

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

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

In use from April 01, 2020.

## C. PAYMENT TRANSACTION FEES FOR BUSINESS ENTITIES

### C1. RBA TRANSACTION ACCOUNTS

#### C1.1 Management of multi-currency account

Fee item	Fee	Fee amount
C1.1.1.	Account opening	free
C1.1.1.1.	Opening a non-resident account	HRK 1000.00 one-off
C1.1.2.	Maintenance of account / non-resident account / FlexiBIZ savings account	HRK 30.00 monthly per account
C1.1.2.1.	Opening a FlexiBIZ savings account *	HRK 100.00 one-off
C1.1.3.	Change of account registry data	HRK 40.00 per decision
C1.1.4.	Change of signatory data	HRK 20.00 per signatory
C1.1.5.	Account closing	HRK 200.00

\*Contracting is available only to small businesses and craftsmen.

### C1.2. and C1.3. PAYMENT SYSTEM – NATIONAL 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 deposit	0.25% + HRK 5.00*	0.29% + HRK 5.00	0.23% + HRK 4.50
C1.2.1.2.	Cash deposits in a night depository	0.20% + 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			0.23% + HRK 4.50
C1.2.1.5.	Cash deposits on RBA ATM	0.15% from the amount of deposit		

\*Deposits with coin cash structure on the payment order shall be charged a fee for the coin cash portion in accordance with the tariff item for coin cash deposit C1.2.1.3.

##### C1.2.2. Cash withdrawals

Fee item	Fee	Bank business network	FINA business network	FINA GS business network
C1.2.2.1.	Cash withdrawals	0.25% + HRK 5.00*	0.29% + HRK 5.00	0.23% + HRK 4.50
C1.2.2.2.	Cash withdrawals at RBA ATM	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		

Fee item	Fee	Bank business network	FINA business network	FINA GS business network
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	

\*Withdrawals with coin cash structure on the payment order shall be charged a fee for the coin cash portion in accordance with the tariff item for coin cash withdrawal C1.2.2.7.

### C1.3. Cashless transactions

#### C1.3.1. Cashless transactions initiated by account holder

Fee item	Fee	Bank business network	RBA iDIREKT / mBIZ / CMI/ H2H/TPP	SWIFT MT101/FileAct	FINA business network	FINA electronic transfer/ FINA magnetic medium
C1.3.1.1.	Payment order – internal	HRK 13.00	HRK 2.70	HRK 5.00	HRK 7.00	HRK 3.50
C1.3.1.2.	Payment order – external	HRK 13.00	HRK 2.70	HRK 5.00	HRK 8.00	HRK 4.00
C1.3.1.3.	Salary disbursement order – internal (batch booking)*		HRK 2.70	HRK 2.70		
C1.3.1.4.	Salary disbursement order – external (batch booking)*		HRK 2.70	HRK 2.70		
C1.3.1.5.	Order to be executed via HSVP	HRK 50.00	HRK 50.00	HRK 50.00		
C1.3.1.6.	Payment at EFT POS terminals	free				
C1.3.1.7.	Revoking cashless transactions**	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00
C1.3.1.8.	Cancellation of executed order**	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00
C1.3.1.9.	Return of incorrect payment order	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00	HRK 5.00

\* Payment orders can be placed through the RBA iDIREKT, FileAct and CMI.

\*\* Can not be initiated via-CMI, H2H, TPP and File Act-a

#### 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 – external	HRK 3.00
C1.3.2.2.	Standing order - internal*	HRK 3.00
C1.3.2.3.	Order for registering payment basis through payment transactions system – internal	HRK 3.00
C1.3.2.4.	Order for registering payment basis through payment transactions system – external	HRK 3.00
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 1.00 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

