free of charge |
| 3.2. | Other accounts closing | free of charge |
| 3.3. | Closing the Flexi LINK Current Account before the expiry of the minimal one-year utilization period | one-off fee in the amount of the monthly Flexi LINK Current Account fee multiplied by the remaining number of months |
| 3.4. | Closing other Flexi PLUS Current Accounts (service package) | free of charge |
| 4. BANK ACCOUNT CURRENCY CONVERSIONS | | |
| 4.1. | Foreign currency conversion upon withdrawal/deposit/with transfer to | free of charge |

| | | |
|------|--|----------------|
| | payment account at the Bank/upon making a payment within the country/abroad | |
| 4.2. | Deposit to foreign currency account/foreign currency giro account/foreign currency savings book from kuna funds or by transfer from kuna account | free of charge |
| 4.3. | Withdrawal from foreign currency account/foreign currency giro account/foreign currency savings book in kuna or by transfer to kuna account | free of charge |

5. STANDING ORDER AND DIRECT DEBIT ORDER

| | | |
|--------|---|------------------------------------|
| 5.1. | Arranging standing order/direct debit order use | free of charge |
| 5.2. | Standing order/direct debit order execution | |
| 5.2.1. | • in favour of retail accounts at the Bank | free of charge |
| 5.2.2. | • in favour of transaction accounts of legal entities/craftsmen at the Bank <i>FlexiIDEAL, FlexiGOLD and FlexiPREMIUM PLUS current account users do not pay the fee.</i> | 0,20%, min 1,00 HRK, max 20,00 HRK |
| 5.2.3. | • in favour of transaction accounts outside the Bank | 0,25%, min 1,00 HRK, max 50,00 HRK |
| 5.3. | Standing order/direct debit order closing | free of charge |

6. REPORTING

| | | |
|--------|--|-------------------------|
| 6.1. | Information on account balance and turnover under payment accounts | |
| 6.1.1. | Monthly payment account statement | free of charge |
| 6.1.2. | Additional payment account statement | 10,00 HRK per statement |

7. CHEQUE OPERATIONS

| | | |
|--------|---|------------------------|
| 7.1. | Blank cheque blocking due to loss/theft | 5,00 HRK/ blank cheque |
| 7.2. | Cheque processing fee | |
| 7.2.1. | • if used in the retail sales network | free of charge |
| 7.2.2. | • if used/cashed at the Croatian Post | 25,00 HRK per cheque |

8. OVERDRAFT/CREDIT UNDER CURRENT ACCOUNT

| | | |
|------|---|----------------|
| 8.1. | Approval of credit under current account | 40,00 HRK |
| 8.2. | Change of current account overdraft (First overdraft approval is free of charge) | 40,00 HRK |
| 8.3. | Contracting installment debt repayment in the current account | free of charge |

9. NOTICES AND REMINDERS OF UNAUTHORIZED ACCOUNT OVERDRAFT

| | | |
|------|---|----------------|
| 9.1. | Notice | free of charge |
| 9.2. | Reminder | free of charge |
| 9.3. | Reminder prior to lawsuit | free of charge |
| 9.4. | Cancellation of a payment account agreement | free of charge |

10. ACCOUNT BLOCKAGE – by court decision

| | | |
|---------|--|----------------|
| 10.1. | Court order enforcement | |
| 10.1.1. | Order for registering payment description codes through payment transactions system - internal | free of charge |
| 10.1.2. | Order for registering payment description codes through payment transactions system - external | 2,00 HRK |

11. PAYMENT TRANSACTIONS (transactions executed at the Bank's outlet)

| | | |
|---------|---|----------------|
| 11.1. | Deposits/withdrawals/transfers under accounts maintained by the Bank in the same currency | |
| 11.1.1. | Payments to PI payment accounts, including time deposits with multiple payments and premium savings | free of charge |

