

## TRANSACTION FEES FOR PRIVATE INDIVIDUALS

(Applicable as of 05/10/2015)

### 1. PAYMENT ACCOUNT OPENING

Number	Tariff item mark	Tariff item	Amount
1.1.	D1.2.	A vista savings account opening	20,00 HRK
1.2.	D1.3.	Other accounts opening	free of charge
1.3.	D1.4.	Contracting Letter of Attorney in payment accounts	free of charge

### 2. PAYMENT ACCOUNT MANAGEMENT

(current account, foreign currency account, kuna and foreign currency giro account, kuna and foreign currency savings book, a vista savings account)

Number	Tariff item mark	Tariff item	Amount
<b>2.1.</b>	D2.1.	<b>Current account management</b>	
2.1.1.	D2.1.1.	Managing a current account with movement (accounts in the name of juvenile persons and accounts blocked due to card loss/theft free of charge) <i>FlexiPLUS package holders are not charged the current account management fee.</i>	9,00 HRK per month
2.1.2.	D2.1.2.	Managing current account without turnover	free of charge
2.1.3.	D2.1.3.	Managing pension payment current account	free of charge
2.1.4.	D2.1.5.	Managing special purpose account	free of charge
<b>2.2.</b>	D2.2.	<b>Management of other accounts</b>	
2.2.1.	D2.2.1.	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.	D2.2.2.	Managing foreign currency account with debit card(s) (for accounts blocked due to card loss/theft, free of charge)	5,00 HRK per month
2.2.3.	D2.2.3.	Managing foreign currency giro account with debit card(s) (for accounts blocked due to card loss/theft, free of charge)	5,00 HRK per month
2.2.4.	D2.2.4.	Kuna/foreign currency savings book management	free of charge
2.2.5.	D2.2.5.	Proxy using the account	free of charge
<b>2.3.</b>	D2.3.	<b>Use of FlexiPLUS package (package of services)</b>	
2.3.1.	D2.3.1.	Use of FlexiSTART package	22,00 HRK per month
2.3.2.	D2.3.2.	Use of FlexiIDEAL package	44,00 HRK per month
2.3.3.	D2.3.3.	Use of FlexiPREMIUM package	77,00 HRK per month
2.3.4.	D2.3.4.	Use of FlexiPREMIUM PLUS package	99,00 HRK per month
2.3.5.	D2.3.5.	Use of FlexiGOLD package	77,00 HRK per month
2.3.6.	D2.3.6.	Use of FlexiSENIOR package	11,00 HRK per month
2.3.7.	D2.3.8.	Use of FlexiSTUDENT package	free of charge
2.3.8.	D2.3.10.	Use of FlexiLINK package	69,00 HRK per month
2.3.9.	D2.3.11. D2.3.11.1. D2.3.11.2.	Use of FlexiFIT package	55,00 HRK per month

### 3. PAYMENT ACCOUNT CLOSING

Number	Tariff item mark	Tariff item	Amount
3.1.	D3.1.	Kuna/foreign currency savings book closing	free of charge
3.2.	D3.2.	Other accounts closing	free of charge
3.3.	D3.3.	Closing the Flexi LINK package before the expiry of the minimal one-year utilization period	one-off fee in the amount of the monthly Flexi LINK package fee multiplied by the remaining number of

			months
3.4.	D3.6.	Closing the FlexiFIT package opened in a period from 4.5.15. to 31.7.15. before the expiry of the minimal one-year utilization period	one-off fee in the amount of the monthly FlexiFIT package fee multiplied by the remaining number of months
3.5.	D3.4.	Closing other FlexiPLUS Current Accounts (service package)	free of charge

#### 4. BANK ACCOUNT CURRENCY CONVERSIONS

Number	Tariff item mark	Tariff item	Amount
4.1.	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
4.2.	D4.2.	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.	D4.3.	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

Number	Tariff item mark	Tariff item	Amount
5.1.	D5.1.	Arranging standing order/direct debit order use	free of charge
5.2.	D5.2.	Standing order/direct debit order execution	
5.2.1.	D5.2.1.	• in favour of retail accounts at the Bank	free of charge
5.2.2.	D5.2.2.	• in favour of transaction accounts of legal entities/craftsmen at the Bank <i>FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiPREMIUM and FlexiPREMIUM PLUS package users do not pay the fee.</i>	0,20%, min 1,00 HRK, max 20,00 HRK
5.2.3.	D5.2.3.	• in favour of transaction accounts outside the Bank	0,25%, min 1,00 HRK, max 50,00 HRK
5.3.	D5.3.	Standing order/direct debit order closing	free of charge

#### 6. REPORTING

Number	Tariff item mark	Tariff item	Amount
6.1.	D6.1.	Information on account balance and turnover under payment accounts	
6.1.1.	D6.1.1.	Change of current account overdraft (First overdraft approval is free of charge)	40,00 HRK
6.1.2.	D6.1.2.	Contracting installment debt repayment in the current account	free of charge

