

EXTRACT FROM RBA TARIFF FOR BUSINESS ENTITIES (RESIDENTS AND NON-RESIDENTS):

- **PAYMENT TRANSACTIONS**
- **CARD TRANSACTIONS**
- **RBA DIREKT SERVICES**

In use from 01 October 2015

C. PAYMENT TRANSACTION FEES FOR BUSINESS ENTITIES

C1. RBA TRANSACTION ACCOUNT

C1.1 Management of multi-currency account

Fee item	Fee	Fee amount
C1.1.1.	Account opening	free
C1.1.2.	Account maintenance/FlexiBIZ savings account maintenance*	HRK 30.00 monthly
C1.1.2.1.	Contracting Flexibiz savings account**	HRK 100.00 one-time fee
C1.1.3.	Change of account registry data	HRK 40.00
C1.1.4.	Change of signatory data	HRK 10.00
C1.1.5.	Closing account	HRK 150.00

*The account maintenance fee is computed and charged if account activity is recorded during the accounting period (month)

**Contracting is available only to small businesses and artisans

C1.2., C1.3. and C1.4. KUNA PAYMENT TRANSACTIONS – DOMESTIC KUNA TRANSACTIONS

C1.2. Cash transactions

C1.2.1. Cash deposits

Fee item	Fee	Bank business network	FINA business network	FINA GS business network
C1.2.1.1.	Cash deposits at the teller counter	0.21% + HRK 5.00*	0.27% + HRK 5.00	0.23% + HRK 4.50
C1.2.1.2.	Cash deposits in a night depository	0.19% + HRK 5.00	0.27% + HRK 5.00	
C1.2.1.3.	Deposit in coins	2.50 %, min. HRK 5.00		
C1.2.1.4.	Cash deposit in a deposit device			by agreement

*In respect of deposits, for which payment orders contain a denominational breakdown of coins, a fee is charged on the portion of the deposit in coins, in accordance with the tariff item C1.2.1.3 which applies to cash deposits made in coins.

C1.2.2. Cash withdrawal

Fee item	Fee	Bank business network	FINA business network	FINA GS business network
C1.2.2.1.	Cash withdrawals at the teller's counter	0.21% + HRK 5.00*	0.27% + HRK 5.00	0.23% + HRK 4.50
C1.2.2.2.	Cash withdrawals at RBA ATMs	0.15% from the amount of withdrawal		
C1.2.2.3.	Cash withdrawals at other ATMs in the country	2.00%, min. HRK 20.00		
C1.2.2.4.	Cash withdrawals at ATMs abroad	2.00%, min. HRK 20.00		
C1.2.2.5.	Cash withdrawals at RBA EFT POS terminals	free		
C1.2.2.6.	Cash withdrawals at EFT POS terminals of other banks in the country and from post offices	2.00%, min. HRK 20.00		
C1.2.2.7.	Cash withdrawals at EFT POS terminals abroad	2.00%, min. HRK 20.00		
C1.2.2.8.	Cash withdrawals in coins	2.50%, min. HRK 5.00	3.00%	2.50%
C1.2.2.9.	Outgoing payment via FINA order (for total amount)		0.35%	

C.1.2.2.10.	Outgoing payment via FINA order (per order)		HRK 15.00	
-------------	---	--	-----------	--

*In respect of cash withdrawals, for which payment orders contain a denominational breakdown of coins, a fee is charged on the portion of the withdrawal in coins, in accordance with the tariff item C1.2.2.8 which applies to cash withdrawals made in coins.

C1.3. Cashless transactions

C1.3.1. Cashless transactions initiated by account holder

Fee item	Fee	Bank business network	Magnetic medium	RBA DIREKT Phone b. (fax+tel.)	RBA DIREKT Internet / MultiCash	SWIFT	FINA business network	FINA magnetic medium	FINA electronic transfer
C1.3.1.1.	Payment order crediting an account in the Bank	HRK 5.00	HRK 2.80	HRK 5.00	HRK 0.60	HRK 2.50	HRK 6.00	HRK 4.00	HRK 3.50
C1.3.1.2.	Payment order – external	HRK 6.00	HRK 3.60	HRK 6.00	HRK 1.30	HRK 5.00	HRK 7.00	HRK 4.75	HRK 4.00
C1.3.1.3.	Order to be executed via HSVP	HRK 20.00	HRK 20.00	HRK 20.00	HRK 15.00	HRK 20.00			
C1.3.1.4.	Payment at EFT POS terminals	free							
C1.3.1.5.	Revoking cashless transactions	HRK 2.00	HRK 2.00	HRK 2.00	HRK 2.00	HRK 2.00	HRK 5.00	HRK 5.00	HRK 5.00
C1.3.1.6.	Cancellation -reversal of an executed order (status 5x) ¹	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00
C1.3.1.7.	Return of invalid payment orders ¹	HRK 3.00	HRK 3.00	HRK 3.00	HRK 3.00	HRK 3.00	HRK 3.00	HRK 3.00	HRK 3.00
C.1.3.1.8.	Partial order execution ¹	HRK 1.00	HRK 1.00	HRK 1.00	HRK 1.00	HRK 1.00	HRK 1.00	HRK 1.00	HRK 1.00