| | | |
|--|--|---|
| 11.1.2. | Disbursements from PI payment accounts | free of charge |
| 11.1.3. | External or domestic transfers/inflows to PI payment accounts, including time deposits with possible multiple payments and premium savings | free of charge |
| 11.1.4. | Payments through deposit of foreign cheque on foreign currency account/foreign currency giro account/foreign currency savings book, including deposits with multiple payments and premium savings | 1,50%, min 40,00 HRK, max 300,00 HRK per cheque |
| 11.2. | Payments in favour of accounts maintained by the Bank – in kuna or foreign currencies | |
| 11.2.1. | Kuna payments into domestic legal entity's transaction account opened at the Bank | 1,00%, min 7,00 HRK, max 100,00 HRK |
| 11.2.2. | Kuna payments into foreign legal entity's transaction account opened at the Bank (The fee is charged for payments exceeding the amount of 1,500.00 HRK.) (Free of charge for payments into accounts of embassies and British Council.) | 1,00%, min 7,00 HRK, max 100,00 HRK |
| 11.2.3. | Foreign currency payments into domestic legal entity's transaction account opened at the Bank | 1,00%, min 10,00 HRK, max 100,00 HRK |
| 11.2.4. | Foreign currency payments into foreign legal entity's transaction account opened at the Bank (The fee is charged for payments exceeding the amount of EUR 200,00 or equivalent in foreign currency calculated at the Bank's middle exchange rate.) (Free of charge for payments into accounts of embassies and British Council.) | 1,00%, min 10,00 HRK, max 100,00 HRK |
| 11.2.5. | Payments under loans in favour of accounts of Raiffeisenbank Unterpremstätten, Raiffeisenbank Poelstal and Raiffeisenbank St. Stefan-Jagerberg-Wolfsberg held with the Bank | 1,00%, min 10,00 HRK, max 100,00 HRK |
| 11.2.6. | Legal entity's cash payment (of up to HRK 105,000.00) made by general payment slip to transaction account of legal entity/craftsman opened at the Bank | 1,00%, min 7,00 HRK, max 100,00 HRK |
| 11.3. | Payments in favour of accounts at other banks within the country – in kuna or foreign currencies | |
| 11.3.1. | Kuna payments in favour of accounts at other banks (Free of charge for refund of local pensions.) | 1,00%, min 9,00 HRK, max 100,00 HRK |
| 11.3.2. | Foreign currency payments in favour of accounts at other banks – other bank's charges payable by user | 0,35%, min 80,00 HRK, max 1.000,00 HRK |
| 11.3.3. | Foreign currency payments in favour of accounts at other banks – other bank's charges payable by payer | 0,50%, min 150,00 HRK, max 1.000,00 HRK |
| 11.4. | Payments in favour of accounts abroad – in kuna or foreign currencies | |
| 11.4.1. | Payments in favour of accounts abroad – foreign bank's charges payable by user (Free of charge for payments in favour of H. Stepic CEE Charity Fund.) | 0,35%, min 80,00 HRK, max 1.000,00 HRK |
| 11.4.2. | Payments in favour of accounts abroad – foreign bank's charges payable by payer (Free of charge for payments in favour of H. Stepic CEE Charity Fund.) | 0,50%, min 150,00 HRK, max 1.000,00 HRK |
| 11.4.3. | Refund of foreign pensions | free of charge |
| 11.5. | Withdrawal of international remittance in foreign cash, without foreign currency account/savings book | 0,50%, min 40,00 HRK, max 1.500,00 HRK |
| 11.6. | Complaints in relation to orders in FX payment transactions | 200,00 HRK |
| 11.7. | Processing foreign remittances | free of charge |
| Fees shall not be charged and collected for payments by cheques drawn on RBA-Zagreb, pension cheques, cheques in the name of war damages for forced labour or slavery, and salary cheques of seamen. The Bank can decide that payments credited to the benefit of humanitarian accounts be temporarily or permanently exempt from fee charges. | | |

For payments in favor of individual accounts with the Bank, the client may be fully or partially exempt from fees if the contract between the payee and the Bank provides that reimbursement for these payments in lieu of the payer, pay the payee. The beginning and termination of such contract payers informs the payee.

12. FOREIGN CURRENCY (CASH) TRADING/EXCHANGE AND FOREIGN CHEQUE REDEMPTION

| | | |
|-------|--|--|
| 12.1. | Foreign currency (cash) purchase | free of charge |
| 12.2. | Foreign currency (cash) sale to domestic private individuals | free of charge |
| 12.3. | Foreign currency (cash) sale to foreign private individuals | free of charge |
| 12.4. | EMU currency banknote exchange into EUR | 10,00%, min 20,00 HRK |
| 12.5. | Foreign cheque redemption at the exchange office | 1,50%, min 40,00 HRK, max 300,00 HRK per cheque |

13. OTHER SERVICES IN KUNA AND FOREIGN CURRENCY OPERATIONS

| | | |
|--------------|---|--|
| 13.1. | Foreign cheque acceptance (incasso) <i>When sending a cheque for collection, there may occur additional costs of the foreign bank.</i> | 1,00%, min 20,00 HRK, max 250,00 HRK per cheque |
| 13.2. | Banknote acceptance (incasso) | |
| 13.2.1. | • Banknote incasso – kuna | 5,00%, min 10,00 HRK |
| 13.2.2. | • Banknote incasso – foreign currency | 10,00%, min 20,00 HRK |
| 13.3. | Manipulative costs of submitting application for HROK credit report, at retail client's personal request | 25,00 HRK, one off per application (VAT included in the amount) |
| 13.4. | Bank payment account card replacement (current account, foreign currency account, kuna and foreign currency giro account, a vista savings account) | |
| 13.4.1. | Bank 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) | 20,00 HRK |
| 13.4.2. | Bank payment account card replacement in case of loss/theft, including account blockade (if on behalf of minors, free of charge) | 20,00 HRK |
| 13.4.3. | Bank payment account card replacement due to error or at the Bank's request | free of charge |
| 13.5. | Kuna/foreign currency savings book replacement | |
| 13.5.1. | 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) | 50,00 HRK |
| 13.5.2. | Savings book replacement in case of loss/theft, including account blockade | 50,00 HRK |
| 13.5.3. | Savings book replacement due to error or at the Bank's request | free of charge |
| 13.5.4. | Regular replacement of filled out savings book | free of charge |
| 13.6. | Issuance of various certificates, verified certificates, document photocopies or copies, etc. | 25,00 HRK per certificate/verified certificate/document (VAT included in the amount) |
| 13.7. | Printout of turnover/inflow/account balance/swift certificate in the outlet (with or without verification) | 5,00 HRK per page |
| 13.8. | Faxing various documents at the client's request | |
| 13.8.1. | • within the country | 6,25 HRK (VAT included in the amount) |
| 13.8.2. | • abroad | 12,50 HRK (VAT included in the amount) |
| 13.9. | Cancelling previously announced cash withdrawal (cash withdrawal of an amount over HRK 70,000.00 or EUR 10,000.00, and of any amount whatsoever of any other foreign currency, is to be announced at least 2 business days before the planned withdrawal date) | |
| 13.9.1. | • exceeding 70.000,00 HRK in kuna withdrawals | 0,50% of amount announced |