#### 7. OVERDRAFT/CREDIT UNDER CURRENT ACCOUNT

Number	Tariff item mark	Tariff item	Amount
7.1.	D8.1.	Approval of credit under current account	40,00 HRK
7.2.	D8.2.	Change of current account overdraft (First overdraft approval is free of charge)	40,00 HRK
7.3.	D8.3.	Contracting installment debt repayment in the current account	free of charge

### 8. NOTICES AND REMINDERS OF UNAUTHORIZED ACCOUNT OVERDRAFT

Number	Tariff item mark	Tariff item	Amount
8.1.	D9.1.	Notice	free of charge
8.2.	D9.2.	Reminder	free of charge
8.3.	D9.3.	Reminder prior to lawsuit	free of charge
8.4.	D9.4.	Cancellation of a payment account agreement	free of charge

### 9. ACCOUNT BLOCKAGE – by court decision

Number	Tariff item mark	Tariff item	Amount
9.1.	D10.1.	Court order enforcement	
9.1.1.	D10.1.1.	Order for registering payment description codes through payment transactions system - internal	free of charge
9.1.2.	D10.1.2.	Order for registering payment description codes through payment transactions system - external	2,00 HRK

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

Number	Tariff item mark	Tariff item	Amount
<b>10.1.</b>	D11.1.	<b>Deposits/withdrawals/transfers under accounts maintained by the Bank in the same currency</b>	
10.1.1.	D11.1.1.	Payments to PI payment accounts, including time deposits with multiple payments and premium savings	free of charge
10.1.2.	D11.1.2.	Disbursements from PI payment accounts	free of charge
10.1.3.	D11.1.3.	External or domestic transfers/inflows to PI payment accounts, including time deposits with possible multiple payments and premium savings	free of charge
10.1.4.	D11.1.4.	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
<b>10.2.</b>	D11.2.	<b>Payments in favour of accounts maintained by the Bank – in kuna or foreign currencies</b>	
10.2.1.	D11.2.1.	Kuna payments into domestic legal entity's transaction account opened at the Bank	1,00%, min 7,00 HRK, max 100,00 HRK
10.2.2.	D11.2.2.	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
10.2.3.	D11.2.3.	Foreign currency payments into domestic legal entity's transaction account opened at the Bank	1,00%, min 10,00 HRK, max 100,00 HRK
10.2.4.	D11.2.4.	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
10.2.5.	D11.2.5.	Payments under loans in favour of accounts of Raiffeisenbank Unterpremstätten, Raiffeisenbank Poelstal and Raiffeisenbank St. Stefan-Jagerberg-Wolfsberg held with	1,00%, min 10,00 HRK, max 100,00 HRK

		the Bank	
10.2.6.	D11.2.6.	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
<b>10.3.</b>	D11.3.	<b>Payments in favour of accounts at other banks within the country – in kuna or foreign currencies</b>	
10.3.1.	D11.3.1.	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
10.3.2.	D11.3.2.	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
10.3.3.	D11.3.3.	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
<b>10.4.</b>	D11.4.	<b>Payments in favour of accounts abroad – in kuna or foreign currencies</b>	
10.4.1.	D11.4.1.	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
10.4.2.	D11.4.2.	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
10.4.3.	D11.4.3.	Refund of foreign pensions	free of charge
10.5.	D11.5.	Withdrawal of international remittance in foreign cash, without foreign currency account/savings book	0,50%, min 40,00 HRK, max 1.500,00 HRK
10.6.	D11.6.	Complaints in relation to orders in FX payment transactions	200,00 HRK
10.7.	D11.7.	Processing foreign remittances	free of charge
<p>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.</p> <p>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.</p>			

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

Number	Tariff item mark	Tariff item	Amount
11.1.	D12.1.	Foreign currency (cash) purchase	free of charge
11.2.	D12.2.	Foreign currency (cash) sale to domestic private individuals	free of charge
11.3.	D12.3.	Foreign currency (cash) sale to foreign private individuals	free of charge
11.4.	D12.4.	EMU currency banknote exchange into EUR	10,00%, min 20,00 HRK
11.5.	D12.5.	Foreign cheque redemption at the exchange office	1,50%, min 40,00 HRK, max 300,00 HRK per cheque