¹ available only to residents

C1.3.2. Cashless transactions initiated by the Bank: orders/direct debits and orders for registering payment basis through payment transactions system

Fee item	Fee	Fee amount
C1.3.2.1.	Standing order/direct debit - external	HRK 2.50
C1.3.2.2.	Standing order/direct debit - internal*	HRK 2.00
C1.3.2.3.	Order for registering payment basis through payment transactions system - internal	free
C1.3.2.4.	Order for registering payment basis through payment transactions system - external	HRK 2.00
C1.3.2.5.	Contractual authorization for credit facility product	HRK 10.00

*if the Client has signed Agreement for direct purchase of shares in Raiffeisen Cash money market fund, the fee for an internal transfer of funds by standing order is free of charge.

C1.3.3. Cashless transactions crediting an account in RBA

Fee item	Fee	Fee amount
C1.3.3.1.	Recording receipts/inflows in account*	HRK 0.60 per transaction

*The fee is computed and charged for recorded inflows from external systems, NKS (National Clearing System) and HSVP (Croatian Large Value Payment System).

C1.4. Payments on account of other bank

Fee item	Fee	Fee amount
C1.4.1.	Collection of cheques of other banks	3.00%, min. HRK 20.00, max. HRK 200.00

C2. FX PAYMENT TRANSACTIONS – DOMESTIC TRANSACTIONS IN FX, CROSS-BORDER AND INTERNATIONAL TRANSACTIONS

C2.1. Outgoing payments (outflow)

Fee item	Fee	Remittance amount	Fee amount
C2.1.1.	Payment by remittance		
C2.1.1.1.	Paper order / authorized facsimile	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.30% min. EUR 15.00 max. EUR 500.00
C2.1.1.2.	Internet banking / MultiCash	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.20% min. EUR 10.00 max. EUR 500.00
C2.1.1.3.	Payment by remittance with same day value date (D)	up to EUR 500.00	EUR 20.00
		over EUR 500.00	0.40% min. EUR 25.00 max. EUR 500.00
C2.1.1.4.	SWIFT	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.25% min. EUR 10.00 max. EUR 500.00
C2.1.2.	Payment within RBI network – IGP		
C2.1.2.1.	Paper order / authorized facsimile	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.24% min. EUR 15.00 max. EUR 250.00
C2.1.2.2.	Internet banking / MultiCash	up to EUR 500.00	EUR 5.00
		over EUR 500.00	0.16% min. EUR 10.00 max. EUR 250.00
C2.1.2.3.	SWIFT	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.20% min. EUR 10.00

			max. EUR 250.00
C2.1.3.	Payments and transfers - domestic		
C2.1.3.1.	Paper order / authorized facsimile	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.30% min. EUR 15.00 max. EUR 500.00
C2.1.3.2.	Internet banking / MultiCash	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.20% min. EUR 10.00 max. EUR 500.00
C2.1.3.3.	Domestic payments and transfers with same day value date (D)	up to EUR 500.00	EUR 20.00
		over EUR 500.00	0.40% min. EUR 25.00 max. EUR 500.00
C2.1.3.4.	SWIFT	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.25% min. EUR 10.00 max. EUR 500.00
C2.1.4.	Payments in favour of accounts within the Bank		
C2.1.4.1.	Paper order / authorized facsimile	up to EUR 500.00	EUR 10.00
		over EUR 500.00	EUR 15.00
C2.1.4.2.	Internet banking / MultiCash	up to EUR 500.00	EUR 5.00
		over EUR 500.00	EUR 10.00
C2.1.4.3.	SWIFT	up to EUR 500.00	EUR 5.00
		over EUR 500.00	EUR 10.00
C2.1.6.	Conditional remittances - inflow		0.40% min. EUR 25.00 max. EUR 500.00
C2.1.7.	Conditional remittances - outflow		0.40% min. EUR 25.00 max. EUR 500.00
C2.1.8.	Cancellation of unexecuted payment order or rejection of payment order		EUR 5.00
C2.1.9.	Standing orders/direct debits in FX fund transfers – per transaction		EUR 15.00
C2.1.10.	Cross Border Cash Pooling - outflow		EUR 10.00