| | | |
|---------------|---|--|
| | | to Bank |
| 13.9.2. | • exceeding 10.000,00 EUR or equivalent in foreign currency withdrawals | 0,50% of amount announced to Bank, at RBA mid-rate |
| 13.10. | Coin handling fee (debited to the entire amount of cash deposit/withdrawal/exchange) *amount is defined at the level of the client in a single day | |
| 13.10.1. | Coin processing for cash payments or buy out of valid FX coins, in an amount exceeding the countervalue of EUR 20.00 * | 10,00% |
| 13.10.2. | Coin handling in cash withdrawal/sale of foreign currency coins in the amount equivalent to more than EUR 20.00* | 10,00% |
| 13.10.3. | Coin handling in cash deposit in kuna coins in the amount exceeding 100.00 HRK*(free of charge for deposit into minor's savings accounts) | 2,50% |
| 13.10.4. | Coin handling in cash withdrawal in kuna coins in the amount exceeding 100.00 HRK* (free of charge for withdrawals from minor's savings accounts) | 2,50% |
| 13.10.5. | Exchange of kuna coins into kuna/foreign currency banknotes* | 2,50%, min. 10,00 HRK |
| 13.11. | Cash disbursement of HRK 500,000.00 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 | 0,25% of the amount |
| 13.12. | Execution of inheritance ruling | free of charge |

14. SAVINGS-DEPOSIT TRANSACTIONS

| | | |
|--------------|--|----------------|
| 14.1. | Termination of non-purpose term savings deposit contract ahead of first maturity | |
| 14.1.1. | • if re-depositing less than 50% of the amount or withdrawing total amount of terminated non-purpose term savings deposit | 100,00 HRK |
| | • if re-depositing at least 50% of terminated non-purpose term savings deposit | 50,00 HRK |
| 14.2. | Termination of non-purpose term savings deposit contract, with an approved a vista interest | free of charge |
| 14.3. | Termination of special-purpose guarantee term deposit contract (except for early termination of guarantee term deposit for loan under repayment) | free of charge |

15. SAFE DEPOSIT BOXES

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.

| | | Retail Outlet Category | | |
|--------------|--|--|--------------|--------------|
| 15.1. | Safe Deposit Box Category | I | II | III |
| 15.1.1. | Sef A (10.000 cm ³) | HRK 545,00 | HRK 450,00 | HRK 300,00 |
| 15.1.2. | Sef B (10.000-20.000 cm ³) | HRK 815,00 | HRK 600,00 | HRK 455,00 |
| 15.1.3. | Sef C (20.000-40.000 cm ³) | HRK 1.070,00 | HRK 865,00 | HRK 600,00 |
| 15.1.4. | Sef D (100.000-140.000 cm ³) | HRK 2.100,00 | HRK 1.700,00 | HRK 1.250,00 |
| 15.2. | Boxes for savings books | 180,00 HRK (VAT included in the amount) | | |
| 15.3. | Lost key fee | | | |
| 15.3.1. | • safe deposit box key | 125,00 HRK and actual cost (VAT included in the amount) | | |
| 15.3.2. | • key for savings book boxes | 125,00 HRK and actual cost (VAT included in the amount) | | |
| 15.4. | Reminders to renters of safe deposit box/savings book box | | | |

| | | |
|---------|---------------------------|----------------|
| 15.4.1. | Notice | free of charge |
| 15.4.2. | Reminder | free of charge |
| 15.4.3. | Reminder prior to lawsuit | free of charge |

16. BANK INTERNAL DEPOTS

| | | |
|--------------|----------------------------------|----------------|
| 16.1. | Open Bank internal depots | |
| 16.1.1. | • safekeeping | free of charge |
| 16.1.2. | • safekeeping and management | free of charge |