## 12. OTHER SERVICES IN KUNA AND FOREIGN CURRENCY OPERATIONS

Number	Tariff item mark	Tariff item	Amount
12.1.	D13.1.	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
<b>12.2.</b>	D13.2.	<b>Banknote acceptance (incasso)</b>	
12.2.1.	D13.2.1.	• Banknote incasso – kuna	5,00%, min 10,00 HRK
12.2.2.	D13.2.2.	• Banknote incasso – foreign currency	10,00%, min 20,00 HRK
12.3.	D13.3.	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)
<b>12.4.</b>	D13.4.	<b>Bank payment account card replacement (current account, foreign currency account, kuna and foreign currency giro account, a vista savings account)</b>	
12.4.1.	D13.4.1.	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
12.4.2.	D13.4.2.	Bank payment account card replacement in case of loss/theft, including account blockade (if on behalf of minors, free of charge)	20,00 HRK
12.4.3.	D13.4.3.	Bank payment account card replacement due to error or at the Bank's request	free of charge
<b>12.5.</b>	D13.5.	<b>Kuna/foreign currency savings book replacement</b>	
12.5.1.	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)	50,00 HRK
12.5.2.	D13.5.2.	Savings book replacement in case of loss/theft, including account blockade	50,00 HRK
12.5.3.	D13.5.3.	Savings book replacement due to error or at the Bank's request	free of charge
12.5.4.	D13.5.4.	Regular replacement of filled out savings book	free of charge
12.6.	D13.6.	Issuance of various certificates, verified certificates, document photocopies or copies, etc.	25,00 HRK per certificate/verified certificate/document (VAT included in the amount)
12.7.	D13.7.	Printout of turnover/inflow/account balance/swift certificate in the outlet (with or without verification)	5,00 HRK per page
<b>12.8.</b>	D13.8.	<b>Faxing various documents at the client's request</b>	
12.8.1.	D13.8.1.	• within the country	6,25 HRK (VAT included in the amount)
12.8.2.	D13.8.2.	• abroad	12,50 HRK (VAT included in the amount)
<b>12.9.</b>	D13.9.	<b>Desisting from announced cash disbursement</b> (cash disbursement of HRK 70,000.00 or EUR 10,000.00 and more, and disbursements in other foreign currencies irrespectively of the amount, must be announced at least 2 business days before the anticipated disbursement date)	
12.9.1.	D13.9.1.	• in the amount of HRK 70,000.00 and more for kuna disbursements	0,50% of the announced amount
12.9.2.	D13.9.2.	• in the amount of EUR 10,000.00 and more, or in the countervalue of other currencies for FX disbursements	0.50% of the announced amount, in kuna at the middle RBA exchange rate
<b>12.10.</b>	D13.10.	<b>Coin handling fee (debited to the entire amount of cash deposit/withdrawal/exchange)</b> <i>*the amount free of charge is defined per client and/or account per day</i>	
12.10.1.	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 accepts coins in EUR. Minimum denomination amount that Bank accepts is 1,00 EUR.</i>	10,00%
12.10.2.	D13.10.2.	Coin handling in cash withdrawal/sale of foreign currency coins in the amount equivalent to more than EUR 20.00*	10,00%
12.10.3.	D13.10.3.	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%
12.10.4.	D13.10.4.	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%

12.10.5.	D13.10.5.	Exchange of kuna coins into kuna/foreign currency banknotes*	2,50%, min. 10,00 HRK
12.11.	D13.11.	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	1.000,00 HRK
12.12.	D13.12.	Execution of inheritance ruling	free of charge

### 13. SAVINGS-DEPOSIT TRANSACTIONS

Number	Tariff item mark	Tariff item	Amount
<b>13.1.</b>	D14.1	<b>Termination of non-purpose term savings deposit contract ahead of first maturity</b>	
13.1.1.	D14.1.1.	<ul style="list-style-type: none"> <li>if re-depositing less than 50% of the amount or withdrawing total amount of terminated non-purpose term savings deposit</li> <li>if re-depositing at least 50% of terminated non-purpose term savings deposit</li> </ul>	100,00 HRK 50,00 HRK
13.2.	D14.2.	Termination of non-purpose term savings deposit contract, with an approved a vista interest	free of charge
13.3.	D14.3.	Termination of special-purpose guarantee term deposit contract (except for early termination of guarantee term deposit for loan under repayment)	free of charge

### 14. SEFOVI

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](http://www.rba.hr) and at the Bank retail outlets.