Fee item	Fee	Fee amount
C1.3.4.1.	Service maintenance for the recipient	in accordance with agreement
C1.3.4.2.	Placing a SEPA Direct Debit orders database - internal	HRK 2.00 per transaction
	Placing a SEPA Direct Debit orders database - external	HRK 2.00 per transaction
C1.3.4.3.	Placing a Reversal order for a SEPA Direct Debit orders database (Reversal)	HRK 2.50 per transaction
C1.3.4.4.	Revocation of a SEPA Direct Debit before settlement (Revocation)	HRK 2.50 per transaction
C1.3.4.5.	Refund on payers request (Refund) from another bank	HRK 5.00 per transaction
C1.3.4.6.	Refund on payers request for an unauthorized transaction (Refund)	HRK 50.00 per transaction
C1.3.4.7.	Service of collecting, exchanging and archiving mandates	in accordance with agreement
C1.3.4.8.	Executing a SEPA Direct Debit order – internal	HRK 1.70 per transaction
C1.3.4.9.	Executing a SEPA Direct Debit order – external	HRK 1.70 per transaction
C1.3.4.10.	Rejection of SEPA Direct Debit payment order (Refusal)	free
C1.3.4.11.	Payer's request for a copy of Mandate	HRK 10.00 per request
C1.3.4.12.	Fail to process SEPA Direct Debit payment order - internal	HRK 5.00 per transaction

## C2. PAYMENT SYSTEM – CROSS-BORDER AND INTERNATIONAL TRANSACTIONS AND NATIONAL TRANSACTIONS IN FOREIGN CURRENCY

### C2.1. TRANSACTIONS OUTSIDE EEA IN EUR (Switzerland, Monaco, San Marino, Andorra and Vatican)

#### C2.1.1. Outgoing payments (outflow)

Fee item	Fee	Fee amount
<b>C2.1.1.1.</b>	<b>Payments and transfers</b>	
C2.1.1.1.1.	Paper order	up to EUR 500.00
		over EUR 500.00
C2.1.1.1.2.	Internet banking / CMI/H2H/TPP	up to EUR 500.00
		over EUR 500.00
C2.1.1.1.3.	SWIFT MT 101/FileAct	EUR 10.00
C2.1.1.1.4.	Payments and transfers – urgent*	up to EUR 500.00
		over EUR 500.00

EUR 10.00  
EUR 20.00  
EUR 7,00  
EUR 10.00  
EUR 10.00  
EUR 20.00  
0.40%  
min. EUR 20.00  
max. EUR 500.00

Fee item	Fee	Fee amount
<b>C2.1.1.2.</b>	<b>Payment order cancellation** or rejection</b>	EUR 5.00
<b>C2.1.1.3.</b>	<b>Standing orders – per transaction</b>	EUR 10.00
<b>C2.1.1.4.</b>	<b>Cross Border Cash Pooling – outflow</b>	EUR 10.00

\* Payment orders marked as urgent shall be executed through the TARGET 2 system.

\*\* Can not be initiated via-CMI, H2H, TPP and File Act-a

#### C2.1.2. Incoming payments (inflow)

Fee item	Fee	Fee amount
<b>C2.1.2.1.</b>	<b>Inflow*</b>	up to EUR 500.00
		over EUR 500.00
<b>C2.1.2.2.</b>	<b>Cross Border Cash Pooling – inflow</b>	EUR 10.00

\*For inflow from the TARGET2 system, the Bank charges a fee in accordance with the tariff C2.2. for NON SEPA PAYMENT SERVICES.

## C2.2. NON SEPA PAYMENT SERVICES

International transactions, cross-border transactions in non-euro currency and national transactions in non-euro foreign currency

#### C2.2.1. Outgoing payments (outflow)

Fee item	Fee	Remittance amount	Fee amount
<b>C2.2.1.1.</b>	<b>Payments and transfers</b>		
C2.2.1.1.1.	Paper order	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 / CMI/H2H/TPP	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
C2.2.1.1.4.	SWIFT MT 101/FileAct	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.25% min. EUR 10.00 max. EUR 500.00
<b>C2.2.1.2.</b>	<b>Payment within RBI network – IGP*</b>		
C2.2.1.2.1.	Paper order	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 / CMI/H2H/TPP	up to EUR 500.00	EUR 5.00