RBA DIREKT SERVICES FEES

1. RBA tDIREKT (telephone banking)

| | | |
|--|--|--|
| 1.1. | Service admission fee | |
| 1.1.1. | Admission fee for arranging tDIREKT service | 50,00 HRK one off |
| 1.1.2. | Admission fee for arranging tDIREKT service with an already existing iDIREKT service | free of charge |
| 1.2. | Monthly fee for tDIREKT service* (Free of charge for accounts blocked due to enforcement of court ruling.) | 10,00 HRK |
| * in case of using to different devices double fee is chared | | |
| 1.3. | Issuance of receipt of executed payment – sending by mail | 5,00 HRK/receipt |
| 1.4. | PAYMENT TRANSACTIONS (transactions executed via telephone banking) | |
| 1.4.1. | Payments in favour of accounts maintained by the Bank – in kuna | |
| 1.4.1.1. | Payments into domestic and foreign legal entity's transaction account opened at the Bank | free of charge |
| 1.4.1.2. | Payments into private individuals' accounts within the Bank | free of charge |
| 1.4.2. | Payments in favour of accounts maintained by the Bank – in foreign currencies | |
| 1.4.2.1. | Payments into domestic and foreign legal entity's transaction account opened at the Bank (The fee is charged for payments exceeding the amount of EUR 200,00 or equivalent in foreign currency calculated at the Bank's middle exchange rate.) (Free of charge for payments into accounts of embassies and British Council.) | 0,15% min 8,00 HRK, max 50,00 HRK |
| 1.4.3. | Payments in favour of accounts at other banks within the country – in kuna or foreign currencies | |
| 1.4.3.1. | Kuna payments in favour of accounts at other banks | 0,50%, min 2,00 HRK, max 50,00 HRK |
| 1.4.3.2. | Foreign currency payments in favour of accounts at other banks – other bank's charges payable by user | 0,30%, min 80,00 HRK, max 1.000,00 HRK |
| 1.4.3.3. | Foreign currency payments in favour of accounts at other banks – other bank's charges payable by payer | 0,40%, min 150,00 HRK, max 1.000,00 HRK |
| 1.4.4. | Payments in favour of accounts abroad – in kuna or foreign currencies | |
| 1.4.4.1. | Payments in favour of accounts abroad – foreign bank's charges payable by user | 0,30%, min 80,00 HRK, max 1.000,00 HRK |
| 1.4.4.2. | Payments in favour of accounts abroad – foreign bank's charges payable by payer | 0,40%, min 150,00 HRK, max 1.000,00 HRK |

2. RBA mDIREKT (SMS and mobile banking)

| | | |
|-------------|--|---------------------------------|
| 2.1. | mDIREKT Account balance | |
| 2.1.1. | Admission fee for arranging mDIREKT Account balance service | free of charge |
| 2.1.2. | Monthly fee for mDIREKT Account balance service (Free of charge for accounts blocked due to enforcement of court ruling.) | 5,00 HRK monthly per GSM number |

| | | |
|--|--|----------------|
| | <i>The FlexiIDEAL, FlexiGOLD and FlexiPREMIUM PLUS current account holders do not pay the fee.</i> | |
| 2.2. | mDIREKT Bill payment | |
| 2.2.1. | Admission fee for arranging mDIREKT Bill payment service | free of charge |
| 2.2.2. | Monthly fee for mDIREKT Bill payment service | free of charge |
| 2.3. | mDIREKT Turnover overview | |
| 2.3.1. | Admission fee for arranging mDIREKT Turnover overview service | free of charge |
| 2.3.2. | Monthly fee for mDIREKT Turnover overview service (Free of charge for accounts blocked based on enforcement of court ruling.) | free of charge |
| 2.4. | mDIREKT Credit cards | |
| 2.4.1. | Admission fee for arranging mDIREKT Credit cards service | free of charge |
| 2.4.2. | Monthly fee for mDIREKT Credit cards service | free of charge |
| 2.5. | RBA na dlanu (mobile banking)* | |
| 2.5.1. | Admission fee for arranging RBA na dlanu | free of charge |
| 2.5.2. | Monthly fee for RBA na dlanu | free of charge |
| *a precondition for arrangement of the service RBA na dlanu is a previous arrangement of iDIREKT service | | |

3. RBA iDIREKT (Internet Banking)

| | | |
|---------------|--|---|
| 3.1. | Service admission fee | |
| 3.1.1. | Admission fee for arranging iDIREKT service <i>The FlexiPLUS current account holders do not pay the fee.</i> (in the promotional period 18/08-31/12/2014 no entry fee will be charged when contracting the iDIREKT service with the mToken authentication device) | 30,00 HRK one off |
| 3.1.2. | Admission fee for arranging iDIREKT service with an already existing tDIREKT service | free of charge |
| 3.2. | Service Fee | |
| 3.2.1. | Monthly fee for iDIREKT service* (Free of charge for accounts blocked based on enforcement of court ruling.) <i>* in case of using to different devices double fee is charged, except The FlexiPLUS current account holders do not pay the fee.</i> | 7,00 HRK |
| 3.2.2. | eRačun service usage fee | free of charge |
| 3.3. | Issuance of receipt of executed payment – sending by mail | 5,00 HRK/receipt |
| 3.4. | PAYMENT TRANSACTIONS (transactions executed via iDIREKT/RBA na dlanu service) | |
| 3.4.1. | Payments in favour of accounts maintained by the Bank – in kuna | |
| 3.4.1.1. | Payments into domestic and foreign legal entity's transaction account opened at the Bank | free of charge |
| 3.4.1.2. | Payments into private individuals' accounts within the Bank | free of charge |
| 3.4.2. | Payments in favour of accounts maintained by the Bank – in foreign currencies | |
| 3.4.2.1. | Payments into domestic and foreign legal entity's transaction account opened at the Bank (The fee is charged for payments exceeding the amount of EUR 200,00 or equivalent in foreign currency calculated at the Bank's middle exchange rate.) (Free of charge for payments into accounts of embassies and British Council.) | 0,15% min 8,00 HRK, max 40,00 HRK |
| 3.4.3. | Payments in favour of accounts at other banks within the country – in kuna or foreign currencies | |
| 3.4.3.1. | Kuna payments in favour of accounts at other banks <i>The FlexiPLUS current account holders pay 50% of the original fee (0.175%, min. 1,00 HRK, max. 10,00 HRK). The fee charged for payment orders placed in advance will be the fee effective as on the date of placing the respective order.</i> | 0,35%, min 2,00 HRK, max 20,00 HRK |
| 3.4.3.2. | Foreign currency payments in favour of accounts at other banks – other bank's charges payable by user | 0,25%, min 80,00 HRK, max 1.000,00 HRK |