Number	Tariff item mark	Tariff item	Amount		
			<b>Retail Outlet Category</b>		
<b>14.1.</b>	D15.1.	<b>Safe Deposit Box Category</b>	<b>I</b>	<b>II</b>	<b>III</b>
14.1.1.	D15.1.1. D15.2.1. D15.3.1.	Sef A (10.000 cm <sup>3</sup> )	HRK 545,00	HRK 450,00	HRK 300,00
14.1.2.	D15.1.2. D15.2.2. D15.3.2.	Sef B (10.000-20.000 cm <sup>3</sup> )	HRK 815,00	HRK 600,00	HRK 455,00
14.1.3.	D15.1.3. D15.2.3. D15.3.3.	Sef C (20.000-40.000 cm <sup>3</sup> )	HRK 1.070,00	HRK 865,00	HRK 600,00
14.1.4.	D15.1.4. D15.2.4. D15.3.4.	Sef D (100.000-140.000 cm <sup>3</sup> )	HRK 2.100,00	HRK 1.700,00	HRK 1.250,00
14.2.	D15.4.	Boxes for savings books	180,00 HRK (VAT included in the amount)		
<b>14.3.</b>	D15.5.	<b>Lost key fee</b>			
14.3.1.	D15.5.1.	<ul style="list-style-type: none"> <li>safe deposit box key</li> </ul>	125,00 HRK and actual cost (VAT included in the amount)		
14.3.2.	D15.5.2.	<ul style="list-style-type: none"> <li>key for savings book boxes</li> </ul>	125,00 HRK and actual cost (VAT included in the amount)		
<b>14.4.</b>	D15.6.	<b>Reminders to renters of safe deposit box/savings book box</b>			

14.4.1.	D15.6.1.	Notice	free of charge
14.4.2.	D15.6.2.	Reminder	free of charge
14.4.3.	D15.6.3.	Reminder prior to lawsuit	free of charge

## 15. BANK INTERNAL DEPOTS

Number	Tariff item mark	Tariff item	Amount
<b>15.1.</b>	D16.1.	<b>Open Bank internal depots</b>	
15.1.1.	D16.1.1.	• safekeeping	free of charge
15.1.2.	D16.1.2.	• safekeeping and management	free of charge

## RBA DIREKT SERVICES FEES

### 1. RBA tDIREKT (telephone banking)

Number	Tariff item mark	Tariff item	Amount
<b>1.1.</b>	F4.1.1.	<b>Service admission fee</b>	
1.1.1.	F4.1.1.1.	Admission fee for arranging tDIREKT service	50,00 HRK one off
1.1.2.	F4.1.1.2.	Admission fee for arranging tDIREKT service with an already existing iDIREKT service	free of charge
<b>1.2.</b>	F4.1.2.	<b>Monthly fee for tDIREKT service</b> <i>In case of using to different devices double fee is charged.</i>	10,00 HRK
1.3.	F4.1.3.	Issuance of receipt of executed payment – sending by mail <i>The service of certificate issuance is available only to the FWR Private Banking customers</i>	5,00 HRK/receipt
<b>1.4.</b>	F4.2.	<b>PAYMENT TRANSACTIONS (transactions executed via telephone banking)</b> <i>The service of placing payment orders is available only to the FWR Private Banking customers</i>	
<b>1.4.1.</b>	F4.2.1.	<b>Payments in favour of accounts maintained by the Bank – in kuna</b>	
1.4.1.1	F4.2.1.1.	Payments into domestic and foreign legal entity's transaction account opened at the Bank	free of charge
1.4.1.2	F4.2.1.2.	Payments into private individuals' accounts within the Bank	free of charge
<b>1.4.2.</b>	F4.2.2.	<b>Payments in favour of accounts maintained by the Bank – in foreign currencies</b>	
1.4.2.1	F4.2.2.1.	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
<b>1.4.3.</b>	F4.2.3.	<b>Payments in favour of accounts at other banks within the country – in kuna or foreign currencies</b>	
1.4.3.1	F4.2.3.1.	Kuna payments in favour of accounts at other banks	0,50%, min 2,00 HRK, max 50,00 HRK
1.4.3.2	F4.2.3.2.	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	F4.2.3.3.	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
<b>1.4.4.</b>	F4.2.4.	<b>Payments in favour of accounts abroad – in kuna or foreign currencies</b>	
1.4.4.1	F4.2.4.1.	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	F4.2.4.2.	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)

Number	Tariff item mark	Tariff item	Amount
<b>2.1.</b>	F4.3.1.	<b>mDIREKT Account balance</b>	
2.1.1.	F4.3.1.1.	Admission fee for arranging mDIREKT Account balance service	free of charge
2.1.2.	F4.3.1.2.	Monthly fee for mDIREKT Account balance service <i>The FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiPREMIUM and FlexiPREMIUM PLUS package holders do not pay the fee.</i>	5,00 HRK monthly per GSM number
<b>2.3.</b>	F4.3.4.	<b>mDIREKT Credit cards</b>	
2.3.1.	F4.3.4.1.	Admission fee for arranging mDIREKT Credit cards service	free of charge
2.3.2.	F4.3.4.2.	Monthly fee for mDIREKT Credit cards service	free of charge
<b>2.4.</b>	F4.3.5.	<b>RBA na dlanu (mobile banking)*</b>	
2.4.1.	F.4.3.5.1.	Admission fee for arranging RBA na dlanu	free of charge
2.4.2.	F4.3.5.2.	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)

