

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

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

In use from June 1, 2017

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 per change
C1.1.4.	Change of signatory data	HRK 10.00
C1.1.5.	Account closing	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's counter	0.21% + HRK 5.00*	0.29% + HRK 5.00	0.23% + HRK 4.50
C1.2.1.2.	Cash deposits in a night depository	0.19% + HRK 5.00	0.29% + 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*	0.29% + 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 EFT POS terminals of other banks in the country and from post offices	2.00%, min. HRK 20.00		
C1.2.2.6.	Cash withdrawals at EFT POS terminals abroad	2.00%, min. HRK 20.00		
C1.2.2.7.	Cash withdrawals in coins	2.50%, min. HRK 5.00	3.00%	2.50%
C1.2.2.8.	Outgoing payment via FINA order (for total amount)		0.35%	
C1.2.2.9.	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 C1.2.2.7 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	RBA iDIREKT mBIZ MultiCash	SWIFT MT 101	FINA business network	FINA electronic transfer/ FINA magnetic medium
C1.3.1.1.	Payment order crediting an account in the Bank	HRK 6.00	HRK 1,00	HRK 2.50	HRK 7.00	HRK 3.50
C1.3.1.2.	Payment order – external	HRK 7.00	HRK 1.70	HRK 5.00	HRK 8.00	HRK 4.00
C1.3.1.3.	Salary disbursement order (batch booking)		HRK 0.90			
C1.3.1.4.	Order to be executed via HSVP	HRK 20.00	HRK 15.00	HRK 20.00		
C1.3.1.5.	Payment at EFT POS terminals	free				
C1.3.1.6.	Revoking cashless transactions	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00
C1.3.1.7.	Cancellation-reversal of an executed order (status 5x)	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00
C1.3.1.8.	Return of invalid payment orders	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00

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 2.60
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 way of a standing order is not charged.

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).

C1.3.4. SEPA Direct Debit

Tariff item	Fee	Fee amount
C1.3.4.5.	Refund on payers request (Refund)	5.00 HRK per transaction
C1.3.4.6.	Refund on payers request for an unauthorized transaction (Refund)	50.00 HRK per transaction
C1.3.4.8.	Execution of SEPA Direct Debit – internal	1.00 HRK per transaction
C1.3.4.9.	Execution of SEPA Direct Debit – external	1.70 HRK per transaction
C1.3.4.10.	Rejection of SEPA Direct Debit payment order (Refusal)	2.00 HRK per transaction
C1.3.4.11.	Payer's request for a copy of Mandate	10.00 HRK per request
C1.3.4.12.	Fail to process SEPA Direct Debit payment order - internal	5.00 HRK per transaction

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

C2.1. SEPA PAYMENT SERVICES

SEPA CREDIT TRANSFER is subject to the following conditions:

Payer's/payee's country: within the SEPA: the EU and Iceland, Liechtenstein, Norway, Switzerland, Monaco and San Marino.

Currency: EUR

Account: IBAN

Costs option: SHA

Value date: D+0

C2.1.1. Outgoing payments (outflow)

Fee item	Fee	Remittance amount	Fee amount
C2.1.1.1.	Payments and transfers - SEPA		
C2.1.1.1.1.	Paper order / authorized facsimile	up to EUR 500.00	EUR 10.00
		over EUR 500.00	EUR 20.00
C2.1.1.1.2.	Internet banking / MultiCash	up to EUR 500.00	EUR 7.00
		over EUR 500.00	EUR 10.00
C2.1.1.1.3.	SWIFT MT 101		EUR 10.00
C2.1.1.1.4.	Payments and transfers – urgent*	up to EUR 500.00	EUR 20.00
		over EUR 500.00	0.40% min. EUR 20.00 max. EUR 500.00
C2.1.1.2.	Payment order cancellation or rejection		EUR 5.00
C2.1.1.3.	Standing orders / direct debit – per transaction		EUR 10.00

C2.1.1.4.	Cross Border Cash Pooling – outflow	EUR 10.00
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* Payment orders marked as urgent shall not be considered SEPA payments and shall be executed through the TARGET 2 system.