Fee item	Fee	Remittance amount	Fee amount
		over EUR 500.00	0.16% min. EUR 10.00 max. EUR 250.00
C2.2.1.2.3.	SWIFT MT 101/FileAct	up to EUR 500.00	EUR 10.00
		over EUR 500.00	0.20% min. EUR 10.00 max. EUR 250.00
<b>C2.2.1.3.</b>	<b>Internal payment orders</b>		
C2.2.1.3.1.	Paper order	up to EUR 500.00	EUR 10.00
		over EUR 500.00	EUR 15.00
C2.2.1.3.2.	Internet banking / CMI/H2H/TPP	up to EUR 500.00	EUR 5.00
		over EUR 500.00	EUR 10.00
C2.2.1.3.3.	SWIFT MT 101/FileAct	up to EUR 500.00	EUR 5.00
		over EUR 500.00	EUR 10.00
<b>C2.2.1.4.</b>	<b>Conditional remittances – inflow</b>		0.40% min. EUR 25.00 max. EUR 500.00
<b>C2.2.1.5.</b>	<b>Conditional remittances – outflow</b>		0.40% min. EUR 25.00 max. EUR 500.00
<b>C2.2.1.6.</b>	<b>Payment order cancellation** or rejection</b>		EUR 5.00
<b>C2.2.1.7.</b>	<b>Standing orders – per transaction</b>		EUR 15.00
<b>C2.2.1.8.</b>	<b>Cross Border Cash Pooling – outflow</b>		EUR 10.00

\*IGP – Inter Group Payments – non SEPA euro payments between Raiffeisen Group clients in Central and Eastern Europe and value date on the same day (D+0)

\*\* Can not be initiated via-CMI, H2H, TPP and File Act-a

#### C2.2.2. Incoming payments (inflow)

Fee item	Fee	Remittance amount	Fee amount
<b>C2.2.2.1.</b>	<b>Inflow – non SEPA</b>	up to EUR 500.00	EUR 8,00
		over EUR 500.00	0.20% min. EUR 8,00 max. EUR 500.00
<b>C2.2.2.2.</b>	<b>Inflow from RBI network – IGP*</b>	up to EUR 500.00	EUR 5.00
		over EUR 500.00	0.16% min. EUR 5.00 max. EUR 250.00
<b>C2.2.2.3.</b>	<b>Inflow on cheque collection</b>	up to EUR 100.00	EUR 10.00
		over EUR 100.00	0.35% min. EUR 10.00 max. EUR 500.00
<b>C2.2.2.4.</b>	<b>Inflow on cheque repurchase</b>	up to EUR 100.00	EUR 10.00
		over EUR 100.00	1.50% min. EUR 10.00

Fee item	Fee	Remittance amount	Fee amount
			max. EUR 1.000.00
<b>C2.2.2.5.</b>	<b>Cross Border Cash Pooling - inflow</b>		EUR 10.00

\*IGP – Inter Group Payments – non SEPA euro collections between Raiffeisen Group clients in Central and Eastern Europe and value date on the same day (D+0)

#### C2.2.3. Foreign currency cash deposits / withdrawals

Fee item	Fee	Remittance amount	Fee amount
<b>C2.2.3.1.</b>	<b>FC cash withdrawal</b>		0.75% min. EUR 10.00 max. EUR 500.00
		up to EUR 200.00*	5.00 EUR
<b>C2.2.3.2.</b>	<b>FC cash deposit to account</b>	over EUR 200.00	0.60% min. EUR 10.00 max. EUR 500.00

\* Cash deposits in the amount lower than the set minimum fee (EUR 5.00) are free of charge.

### C2.3. TRANSACTIONS WITHIN EU/EEA IN EUR

#### C2.3.1. Outgoing payments

Tarifni stavak	Naknada	Iznos naknade
<b>C2.3.1.1.</b>	<b>Payments and transfers</b>	
C2.3.1.1.1.	Paper order	HRK 13.00
C2.3.1.1.2.	Internet banking / CMI/H2H/TPP	HRK 2.70
C2.3.1.1.3.	SWIFT MT 101/FileAct	HRK 5.00
C2.3.1.1.4.	Payments and transfers – urgent	HRK 50.00
<b>C2.3.1.2.</b>	<b>Payment order cancellation* or rejection</b>	HRK 5.00
<b>C2.3.1.3.</b>	<b>Standing orders – per transaction</b>	HRK 3.00
<b>C2.3.1.4.</b>	<b>Cross Border Cash Pooling – outflow</b>	EUR 10.00