C2.2. Incoming payments (inflow)

Fee item	Fee	Remittance amount	Fee amount
C2.2.1.	Inflow by remittance	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.20% min. EUR 10.00 max. EUR 500.00

C2.2.2.	Inflow from RBI network – IGP	up to EUR 500.00	EUR 5.00
		over EUR 500.00	0.16% min. EUR 10.00 max. EUR 250.00
C2.2.3.	Inflow on cheque collection	up to EUR 100.00	EUR 10.00
		over EUR 100.00	0.40% min. EUR 20.00 max. EUR 500.00
C2.2.4.	Inflow on cheque repurchase	up to EUR 100.00	EUR 10.00
		over EUR 100.00	1.50% min. EUR 20.00 max. EUR 1,000.00
C2.2.5.	Cheque processing by special agreement		By agreement
C2.2.6.	Cross Border Cash Pooling - inflow		EUR 10.00
C2.2.7.	Inflow by remittance – domestic transaction in fx	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.20% min. EUR 10.00 max. EUR 500.00

C2.3. Foreign currency cash deposits / withdrawals

Fee item	Fee	Remittance amount	Fee amount
C2.3.1.	FC cash withdrawal		0.50% min. EUR 20.00 max. EUR 500.00
C2.3.2.	FC cash deposit into a foreign currency account	up to 200,00 EUR*	5,00 EUR
		over 200,00 EUR	0.50% min. EUR 20.00 max. EUR 500.00

* No fee is charged for FC cash deposit below the set minimum balance

C3. ACCOUNT STATEMENTS AND REPORT

Fee item	Fee	RBA Business network / per mail	Magnetic medium / e-mail	Fax	RBA iDIREKT/ MultiCash	SWIFT MT 940/ MT941/ MT942*	FINA business network	FINA magnetic medium / FINA electron.
C3.1.1.	Statement of account balance and movements	HRK 0.50 per item	HRK 0.10 per item	HRK 0.20 per item	free	HRK 200.00 monthly per account	HRK 3.50 per page	HRK 0.55 per item
C3.1.2.	Repeated statement of account balance and movements	HRK 20.00 per statement	HRK 20.00 per statement	HRK 20.00 per statement				
C3.1.3.	Solvency report – up to 2 copies	HRK 140.00 + VAT			HRK 100.00 + VAT			
C3.1.4.	Certified copy of payment order / SWIFT/ document	HRK 10.00						
C3.1.5.	Confirmation of executed payment	HRK 10.00	HRK 5.00	HRK 10.00	HRK 5.00			
C3.1.6.	Solvency report – 3 or more copies	HRK 200.00 + VAT						
C3.1.7.	Special report at the request of a business entity	HRK 100.00 + VAT						
C3.1.8.	Outstanding balances report (IOS)	HRK 300.00						
C3.1.9.	FINA – account balance inquiry						HRK 2.00	
C3.1.10.	Report certification at the request of business entity	HRK 30.00 + VAT						
C3.1.11.	Preparation of security instruments for certification by a notary public	HRK 300.00 + VAT						

*Fee is charged for each format separately

C4. OTHER FEES

Fee item	Fee	Fee amount
C4.1.1.	Reminder of unauthorized overdraft or outstanding account liability	HRK 50.00
C4.1.2.	Notice (reminder) prior to initiating a lawsuit for unauthorized overdraft or outstanding account liability	HRK 50.00
C4.2.1.	Day and night depository use	HRK 100.00 once-off per contracted location
C4.2.2.	Move from day and night depository vault with boxes to day and night depository vault with deposit bags	free
C4.2.3.	Additional or replacement depository box	HRK 200.00
C4.2.4.	Replacement of depository box key	HRK 50.00
C4.2.5.	Additional day and night depository bank card (the first card is free)	HRK 5.00
C4.2.6.	Single-use day and night deposit bag	HRK 1.50 / per piece
C4.2.7.	Numbered security label	HRK 1.00 / per piece
C4.2.8.	Report on determining irregularities in the cash deposited in day and night vault*	HRK 10.00
C4.2.9.	Single-use cash bag	3,50 HRK / per piece
C4.3.1.	Equity capital payment	HRK 100.00
C4.4.1.	Opening and managing <i>escrow</i> account in HRK	by agreement
C4.4.2.	Opening and managing <i>escrow</i> account in FX**	by agreement
C4.4.3.	Contracting direct debit	HRK 200.00 once-off
C4.5.1.	Payment order complaint in international fund transfers	HRK 200.00
C4.6.1.	Arranging of Notional Pooling	by agreement
C4.6.2.	Maintenance of Notional Pooling	by agreement

*In case Report for incorrect data provided on the Itemized statement is made, fee is charged if the difference between Itemized statement and cash balance actually deposited in the day and night vault exceeds HRK 0.04.