| | | |
|---------------|--|---|
| 3.4.3.3. | Foreign currency payments in favour of accounts at other banks – other bank's charges payable by payer | 0,35%, min 150,00 HRK, max 1.000,00 HRK |
| 3.4.4. | Payments in favour of accounts abroad – in kuna or foreign currencies | |
| 3.4.4.1. | Payments in favour of accounts abroad – foreign bank's charges payable by user | 0,25%, min 80,00 HRK, max 1.000,00 HRK |
| 3.4.4.2. | Payments in favour of accounts abroad – foreign bank's charges payable by payer | 0,35%, min 150,00 HRK, max 1.000,00 HRK |

4. SERVICE CANCELLATION

| | | |
|------|---|----------------|
| 4.1. | Service cancellation by user without return of device | free of charge |
| 4.2. | Service cancellation by the Bank without return of device | free of charge |
| 4.3. | Service blockage at the Bank's request | free of charge |

5. DEVICE FEES

| | | |
|------|--|--------------------|
| 5.1. | Issuance of additional or new device due to loss/theft or damage caused by user – takeover at RBA outlet | 120,00 HRK one off |
| 5.2. | Issuance of additional or new device due to loss/theft or damage caused by user – delivery to home address | 150,00 HRK one off |
| 5.3. | Issuance of mToken | free of charge |
| 5.4. | Reissuance of mToken due to loss of PIN or loss/theft of mobile phone or locking of mToken | free of charge |
| 5.5. | Replacement of device due to error or at the Bank's request | free of charge |
| 5.6. | First issuance of token or card Reader | 100 HRK one-off |

6. RBA eBROKER

| | | |
|------|--|----------------|
| 6.1. | Admission fee for arranging eBroker service | free of charge |
| 6.2. | Monthly fee for eBroker service (Free of charge for accounts blocked based on enforcement of court ruling.) <i>The FlexiPLUS current account holders do not pay the fee to managing current account.</i> | 10,00 HRK |

CARD TRANSACTION FEES

1. DEBIT CARDS Visa Electron/Maestro

| | | |
|-------------|---|--------------------------------|
| 1. | Use of Visa Electron/Maestro debit card under current account | |
| 1.1. | Account debit card issuance | |
| 1.1.1. | Main Visa Electron/Maestro account card issuance <i>The FlexiPLUS current account holders do not pay the fee for account card issuance.</i> | 10,00 HRK (for first issuance) |
| 1.1.2. | Additional Visa Electron/Maestro card issuance to a person authorized under the account <i>The FlexiIDEAL, FlexiGOLD and FlexiPREMIUM PLUS current account holders do not pay the fee for account card issuance.</i> | 10,00 HRK (for first issuance) |
| 1.1.3. | Second main or second additional Visa Electron/Maestro account card issuance | 50,00 HRK one off |
| 1.1.4. | Annual fee for debit cards | free of charge |
| 1.1.5. | Closing of debit card | free of charge |
| 1.2. | Card replacement | |
| 1.2.1. | Card replacement/issuance in case of loss/theft | 50,00 HRK |
| 1.2.2. | Card replacement/issuance due to damage or first and/or last name change | 50,00 HRK |
| 1.2.3. | Card replacement due to error or at the Bank's request | free of charge |
| 1.3. | PIN issuance | |
| 1.3.1. | First PIN issuance | free of charge |
| 1.3.2. | PIN reissue | 20,00 HRK |