\* Can not be initiated via-CMI, H2H, TPP and File Act-a

#### C2.3.2. Incoming payments

Tarifni stavak	Naknada	Iznos doznake	Iznos naknade
<b>C2.3.2.1.</b>	<b>Inflow</b>		HRK 1.00
<b>C2.3.2.2.</b>	<b>Cross Border Cash Pooling - inflow</b>		EUR 10.00

### C3. ACCOUNT STATEMENTS AND REPORT

Fee item	Fee	RBA Business network / by post	e-mail	Fax	RBA iDIREKT/ CMI/ FileAct/H2H***	SWIFT/ MT 940/MT 940 for SAP MT941/ MT942*	FINA business network	FINA magnetic medium / FINA electron.
C3.1.1.	Account Statement	HRK 2.00 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.	Re-sent Account Statement	HRK 20.00 per statement	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 140.00 + PDV	HRK 140.00 + PDV	HRK 100.00 + VAT			
C3.1.4.	Delivery of certified copy of an executed order/ SWIFT/ document	HRK 20.00	HRK 20.00	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	HRK 100.00 + VAT	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 30.00 + VAT	HRK 30.00 + VAT	HRK 30.00 + 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 data at request of business entity	HRK 350.00 +VAT	HRK 350.00 +VAT	HRK 350.00 +VAT				

\*Fee is charged for each account statement format separately.

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

\*\*\*H2H (host to host) – direct data transfer allows only the sending of Account Statement and of Re-sent Account Statement.



## 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 one-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 (in accordance with agreement)	HRK 10.00
C4.3.1.	Certificate of paid equity/capital increase	HRK 70.00 + VAT
C4.4.1.	Opening and managing <i>escrow</i> account	in accordance with agreement
C4.5.1.	Complaint regarding international fund transfers payment order	HRK 200.00
C4.6.1.	Contracting Notional Pooling	HRK 250.00 one-off
C4.6.2.	Maintenance of Notional Pooling	HRK 800.00 per account monthly
C4.7.1.	Cross Border Cash Pooling usage fee	in accordance with agreement
C4.8.1.	Cross Border Zero Balancing usage fee	in accordance with agreement
C4.9.1.	Management of special PSP settlement accounts*	HRK 2,000 per account monthly
C4.10.1.	Fee for EUR deposits/balances over a set limit**	0,5% pa

\*This applies to the construction 19 accounts, opened for payment service providers (PSPs) who are not credit institutions.

\*\* This refers only to account balances in the currency EUR over the limit of EUR 1 mn, and only to the following types of clients: fund management companies, all types of funds, insurance companies, building societies, pension insurance companies, brokerage houses, leasing companies, payment service providers. It is calculated and charged monthly by multiplying the amount of daily EUR account balance exceeding the EUR 1 mn limit with the day coefficient (0.5%/actual number of days in the year).

## 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
Maintenance of account / non-resident account / FlexiBIZ savings account	HRK 30.00 monthly per account	Free	Free	Free
Opening FlexiBIZ savings account*	HRK 100.00 one-off	50% discount	Free	Free
Payment order initiated via mBIZ mobile banking service - internal	HRK 2.70 per order	5 orders free of charge	x	x
Payment order initiated via mBIZ mobile banking service - external	HRK 2.70 per order	5 orders free of charge	x	x
Payment order initiated via iDIREKT internet banking and /or mBIZ mobile banking - internal	HRK 2.70 per order	x	5 orders free of charge	10 orders free of charge
Payment order initiated via iDIREKT internet banking and /or mBIZ mobile banking - external	HRK 2.70 per order	x	5 orders free of charge	10 orders free of charge
Standing order – internal	HRK 3.00 per order	5 orders free of charge	5 orders free of charge	5 orders free of charge
Standing order – external	HRK 3.00 per order	5 orders free of charge	5 orders free of charge	5 orders free of charge
Account Statement - by post	HRK 2.00 per item	x	Free	Free
Account Statement - e-mail	HRK 0.10 per item	Free	Free	Free
Debit card issuance	HRK 25.00 one-off	Free – one card	Free – one card	Free – one card
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-off	25% discount	50% discount	75% discount
12-month overdraft approval fee *	1.10 - 5.00% min. HRK 1.000.00	10% discount	15% discount	25% discount