Number	Tariff item mark	Tariff item	Amount
<b>3.1.</b>	F4.4.1.	<b>Service admission fee</b>	
3.1.1.	F4.4.1.1.	Admission fee for arranging iDIREKT service <i>The FlexiPLUS current account holders do not pay the fee. (in the promotional period to 31/12/2015 no entry fee will be charged when contracting the iDIREKT service with the mToken authentication device)</i>	30,00 HRK one off
3.1.2.	F4.4.1.2.	Admission fee for arranging iDIREKT service with an already existing tDIREKT service	free of charge
<b>3.2.</b>	F4.4.2.	<b>Service Fee</b>	
3.2.1.	F4.4.2.1.	Monthly fee for iDIREKT service <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.	F4.4.2.2.	eRačun service usage fee	free of charge
3.3.	F4.4.3.	Issuance of receipt of executed payment – sending by mail	5,00 HRK/receipt
<b>3.4.</b>	F4.5.	<b>PAYMENT TRANSACTIONS (transactions executed via iDIREKT/RBA na dlanu service)</b>	
<b>3.4.1.</b>	F4.5.1.	<b>Payments in favour of accounts maintained by the Bank – in kuna</b>	
3.4.1.1.	F4.5.1.1.	Payments into domestic and foreign legal entity's transaction account opened at the Bank	free of charge
3.4.1.2.	F4.5.1.2.	Payments into private individuals' accounts within the Bank	free of charge
<b>3.4.2.</b>	F4.5.2.	<b>Payments in favour of accounts maintained by the Bank – in foreign currencies</b>	
3.4.2.1.	F4.5.2.1.	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
<b>3.4.3.</b>	F4.5.3.	<b>Payments in favour of accounts at other banks within the country – in kuna or foreign currencies</b>	
3.4.3.1.	F4.5.3.1.	Kuna payments in favour of accounts at other banks <i>FlexiSTART, FlexiIDEAL, FlexiSENIOR, FlexiSTUDENT, FlexiGOLD, FlexiLINK and FlexiPREMIUM package holders pay 50% of the original fee (0.175%, min. 1,00 HRK, max.</i>	0,35%, min 2,00 HRK, max 20,00 HRK



		10,00 HRK). <i>FlexiFIT and FlexiPREMIUM PLUS package holders do not pay the fee.</i> <i>The fee charged for payment orders placed in advance will be the fee effective as on the date of placing the respective order.</i>	
3.4.3.2.	F4.5.3.2.	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.	F4.5.3.3.	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
<b>3.4.4.</b>	F4.5.4.	<b>Payments in favour of accounts abroad – in kuna or foreign currencies</b>	
3.4.4.1.	F4.5.4.1.	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.	F4.5.4.2.	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

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

#### 5. DEVICE FEES

Number	Tariff item mark	Tariff item	Amount
5.1.	F4.7.1.	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.	F4.7.2.	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.	F4.7.3.	Issuance of mToken	free of charge
5.4.	F4.7.4.	Reissuance of mToken due to loss of PIN or loss/theft of mobile phone or locking of mToken	free of charge
5.5.	F4.7.5.	Replacement of device due to error or at the Bank's request	free of charge
5.6.	F4.7.6.	First issuance of token or card Reader	100 HRK one-off

#### 6. RBA eBROKER

Number	Tariff item mark	Tariff item	Amount
6.1.	F4.8.1.	Admission fee for arranging eBroker service	free of charge
6.2.	F4.8.2.	Monthly fee for eBroker service <i>The FlexiPLUS current account holders do not pay the fee.</i>	10,00 HRK