| | | | |
|-------------|---|--|------------------------|
| 1.4. | Resending the undelivered card to the client's address within 60 days' period | 25,00 HRK | |
| 1.5. | Expenses due to unjustifiably disputed card transaction | 20,00% of the amount of the complaint, min. 20,00 EUR in kuna equivalent | |
| 1.6. | Cash deposit | | |
| 1.6.1. | • at the Bank's ATMs | not applicable | |
| 1.7. | Cash withdrawals (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is HRK 5,000.00) | | |
| 1.7.1. | • at the Bank's ATMs | free of charge | |
| 1.7.2. | • at other banks' ATMs within the country | 1,50%, min 20,00 HRK | |
| 1.7.3. | • at ATMs abroad | 1,50%, min 20,00 HRK | |
| 1.7.4. | • at other banks' EFT POS in the country and Croatian Post | 1,50%, min 20,00 HRK | |
| 1.7.5. | • at EFT POS abroad | 1,50%, min 20,00 HRK | |
| 1.7.6. | • at the Bank's EFT POS | not applicable | |
| 1.8. | Payment at EFT POS in the country and abroad | free of charge | |
| 1.9. | Payment at the Bank's EFT POS | free of charge | |
| 2. | Use of Visa Electron debit card under foreign currency account | | |
| 2.1. | Issuance of Visa Electron debit card under foreign currency account | | |
| 2.1.1. | Main Visa Electron debit card issuance | free of charge | |
| 2.1.2. | Additional Visa Electron card issuance to a person authorized under the account | 25,00 HRK one off | |
| 2.1.3. | Second main or second additional Visa Electron account card issuance | 50,00 HRK one off | |
| 2.2. | Card replacement | | |
| 2.2.1. | Card replacement/issuance in case of loss/theft | 50,00 HRK | |
| 2.2.2. | Card replacement/issuance due to damage or first and/or last name change | 50,00 HRK | |
| 2.2.3. | Card replacement due to error or at the Bank's request | free of charge | |
| 2.3. | PIN reissue | 20,00 HRK | |
| 2.4. | Resending the undelivered card to the client's address within 60 days' period | 25,00 HRK | |
| 2.5. | Expenses due to unjustifiably disputed card transaction | 20,00% of the amount of the complaint, min. 20,00 EUR in kuna equivalent | |
| | | Fee amount in foreign currency: | |
| 2.6. | Cash deposit | | |
| 2.6.1. | • at the Bank's ATMs | not applicable | not applicable |
| 2.7. | Cash withdrawals (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is HRK 5,000.00 or the countervalue of a currency in the FX Account) | EUR card in EUR | USD card in USD |
| 2.7.1. | • at the Bank's ATMs | free of charge | free of charge |
| 2.7.2. | • at other banks' ATMs within the country | 1,50%, min 2,60 EUR | 1,50%, min 3,30 USD |
| 2.7.3. | • at ATMs abroad | 1,50%, min 2,60 EUR | 1,50%, min 3,30 USD |
| 2.7.4. | • at the Banks EFT POS | not applicable | not applicable |
| 2.7.5. | • at other banks' EFT POS in the country and Croatian Post | 1,50%, min 2,60 EUR | 1,50%, min 3,30 USD |
| 2.7.6. | • at EFT POS abroad | 1,50%, min 2,60 EUR | 1,50%, min 3,30 USD |
| 2.8. | Payment at EFT POS | | |
| 2.8.1. | Payment at EFT POS in the country and abroad | free of charge | free of charge |
| 2.8.2. | Payment at the Bank's EFT POS | free of charge | free of charge |
| 2.9. | Other fees | | |

| | | |
|--------|--|----------------|
| 2.9.1. | Card PIN change at the Bank's ATM | not applicable |
| 2.9.2. | Card PIN change at other banks' ATMs in the country and abroad | not applicable |
| 2.9.3. | Fee for the 3rd and every following consecutively unapproved authorization at an ATM | free of charge |
| 2.9.4. | Sending a slip copy from a sales venue to an address in Croatia upon holders complaint | free of charge |
| 2.9.5. | Sending a slip copy from a sales venue to an address abroad upon holders complaint | free of charge |
| 2.9.6. | Using card for installment payment | free of charge |
| 2.9.7. | Delivery of card retained at an ATM in the country | free of charge |
| 2.9.8. | Delivery of card retained at an ATM abroad | free of charge |
| 2.9.9. | Downpayment at the Bank's ATM | not applicable |