Package services	Regular fee amount	<b>C5.1.1.</b>	<b>C5.1.2.</b>	<b>C5.1.3.</b>
		FlexiBIZ STANDARD entrepreneurial package	FlexiBIZ BALANCE entrepreneurial package	FlexiBIZ BONUS entrepreneurial package
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 per account	HRK 95.00 per account	HRK 130.00 per account

\* Contracting is available only to small businesses and craftsmen.

\*\*Available only within FlexiBIZ Packages.

## 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-off
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
F1.1.11.	PIN change for cards at the Bank's ATM	HRK 15.00

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*	HRK 150.00 + VAT
F1.3.2.	Fee for insufficient use of POS terminals**	HRK 80.00 + VAT
F1.3.3.	Fee for POS terminal with fiscal cash register	HRK 200.00 + VAT
F1.3.4.	Fee for POS terminal with fiscal cash register reactivation	HRK 100.00 + VAT
F1.3.5.	Fee for POS terminal with fiscal cash register installation	HRK 100.00 + VAT
F1.3.6.	Fee for POS terminal installation for limited use of terminal up to 3 months	HRK 300.00 + VAT
F1.3.7.	Fee for lost/stolen POS terminal	HRK 1,500.00 + VAT
F1.3.8.	Fee for e-commerce trader registration	HRK 400.00 + VAT
F1.3.9.	Fee for issuing documents at client's request	HRK 35.00 + VAT
F1.3.10.	Fee for card acceptance	in accordance with 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.

\*\*Minimal turnover with the Maestro, Mastercard and Visa cards in the average amount of HRK 5,000 per terminal in the previous month, or in the average amount of HRK 60,000 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

#### F3.2. RBA mDIREKT

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

#### 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.	Replacement of an incorrect device due to an error or at the Bank's request	Free
F3.3.5.	Cancellation/blockage of the service use without device return	Free
F3.3.6.	Cancellation of the service/device due to fee collection impossibility (device not delivered)	Free
F3.3.7.	Cancellation of the service/device due to device delivery impossibility (fee collected)	No return of funds

#### F3.4. FINA SERVICES

Fee item	Fee	Fee amount
F3.4.1.	FINA service fee	HRK 50.00 monthly per account
F3.4.2.	FINA On-line service fee	HRK 120.00 monthly per account
F3.4.3.	FINA e-payment service fee	HRK 120.00 monthly per account

#### F3.5. eBroker

Fee item	Fee	Fee amount
F3.5.1.	eBroker fee	HRK 15.00 monthly per account

### F3.6. SWIFT AND OTHER H2H SERVICES

Fee item	Fee	Fee amount
F3.6.1.	Contracting SWIFT MT101 service	HRK 300.00 one-off
F3.6.2.	SWIFT MT101 fee	HRK 100.00 monthly per account
F3.6.3.	Contracting the FileAct service	500 HRK one-off
F3.6.4.	FileAct service usage fee*	750,00 HRK monthly per account
F3.6.5.	Contracting the H2H data transfer service	500 HRK one-off
F3.6.6.	H2H data transfer service usage fee*	350,00 HRK monthly per account

\*The fee includes statement on balance and movement delivery per account.

### F3.7. eDeal

Fee item	Fee	Fee amount
F3.7.1.	eDeal fee	HRK 15.00 monthly per account

Abbreviations list	
CMI	Cash Management International – data exchange between RBI and RBHR thru internal connection
IGP	Intra Group Payments
TPP	Third Party Provider
H2H	Host to Host – direct exchange of data between Client and RBHR (via SFTP or Connect direct channel)