C.2.1.2. Inflows

Fee item	Fee	Remittance amount	Fee amount
C2.1.2.1.	Inflow – SEPA	up to EUR 500.00	EUR 7.00
		over EUR 500.00	EUR 10.00
C2.1.2.2.	Cross Border Cash Pooling – inflow		EUR 10.00

For the inflows received from Real Time Gross Settlement system (TARGET2) Bank will charge the fee according to tariff C2.2. for NON-SEPA TRANSACTIONS

C.2.2. DOMESTIC, CROSS-BORDER AND INTERNATIONAL TRANSACTIONS – NON-SEPA TRANSACTIONS

C.2.2.1. Outgoing payments (outflow)

Fee item	Fee	Remittance amount	Fee amount
C2.2.1.1.	Payments and transfers		
C2.2.1.1.1.	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
C2.2.1.1.2.	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
C2.2.1.1.3.	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 20.00 max. EUR 500.00
C2.1.1.1.4.	SWIFT MT 101	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.25% min. EUR 10.00 max. EUR 500.00

C2.2.1.2.	Payment within RBI network – IGP		
C2.2.1.2.1.	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
C2.2.1.2.2.	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
C2.2.1.2.3.	SWIFT MT 101	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.20% min. EUR 10.00 max. EUR 250.00

C2.2.1.3.	Internal payment orders		
C2.2.1.3.1.	Paper order / authorized facsimile	up to EUR 500.00	EUR 10.00
		over EUR 500.00	EUR 15.00
C2.2.1.3.2.	Internet banking / MultiCash	up to EUR 500.00	EUR 5.00
		over EUR 500.00	EUR 10.00
C2.2.1.3.3.	SWIFT MT 101	up to EUR 500.00	EUR 5.00
		over EUR 500.00	EUR 10.00
C2.2.1.4.	Conditional remittances - inflow		0.40% min. EUR 25.00 max. EUR 500.00
C2.2.1.5.	Conditional remittances - outflow		0.40% min. EUR 25.00 max. EUR 500.00
C2.2.1.6.	Payment order cancellation or rejection		EUR 5.00
C2.2.1.7.	Standing orders/direct debits in FX fund transfers – per transaction		EUR 15.00
C2.2.1.8.	Cross Border Cash Pooling - outflow		EUR 10.00

C2.2.2. Incoming payments (inflow)

Fee item	Fee	Remittance amount	Fee amount
C2.2.2.1.	Inflow by remittance	up to EUR 500.00	EUR 8.00
		over EUR 500.00	0.20% min. EUR 8.00 max. EUR 500.00
C2.2.2.2.	Inflow from RBI network – IGP	up to EUR 500.00	EUR 5.00
		over EUR 500.00	0.16% min. EUR 5.00 max. EUR 250.00
C2.2.2.3.	Inflow on cheque collection	up to EUR 100.00	EUR 10.00
		over EUR 100.00	0.35% min. EUR 10.00 max. EUR 500.00
C2.2.2.4.	Inflow on cheque repurchase	up to EUR 100.00	EUR 10.00
		over EUR 100.00	1.50% min. EUR 10.00 max. EUR 1,000.00
C2.2.2.5.	Cheque processing by special agreement		by agreement
C2.2.2.6.	Cross Border Cash Pooling - inflow		EUR 10.00

C2.2.3. Foreign currency cash deposits / withdrawals

Fee item	Fee	Remittance amount	Fee amount
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C2.2.3.1.	FC cash withdrawal		0.75% min. EUR 10.00 max. EUR 500.00
C2.2.3.2.	FC cash deposit into a foreign currency account	up to 200.00 EUR*	5.00 EUR
		over 200.00 EUR	0.60% min. EUR 10.00 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/ MT 940 for SAP MT941/ MT942*	FINA business network	FINA magnetic medium / FINA electron.
C3.1.1.	Statement of account balance and movements	HRK 1.00 per item	HRK 0.10 per item	HRK 0.50 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 executed payment order / SWIFT/ document	HRK 20.00						
C3.1.5.	Confirmation of executed payment	HRK 10.00	HRK 5.00	HRK 10.00	HRK 5.00			
C3.1.6.	Special report at the request of a business entity	HRK 100.00 + VAT						
C3.1.7.	Outstanding balances report (IOS)	HRK 300.00	HRK 300.00	HRK 300.00				
C3.1.8.	FINA – account balance inquiry						HRK 2.00	
C3.1.9.	Report certification at the request of business entity **	HRK 20.00 + VAT						
C3.1.10.	Additional print copy of turnover on the account		HRK 100.00 + VAT	HRK 100.00 + VAT	HRK 100.00 + VAT			
C3.1.11.	Preparation of security instruments for certification by a notary public	HRK 300.00 + VAT						

*Fee is charged for each account statement format separately.