### CARD TRANSACTION FEES

#### 1. DEBIT CARDS Visa Electron/Maestro

Number	Tariff item mark	Tariff item	Amount
<b>1.</b>	F2.1.	<b>Use of Visa Electron/Maestro debit card under current account</b>	
<b>1.1.</b>	F2.1.1.	<b>Account debit card issuance</b>	
1.1.1.	F2.1.1.1.	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.	F2.1.1.2.	Additional Visa Electron/Maestro card issuance to a person authorized under the account <i>The FlexiIDEAL, FlexiLINK, FlexiFIT, FlexiGOLD, FlexiPREMIUM and FlexiPREMIUM PLUS package holders do not pay the fee for account card issuance.</i>	10,00 HRK (for first issuance)
1.1.3.	F2.1.1.3.	Second main or second additional Visa Electron/Maestro account card issuance	50,00 HRK one off
1.1.4.	F2.1.1.4.	Annual fee for debit cards	free of charge
1.1.5.	F2.1.1.5.	Closing of debit card	free of charge
<b>1.2.</b>	F2.1.2.	<b>Card replacement</b>	
1.2.1.	F2.1.2.1.	Card replacement/issuance in case of loss/theft	50,00 HRK
1.2.2.	F2.1.2.2.	Card replacement/issuance due to damage or first and/or last name change	50,00 HRK
1.2.3.	F2.1.2.3.	Card replacement due to error or at the Bank's request	free of charge
<b>1.3.</b>	F2.1.3.	<b>PIN issuance</b>	
1.3.1.	F2.1.3.1.	First PIN issuance	free of charge
1.3.2.	F2.1.3.2.	PIN reissue	20,00 HRK
1.4.	F2.1.4.	Resending the undelivered card to the client's address within 60 days' period	25,00 HRK
1.5.	F2.1.5.	Expenses due to unjustifiably disputed card transaction	20,00% of the amount of the complaint, min. 20,00 EUR in kuna equivalent
<b>1.6.</b>	F2.1.6.	<b>Cash deposit</b>	
1.6.1.	F2.1.6.1.	• at the Bank's ATMs	not applicable
<b>1.7.</b>	F2.1.7.	<b>Cash withdrawals</b> (maximum daily cash withdrawal limit at ATMs and EFT POS devices in the country and abroad is HRK 5,000.00)	
1.7.1.	F2.1.7.1.	• at the Bank's ATMs	free of charge
1.7.2.	F2.1.7.2.	• at other banks' ATMs within the country	1,50%, min 20,00 HRK
1.7.3.	F2.1.7.3.	• at ATMs abroad	1,50%, min 20,00 HRK
1.7.4.	F2.1.7.4.	• at other banks' EFT POS in the country and Croatian Post	1,50%, min 20,00 HRK
1.7.5.	F2.1.7.5.	• at EFT POS abroad	1,50%, min 20,00 HRK
1.7.6.	F2.1.7.6.	• at the Bank's EFT POS	not applicable
1.8.	F2.1.8.	Payment at EFT POS in the country and abroad	free of charge
1.9.	F2.1.9.	Payment at the Bank's EFT POS	free of charge
<b>2.</b>	F2.2.	<b>Use of Visa Electron debit card under foreign currency account</b>	
<b>2.1.</b>	F2.2.1.	<b>Issuance of Visa Electron debit card under foreign currency account</b>	
2.1.1.	F2.2.1.1.	Main Visa Electron debit card issuance	free of charge
2.1.2.	F2.2.1.2.	Additional Visa Electron card issuance to a person authorized under the account	25,00 HRK one off
2.1.3.	F2.2.1.3.	Second main or second additional Visa Electron account card issuance	50,00 HRK one off
<b>2.2.</b>	F2.2.2.	<b>Card replacement</b>	
2.2.1.	F2.2.2.1.	Card replacement/issuance in case of loss/theft	50,00 HRK
2.2.2.	F2.2.2.2.	Card replacement/issuance due to damage or first and/or last name change	50,00 HRK
2.2.3.	F2.2.2.3.	Card replacement due to error or at the Bank's request	free of charge
2.3.	F2.2.3.	PIN reissue	20,00 HRK
2.4.	F2.2.4.	Resending the undelivered card to the client's address within 60 days' period	25,00 HRK
2.5.	F2.2.5.	Expenses due to unjustifiably disputed card transaction	20,00% of the amount of the complaint, min. 20,00 EUR in kuna equivalent
			<b>Fee amount in foreign currency:</b>
<b>2.6.</b>	F2.2.6.	<b>Cash deposit</b>	<b>EUR card in EUR      USD card in USD</b>
2.6.1.	F2.2.6.1.	• at the Bank's ATMs	not applicable      not applicable
<b>2.7.</b>	F2.2.7.	<b>Cash withdrawals</b> (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)		
2.7.1.	F2.2.7.1.	• at the Bank's ATMs	free of charge	free of charge
2.7.2.	F2.2.7.2.	• at other banks' ATMs within the country	1,50%, min 2,60 EUR	1,50%, min 3,30 USD
2.7.3.	F2.2.7.3.	• at ATMs abroad	1,50%, min 2,60 EUR	1,50%, min 3,30 USD
2.7.4.	F2.2.7.4.	• at the Banks EFT POS	not applicable	not applicable
2.7.5.	F2.2.7.5.	• 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.	F2.2.7.6.	• at EFT POS abroad	1,50%, min 2,60 EUR	1,50%, min 3,30 USD
<b>2.8.</b>	F2.2.8.	<b>Payment at EFT POS</b>		
2.8.1.	F2.2.8.1.	Payment at EFT POS in the country and abroad	free of charge	free of charge
2.8.2.	F2.2.8.2.	Payment at the Bank's EFT POS	free of charge	free of charge
<b>2.9.</b>	F2.2.9.	<b>Other fees</b>		
2.9.1.	F2.2.9.1.	Card PIN change at the Bank's ATM		not applicable
2.9.2.	F2.2.9.2.	Card PIN change at other banks' ATMs in the country and abroad		not applicable
2.9.3.	F2.2.9.3.	Fee for the 3rd and every following consecutively unapproved authorization at an ATM		free of charge
2.9.4.	F2.2.9.4.	Sending a slip copy from a sales venue to an address in Croatia upon holders complaint		free of charge
2.9.5.	F2.2.9.5.	Sending a slip copy from a sales venue to an address abroad upon holders complaint		free of charge
2.9.6.	F2.2.9.6.	Using card for installment payment		free of charge
2.9.7.	F2.2.9.7.	Delivery of card retained at an ATM in the country		free of charge
2.9.8.	F2.2.9.8.	Delivery of card retained at an ATM abroad		free of charge
2.9.9.	F2.2.9.9.	Downpayment at the Bank's ATM		not applicable