**The value of FX deposit is calculated at the middle rate of exchange at the fee computation date

C5. FlexiBIZ entrepreneurial package

C5.1. FlexiBIZ entrepreneurial package

Package services	Regular fee amount	C5.1.1.	C5.1.2.	C5.1.3.
		FlexiBIZ STANDARD entrepreneurial package	FlexiBIZ BALANCE entrepreneurial package	FlexiBIZ BONUS entrepreneurial package
Account maintenance/FlexiBIZ savings account maintenance	HRK 30.00 monthly	Free	Free	Free
Contracting FlexiBIZ savings account**	HRK 100.00 one-time fee	50% discount	Free	Free
Statement of account balance and movements – per mail	HRK 0.50 per item	x	Free	Free
Statement of account balance and movements – e-mail	HRK 0.10 per item	Free	Free	Free
Debit card issuance – per user	HRK 25.00 one-time fee	Free	Free	Free
Fee for mDIREKT Account balance	HRK 10.00 monthly per number	50% discount	Free	Free
Fee for Internet banking	HRK 30.00 monthly per account	Free	Free	Free
USB device or SmartCard with FINA certificate (new device issuance or replacement of the existing device)	HRK 200.00	20% discount	40% discount	60% discount

due to data changes or certificate expiration)				
Application fee for legal person - Business MasterCard credit card	HRK 400.00 one-time fee	25% discount	50% discount	75% discount
Fee for authorized overdraft for a term of up to 12 months**	1.10 - 5.00% min. HRK 500.00 (for the credit-authorized overdraft with no specified term, the minimum fee is HRK 1,000.00)	10% discount	15% discount	25% discount
Fee for eDeal	HRK 15.00 monthly per account	Free	Free	Free
Fee amount*		HRK 50.00	HRK 75.00	HRK 100.00

*The account maintenance fee is computed and charged per each account if account activity is recorded during the accounting period (month)

**Contracting is available only to small businesses and artisans

Fees for use of debit cards on transaction accounts of legal entities are specified in F1.1.

F. CARD TRANSACTIONS AND RBA DIREKT SERVICE FEES

F1. CARD TRANSACTIONS FOR BUSINESS ENTITIES

F1.1. Use of debit card

Fee item	Fee	Fee amount
F1.1.1.	Debit card issuance – per user*	HRK 25.00 one-time fee
F1.1.2.	Debit card use – per user	Free
F1.1.3.	Lost/stolen debit card	HRK 50.00
F1.1.4.	Replacement of damaged debit card	HRK 30.00
F1.1.5.	Replacement of damaged debit card due to error or at RBA's request	Free
F1.1.6.	Card replacement due to change of data	Free
F1.1.7.	Reissuing PIN for debit card	HRK 20.00
F1.1.8.	Cost of disputed unjustified customer complaint	20.00% of complaint amount
F1.1.9.	Issuance of debit card on special purpose accounts– per each user	HRK 25.00
F1.1.10.	Repeated delivery of card to customer address within 60 days	HRK 25.00

*It is necessary to ensure funds on transaction account in order to charge a one-time issuance fee before card is issued.

In case of default on account transactions and non-payment of fee in respect of the account, the Bank may suspend the use of debit card.

In case of account blockage the Bank will temporarily suspend the use of debit card for the duration of account blockage.

F1.3. Acquiring card products at sales outlets

Fee item	Fee	Fee amount
F1.3.1.	Fee for use of mobile POS terminals*	HRK 184.50 (VAT included)
F1.3.2.	Fee for insufficient use of POS terminals**	80,00 HRK + VAT
F1.3.3.	Fee for POS terminal with fiscal cash register	250,00 HRK + VAT
F1.3.4.	Fee for POS terminal with fiscal cash register reactivation	60,00 HRK + VAT
F1.3.5.	Fee for POS terminal with fiscal cash register instalation	500,00 HRK + VAT
F1.3.6.	Fee for POS terminal instalation	300,00 HRK + VAT
F1.3.7.	Fee for lost/stolen POS terminal	1.500,00 HRK + VAT
F1.3.8.	Fee for e-commerce trader registration	400,00 HRK + VAT
F1.3.9.	Fee for issuing documents at client's request	35,00 HRK + VAT