** Request for issuing 3 and more copies is treated and charged as repeted request.

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.	Contracting Day and night depository vault	HRK 100.00 once-off per contracted location
C4.2.2.	Transition 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 15.00
C4.2.6.	Single-use cash deposit/withdrawal bag - small	HRK 1.50 / per piece
C4.2.7.	Single-use cash deposit/withdrawal bag - large	HRK 3.50 / per piece
C4.2.8.	Numbered security label	HRK 1.00 / per piece
C4.2.9.	Report on irregularities in the cash deposit (by agreement)	HRK 10.00
C4.3.1.	Equity capital payment	HRK 70.00
C4.4.1.	Opening and managing <i>escrow</i> account	by agreement
C4.5.1.	Contracting direct debit	HRK 200.00 one-off
C4.6.1.	Complaint regarding international fund transfers payment order	HRK 200.00
C4.7.1.	Arranging of Notional Pooling	by agreement
C4.7.2.	Maintenance of Notional Pooling	by agreement
C4.8.1.	"Lump Sum Fee"	by agreement

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
Payment order initiated using mBIZ mobile banking - in the bank	1.00 HRK per transaction	5 payment orders free of charge	x	x
Payment order initiated using mBIZ mobile banking - external	1.70 HRK per transaction	5 payment orders free of charge	x	x
Payment order initiated using iDIREKT internet banking / mBIZ mobile banking - in the bank	1.00 HRK per transaction	x	5 payment orders free of charge	10 payment orders free of charge
Payment order initiated using iDIREKT internet banking / mBIZ mobile banking - external	1.70 HRK per transaction	x	5 payment orders free of charge	10 payment orders free of charge
Standing order – in the bank	2.00 HRK per order	5 payment orders free of charge	5 payment orders free of charge	5 payment orders free of charge

Standing order – external	2.60 HRK per order	5 payment orders free of charge	5 payment orders free of charge	5 payment orders free of charge
Statement of account balance and movements – per mail	HRK 1.00 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
iDIREKT fee	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 due to data changes or certificate expiration)	HRK 200.00	20% discount	40% discount	60% discount
mBIZ fee	HRK 20.00 monthly per account	Free	Free	Free
Fee for mDIREKT Account balance	HRK 10.00 monthly per number	50% discount	Free	Free
eDeal fee	HRK 15.00 monthly per account	Free	Free	Free
Application fee for legal person - Business MasterCard credit card	HRK 400.00 one-time fee	25% discount	50% discount	75% discount
12-month overdraft approval fee *	1.10 - 5.00% min. HRK 1000.00	10% discount	15% discount	25% discount
ORYX Assistance - Technical Road Assistance **		x	Road Assistance - Croatia	Road Assistance – Croatia + Additional Vehicle
Preferential exchange rate **		x	Free	Free
Fee amount***		HRK 60.00	HRK 95.00	HRK 130.00

* Contracting is available only to small businesses and artisans

** available only within FlexiBIZ packages

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

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
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 50.00
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	HRK 50.00
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, min. EUR 20.00 in HRK countervalue
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 the transaction account for the purpose of charging the one-time issuance fee before a card is issued.

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

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

F1.3. Acceptance of card products at sales venues

Fee item	Fee	Fee amount
F1.3.1.	Fee for use of mobile POS terminals with SIM card*	150.00 HRK + VAT
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	200.00 HRK + VAT
F1.3.4.	Fee for POS terminal with fiscal cash register reactivation	100.00 HRK + VAT
F1.3.5.	Fee for POS terminal with fiscal cash register installation	500.00 HRK + VAT
F1.3.6.	Fee for POS terminal installation for limited use of terminal up to 3 months	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
F1.3.10.	Fee for card acceptance	by agreement

* 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 5,000.00 on the average per terminal in the previous month or HRK 60,000.00 on the average per terminal in the past 12 months

F3. RBA DIREKT AND FINA SERVICES FOR BUSINESS ENTITIES

F3.1. RBA mBIZ mobile banking

Fee item	Fee	Fee amount
F3.1.1.	mBIZ fee*	HRK 20.00 monthly per account

*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 iDIREKT internet banking

Fee item	Fee	Fee amount
F3.3.1.	iDIREKT fee*	HRK 30.00 monthly per account
F3.3.1.1.	iDIREKT fee 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
F3.3.6.	Cancellation/blockage of the service use without device return	Free
F3.3.7.	Cancellation of the service/device due to fee collection impossibility (device not delivered)	Free
F3.3.8.	Cancellation of the service/device due to device delivery impossibility (fee collected)	No return of funds
F3.3.9.	Cap reader	HRK 120.00

*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.	MultiCash fee*	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.	FINA service fee*	HRK 50.00 monthly
F3.5.2.	FINA On-line service fee*	HRK 50.00 monthly
F3.5.3.	FINA e-payment service fee*	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.	eBroker fee*	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
F3.7.2.	SWIFT MT101 fee*	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.	eDeal fee*	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 lacking business discipline with regard to transactions and outstanding fees in respect of the account, the Bank can cancel the contracted RBA DIREKT services.