## 2. PERSONAL CREDIT CARDS – MasterCard i Visa

Number	Tariff item mark	Tariff item	Amount
<b>1.</b>	F2.3.1.	<b>Registration and membership fees</b>	
1.1.	F2.3.1.1.	Registration fee for the main MasterCard, Visa Classic, Visa LF, Visa Gold and Visa Platinum card holder <i>The FlexiSENIOR, FlexiIDEAL, FlexiLINK and FlexiFIT package holders do not pay the entry fee for the main MasterCard, Visa Classic or Visa LF credit card user, the FlexiGOLD and FlexiPREMIUM package holders do not pay the entry fee for the main Visa Gold credit card user, The FlexiPREMIUM PLUS package holders do not pay the entry fee for the main Visa Platinum credit card user.</i>	100,00 HRK one off
1.2.	F2.3.1.2.	Registration fee for an additional MasterCard, Visa Classic, Visa LF, Visa Gold and Visa Platinum card holder	50,00 HRK one off
1.3.	F2.3.1.3.	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, FlexiIDEAL, FlexiLINK and FlexiFIT package 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.	F2.3.1.4.	Annual membership fee for an additional MasterCard, Visa Classic i Visa LF card holder	90,00 HRK
1.5.	F2.3.1.5	Annual membership fee for the main Visa Gold card holder (UNIQA insurance of users of the Bank's credit cards included in the annual membership fee*, mDIREKT Credit Card service	500,00 HRK

		included in the annual membership fee) <i>The FlexiGOLD, FlexiPREMIUM and FlexiFIT package holders do not pay the annual membership for the main Visa Gold credit card user.</i> <i>*not applicable to Visa Gold cards as part of FlexiFIT package</i>	
1.6.	F2.3.1.6.	Annual membership fee for an additional Visa Gold card holder	200,00 HRK
1.7.	F2.3.1.7.	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 package holders do not pay the annual membership for the main Visa Platinum credit card user.</i>	900,00 HRK
1.8.	F2.3.1.8.	Annual membership fee for an additional Visa Gold 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
<b>1.9.</b>	F2.3.1.9.	Regular card issuance – first issuance (primary and additional card holder)	free of charge
1.9.1.	F2.3.1.9.1.	Regular card issuance - reissuance (primary card holder)	free of charge
1.9.2.	F2.3.1.9.2.	Regular card issuance - reissuance (additional card holder)	free of charge
<b>2.</b>	F2.3.2.	<b>Cash withdrawals</b>	
2.1.	F2.3.2.1.	• at the Bank's ATM	2,00% + 20,00 HRK
2.1.1.	F2.3.2.1.1.	• at the Bank's EFT POS	not applicable
2.2.	F2.3.2.2.	• at other banks' ATMs within the country	2,00% + 20,00 HRK
2.3.	F2.3.2.3.	• at other banks' ATMs abroad	2,00% + 20,00 HRK
2.4.	F2.3.2.4.	• at other banks' EFT POS and imprinter within the country	2,00% + 20,00 HRK
2.5.	F2.3.2.5.	• at EFT POS and imprinters abroad	2,00% + 20,00 HRK
<b>3.</b>	F2.3.3.	<b>Non-cash transaction</b>	
3.1.	F2.3.3.1.	Payment at EFT POS in the country	free of charge
3.2.	F2.3.3.2.	Payment at EFT POS abroad	free of charge
3.3.	F2.3.3.3.	Payment at the Bank's EFT POS	free of charge
3.4.	F2.3.3.4.	Direct debit order execution in favour of an account at the Bank for settling charges incurred by means of card usage	free of charge
<b>4.</b>	F2.3.4.	<b>Information via a credit card statement on charges incurred by means of card usage and payments</b>	free of charge
<b>5.</b>	F2.3.5.	<b>One-time fees</b>	
<b>5.1.</b>	F2.3.5.1.	<b>Notices and reminders</b>	
5.1.1.	F2.3.5.1.1.	Notice on unsettled card debt	free of charge
5.1.2.	F2.3.5.1.2.	First reminder of unsettled card debt	free of charge
5.1.3.	F2.3.5.1.3.	Second reminder of unsettled card debt	free of charge
5.1.4.	F2.3.5.1.4.	Credit card cancellation	100,00 HRK
5.1.5.	F2.3.5.1.5.	Reminder prior to a lawsuit	free of charge
5.1.6.	F2.3.5.1.6.	Reminder of charges above the approved spending limit	free of charge
5.1.7.	F2.3.5.1.7.	Reminder prior to credit card cancellation	free of charge
<b>5.2.</b>	F2.3.5.2.	<b>Other fees</b>	
5.2.1.	F2.3.5.2.1.	Card replacement in case of loss/theft	50,00 HRK
5.2.2.	F2.3.5.2.2.	Card replacement due to damage or first and/or last name change	50,00 HRK
5.2.3.	F2.3.5.2.3.	Card replacement due to error or at the Bank's request	free of charge
<b>5.2.4.</b>	F2.3.5.2.4.	<b>PIN issuance</b>	
5.2.4.1.	F2.3.5.2.4.1.	First PIN issuance	free of charge
5.2.4.2.	F2.3.5.2.4.2.	PIN reissue	20,00 HRK
5.2.5.	F2.3.5.2.5.	Resending the undelivered card to the client's address within 60 days' period	30,00 HRK