* if the total POS turnover in the last three months exceeds the amount of HRK 150,000.00, the Bank shall grant 100% discount on a one-month fee

**minimum transactions amount with the Maestro, MasterCard and Visa cards of HRK 5,000 on the average per terminal in the previous month or HRK 60,000 on the average per terminal in the previous 12 months

F3. RBA DIREKT AND FINA SERVICES FOR BUSINESS ENTITIES

F3.1. RBA DIREKT TELEPHONE BANKING

Fee item	Fee	Fee amount
F3.1.1.	Fee for telephone banking*	HRK 200.00 monthly per account
F3.1.2.	Token	HRK 350.00
F3.1.3.	Replacement of an inoperative token due to an error or at the Bank's	Free

	request	
F3.1.4.	Cancellation or blockade of the service without token return	Free
F3.1.5.	Cancellation of the service/device due to fee collection impossibility (device not delivered!)	Free
F3.1.6.	Cancellation of the service/device due to device delivery impossibility (fee collected)	No fund return

*Fee is computed and charged if account activity is recorded during the accounting period (month)

F3.2. RBA mDIREKT

Fee item	Fee	Fee amount
F3.2.1.	Fee for mDIREKT Account balance service*	HRK 10.00 monthly per number

*Fee is computed and charged if account activity is recorded during the accounting period (month)

F3.3. RBA DIREKT INTERNET BANKING

Fee item	Fee	Fee amount
F3.3.1.	Fee for Internet banking*	HRK 30.00 monthly per account
F3.3.1.1.	Fee for Internet banking for FlexiBiz savings account	Free
F3.3.2.	USB device or SmartCard with FINA certificate (new device issuance or replacement of the existing device due to data changes or certificate expiration)	HRK 200.00
F3.3.3.	Additional card reader	HRK 100.00
F3.3.4.	Token	HRK 350.00
F3.3.5.	Replacement of an incorrect device due to an error or at the Bank's request	Free
F3.3.7.	Cancellation/blockage of the service use without device return	Free
F3.3.8.	Replacement of a serial for USB reader and vice versa	Free
F3.3.9.	Untimely certificate renewal on RBA SmartCard	HRK 100.00
F3.3.10.	Cancellation of the service/device due to fee collection impossibility (device not delivered!)	Free
F3.3.11.	Cancellation of the service/device due to device delivery impossibility (fee collected)	No fund return
F3.3.12.	Cap reader	HRK 120.00
F3.3.13.	Adding authority to the existing USB/Smart Card with FINA certificate	HRK 10.00 per authority

*Fee is computed and charged if account activity is recorded during the accounting period (month)

F3.4. RBA DIREKT MULTICASH

Fee item	Fee	Fee amount
F3.4.1.	Application installation	HRK 500.00 one-time, in advance
F3.4.2.	Fee for MultiCash*	HRK 50.00 monthly per account
F3.4.3.	Re-installation or additional installation of the application at customer's request (e.g. new workstation)	HRK 500.00
F3.4.4.	Additional education for the service use at customer's request	HRK 300.00

*Fee is computed and charged if account activity is recorded during the accounting period (month)

F3.5. FINA SERVICES

Fee item	Fee	Fee amount
F3.5.1.	Fee for FINA service*	HRK 50.00 monthly
F3.5.2.	Fee for FINA On-line service*	HRK 50.00 monthly
F3.5.3.	Fee for FINA e-payment service*	HRK 50.00 monthly

*Fee is computed and charged if account activity is recorded during the accounting period (month) regardless of the use of services

F3.6. eBroker

Fee item	Fee	Fee amount
F3.6.1.	Fee for eBroker*	HRK 15.00 monthly per account

*Fee is computed and charged if account activity is recorded during the accounting period (month)

F3.7. SWIFT MT101

Fee item	Fee	Fee amount
F3.7.1.	Contracting SWIFT MT101 service	HRK 200.00 one-time fee
F3.7.2.	Fee for SWIFT MT101*	HRK 100.00 monthly per account

*Fee is computed and charged if account activity is recorded during the accounting period (month)

F3.8. eDEAL

Fee item	Fee	Fee amount
F3.8.1.	Fee for eDeal*	HRK 15.00 monthly per account

*Fee is computed and charged if account activity is recorded during the accounting period (month)

The rule for all RBA DIREKT services: In case of irregular business transactions and outstanding fees in respect of the account, the Bank may cancel contracted RBA DIREKT services.