| 2. PERSONAL CREDIT CARDS – MasterCard i Visa | | |
|---|---|-----------------------|
| 1. | Registration and membership fees | |
| 1.1. | Registration fee for the main MasterCard, Visa Classic, Visa LF, Visa Gold and Visa Platinum card holder <i>The FlexiSENIOR and FlexiIDEAL current account holders do not pay the entry fee for the main MasterCard, Visa Classic or Visa LF credit card user, the FlexiGOLD current account holders do not pay the entry fee for the main Visa Gold credit card user, The FlexiPREMIUM PLUS current account holders do not pay the entry fee for the main Visa Platinum credit card user.</i> | 100,00 HRK one off |
| 1.2. | Registration fee for an additional MasterCard, Visa Classic, Visa LF, Visa Gold and Visa Platinum card holder | 50,00 HRK one off |
| 1.3. | Annual membership fee for the main MasterCard, Visa Classic and Visa LF card holder (mDIREKT Credit cards service included in the annual membership fee) <i>The FlexiSENIOR and FlexiIDEAL current account holders do not pay the annual membership for the main MasterCard, Visa Classic or Visa LF credit card user.</i> | 200,00 HRK |
| 1.4. | Annual membership fee for an additional MasterCard, Visa Classic i Visa LF card holder | 90,00 HRK |
| 1.5. | Annual membership fee for the main Visa Gold card holder (UNIQA travel and health insurance and mDIREKT credit card service included in the annual membership fee) <i>The FlexiGOLD current account holders do not pay the annual membership for the main Visa Gold credit card user.</i> | 500,00 HRK |
| 1.6. | Annual membership fee for an additional Visa Gold card holder | 200,00 HRK |
| 1.7. | Annual membership fee for the main Visa Platinum card holder (UNIQA travel and health insurance, UNIQA additional health insurance, Priority Pass service and mDIREKT credit card service included in the annual membership fee) <i>The FlexiPREMIUM PLUS current account holders do not pay the annual membership for the main Visa Platinum credit card user.</i> | 900,00 HRK |
| 1.8. | Annual membership fee for an additional Visa Platinum card holder (UNIQA travel and health insurance, UNIQA additional health insurance, Priority Pass service and mDIREKT credit card service included in the annual membership fee) | 600,00 HRK |
| 1.9. | Regular card issuance – first issuance (primary and additional card holder) | free of charge |
| 1.9.1. | Regular card issuance - reissuance (primary card holder) | free of charge |
| 1.9.2. | Regular card issuance - reissuance (additional card holder) | free of charge |
| 2. | Cash withdrawals | |
| 2.1. | • at the Bank's ATM | 3,00%, min. 20,00 HRK |
| 2.1.1. | • at the Bank's EFT POS | not applicable |
| 2.2. | • at other banks' ATMs within the country | 3,00%, min. 20,00 HRK |

| | | |
|---------------|---|---|
| 2.3. | • at other banks' ATMs abroad | 3,00%, min. 20,00 HRK |
| 2.4. | • at other banks' EFT POS and imprinter within the country | 3,00%, min. 20,00 HRK |
| 2.5. | • at EFT POS and imprinters abroad | 3,00%, min. 20,00 HRK |
| 3. | Non-cash transaction | |
| 3.1. | Payment at EFT POS in the country | free of charge |
| 3.2. | Payment at EFT POS abroad | free of charge |
| 3.3. | Payment at the Bank's EFT POS | free of charge |
| 3.4. | Direct debit order execution in favour of an account at the Bank for settling charges incurred by means of card usage | free of charge |
| 4. | Information via a credit card statement on charges incurred by means of card usage and payments | free of charge |
| 5. | One-time fees | |
| 5.1. | Notices and reminders | |
| 5.1.1. | Notice on unsettled card debt | free of charge |
| 5.1.2. | First reminder of unsettled card debt | free of charge |
| 5.1.3. | Second reminder of unsettled card debt | free of charge |
| 5.1.4. | Credit card cancellation | 100,00 HRK |
| 5.1.5. | Reminder prior to a lawsuit | free of charge |
| 5.1.6. | Reminder of charges above the approved spending limit | free of charge |
| 5.1.7. | Reminder prior to credit card cancellation | free of charge |
| 5.2. | Other fees | |
| 5.2.1. | Card replacement in case of loss/theft | 50,00 HRK |
| 5.2.2. | Card replacement due to damage or first and/or last name change | 50,00 HRK |
| 5.2.3. | Card replacement due to error or at the Bank's request | free of charge |
| 5.2.4. | PIN issuance | |
| 5.2.4.1. | First PIN issuance | free of charge |
| 5.2.4.2. | PIN reissue | 20,00 HRK |
| 5.2.5. | Resending the undelivered card to the client's address within 60 days' period | 30,00 HRK |
| 5.2.6. | Expenses due to unjustifiably disputed card transaction | 20,00% of the amount of the complaint, min 20,00 EUR in kuna equivalent |
| 5.2.7. | Credit card turnover statement/debt balance statement or of any other document at the client's request | 36,90 HRK per issued document (VAT included in the amount) |
| 5.2.8. | Change of the spending limit per credit card | 40,00 HRK |
| 5.2.9. | Credit card cancellation by the client | free of charge |
| 5.3.0. | Overrun of the approved spending limit | free of charge |
| 5.3.1. | Urgent card/PIN issuance at the client's request – delivery in the country | free of charge |
| 5.3.2. | Urgent card/PIN issuance at the client's request – delivery abroad | free of charge |
| 5.3.3. | Reporting loss, cancellation and theft of credit card | free of charge |
| 5.3.4. | Card PIN change at the Bank's ATM | not applicable |
| 5.3.5. | Card PIN change at other banks' ATMs in the country and abroad | not applicable |
| 5.3.6. | Fee for the 3rd and every following consecutively unapproved authorization at an ATM | free of charge |
| 5.3.7. | Card seizure at a sales venue | free of charge |
| 5.3.8. | Sending a slip copy from a sales venue to an address in Croatia upon holders complaint | free of charge |
| 5.3.9. | Sending a slip copy from a sales venue to an address abroad upon holders complaint | free of charge |
| 5.4.0. | Maturity date change | free of charge |
| 5.4.1. | Fee for expenses specification at request | free of charge |
| 5.4.2. | Using Cards in Installment Purchase | |