5.2.6.	F.2.3.5.2.6.	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.	F.2.3.5.2.7.	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.	F.2.3.5.2.8.	Change of the spending limit per credit card	40,00 HRK
5.2.9.	F.2.3.5.2.9.	Credit card cancellation by the client	free of charge
5.3.0.	F.2.3.5.3.0.	Overrun of the approved spending limit	free of charge
5.3.1.	F.2.3.5.3.1.	Urgent card/PIN issuance at the client's request – delivery in the country	free of charge
5.3.2.	F.2.3.5.3.2.	Urgent card/PIN issuance at the client's request – delivery abroad	free of charge
5.3.3.	F.2.3.5.3.3.	Reporting loss, cancellation and theft of credit card	free of charge
5.3.4.	F.2.3.5.3.4.	Card PIN change at the Bank's ATM	not applicable
5.3.5.	F.2.3.5.3.5.	Card PIN change at other banks' ATMs in the country and abroad	not applicable
5.3.6.	F.2.3.5.3.6.	Fee for the 3rd and every following consecutively unapproved authorization at an ATM	free of charge
5.3.7.	F.2.3.5.3.7.	Card seizure at a sales venue	free of charge
5.3.8.	F.2.3.5.3.8.	Sending a slip copy from a sales venue to an address in Croatia upon holders complaint	free of charge
5.3.9.	F.2.3.5.3.9.	Sending a slip copy from a sales venue to an address abroad upon holders complaint	free of charge
5.4.0.	F.2.3.5.4.0.	Maturity date change	free of charge
5.4.1.	F.2.3.5.4.1.	Fee for expenses specification at request	free of charge
<b>5.4.2.</b>	F.2.3.5.4.2.	<b>Using Cards in Installment Purchase</b>	
5.4.2.1.	F.2.3.5.4.2.1.	Dividing purchase amounts into installments at the POS device of RBA contractual partners	free of charge
5.4.2.2.	F.2.3.5.4.2.2.	Dividing purchase amounts into installments by contacting the Call Centre	HRK 20.00
5.4.2.3.	F.2.3.5.4.2.3.	Dividing purchase amounts into installments using the iDIREKT Internet Banking	HRK 15.00
5.4.2.4.	F.2.3.5.4.2.4.	Dividing purchase amounts into installments using the RBA na dlanu application	not applicable
5.4.2.5.	F.2.3.5.4.2.5.	Dividing purchase amounts into installments using the sms mDIREKT Credit Cards	not applicable
5.4.2.6.	F.2.3.5.4.2.6.	Early repayment of installment purchase or changing the number of installments	HRK 20.00
5.4.3.	F.2.3.5.4.3.	Delivery of card retained at an ATM in the country	free of charge
5.4.4.	F.2.3.5.4.4.	Delivery of card retained at an ATM abroad	free of charge
5.4.5.	F.2.3.5.4.5.	Compensation to finder of a card issued by the Bank debiting the card holder	free of charge
5.4.6.	F.2.3.5.4.6.	Downpayment at the Bank's ATM	not applicable
5.4.7.	F.2.3.5.4.7.	UNIQA Insurance with a credit card	100,00 HRK annually
5.4.8.	F.2.3.5.4.8.	Fee for issuing card in promotional activities, prize competition and similar.	free of charge

### 3. ZLATNA RBICA REWARDS PROGRAM

Number	Tariff item mark	Tariff item	Amount
1.	F.2.4.1.	Entry fee for Zlatna Rbica rewards program	no entry fee
2.	F.2.4.2.	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 for 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.

- *FlexiPLUS package monthly management fee*

The FlexiPLUS 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 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](http://www.rba.hr), RBA business network and RBA INFO phone 072 62 62 62.*

**Applicable as of 05/10/2015**