| | | |
|----------|---|---------------------|
| 5.4.2.1. | Dividing purchase amounts into installments at the POS device of RBA contractual partners | free of charge |
| 5.4.2.2. | Dividing purchase amounts into installments by contacting the Call Centre | HRK 15.00 |
| 5.4.2.3. | Dividing purchase amounts into installments using the iDIREKT Internet Banking | HRK 15.00 |
| 5.4.2.4. | Dividing purchase amounts into installments using the RBA na dlanu application | not applicable |
| 5.4.2.5. | Dividing purchase amounts into installments using the sms mDIREKT Credit Cards | not applicable |
| 5.4.2.6. | Early repayment of installment purchase or changing the number of installments | free of charge |
| 5.4.3. | Delivery of card retained at an ATM in the country | free of charge |
| 5.4.4. | Delivery of card retained at an ATM abroad | free of charge |
| 5.4.5. | Compensation to finder of a card issued by the Bank debiting the card holder | free of charge |
| 5.4.6. | Downpayment at the Bank's ATM | not applicable |
| 5.4.7. | UNIQA Insurance with a credit card | 100,00 HRK annually |

3. ZLATNA RBICA REWARDS PROGRAM

| | | |
|----|---|-------------------|
| 1. | Entry fee for Zlatna Rbica rewards program | no entry fee |
| 2. | Membership fee for Zlatna Rbica rewards program | no membership fee |

SPECIFIC CHARACTERISTICS OF FEE CALCULATION AND COLLECTION BY BUSINESS FIELDS

RETAIL BANKING FEES

Fees in kuna and foreign currency banking

The fee for executing cashless and cash payment transactions in retail kuna and foreign currency accounts shall be calculated and charged upon executing the particular transaction. Fees for other services in kuna and foreign currency business operations shall be charged once in advance or upon executing the transaction.

For services in foreign retail banking, if the fee should be charged from the Service User's foreign currency account held with RBA, the RBA buy exchange rate for FX valid on the day of charging it shall be used. When a payments in favour of accounts maintained by the Bank – in foreign currencies, payments in favour of accounts maintained by the Bank – in foreign currencies and payments in favour of accounts at other banks within the country – in kuna or foreign currencies, is executed through the Internet banking, and when the fee is charged from the Account Holder's FX Account with RBA, the RBA middle exchange rate valid as on the day of calculation shall be applicable. The fee calculated for kuna and foreign currency business transactions shall be charged from the Service User's account or by cash payment.

Fees for banking services in giro accounts, current account and foreign currency account, foreign currency giro account and a vista savings account

The Bank shall calculate fees for money transfer services and for other services in the account in advance or upon executing the transaction, and debit the account or receive cash payment for the fee amount.

The account management fee (if defined under the Decision on Service Fees) is calculated monthly, in arrears, and debited from the account for all accounts that are active as on the date of fee collection processing. The fee for account processing shall not be charged if the account was blocked because of conducting foreclosures and blocked accounts in case of card loss/theft.

- The current account management fee shall be charged only if there is real movement in the respective account. Real movement shall not include: the account management fee, the service usage fee, account interests and fixed deposit interests.

- The foreign currency account management fee shall be charged if there is a debit card greed for the respective account, and the following shall be applicable:
 - the fee shall be collected also in case the debit card has been issued and cancelled in the same month,
 - the fee shall be collected for the account, regardless of the number of cards issued per particular account.

The management fee for a foreign currency account for which a debit card has been issued shall burden first the predefined currencies in the card (if account currency is EUR and USD, EUR shall take precedence). If there are not sufficient assets for fee collection, the currencies that have or had had a balance in the account, in the sequence by their respective letter marks of the currencies, shall be debited.

The fee charged and collected by debiting a foreign currency account for which no debit card has been issued shall debit the currencies that have or had had a balance in the account, in the sequence by their respective letter marks of the currencies and the EUR balance shall be debited first.

The currency and the amount for book-keeping is selected by collecting the amount by currencies until the moment of settlement of the entire fee amount. If there have not been sufficient assets in all the affected currencies to collect the fee, the currency that is the first by priority rank shall be allowed into overrun, which means that:

- in a foreign currency account for which a debit card has been issued, first the predefined currency in the card shall be debited (if account currency is EUR and USD, EUR shall take precedence), the currencies that have or had had a balance in the account, in the sequence by their respective letter marks of the currencies,
- a foreign currency account for which no debit card has been issued, the currencies that have or had had a balance in the account, in the sequence by their respective letter marks of the currencies, and the EUR balance shall be debited first.

The fee amount is defined in the kuna, and for calculation into a particular currency the FC buy exchange rate shall be applicable.

- The monthly current account package management fee (FlexiPLUS current account)
The current account package management fee is calculated at the beginning of the month, in arrears, for all current accounts that are active as on the date of fee collection processing. The current account package management fee is calculated for the entire month, regardless of the date of contracting the respective package.

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.

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. foreign currency account
3. kuna giro account
4. foreign 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 an FC account or an FC 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 and FC 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 for which the fee was calculated. Other fees regarding card banking shall be calculated in advance or upon executing the transaction, and collected from the account or by cash payment.

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 04/11/2014.