

CARD BANKING FEES FOR BUSINESS ENTITIES

1. CARD BANKING FOR BUSINESS ENTITIES

1.1.	DEBIT CARD USE	
1.1.1.	Debit card issuance – per user*	HRK 25.00 one-off
1.1.2.	Debit card use – per user	free of charge
1.1.3.	Debit card lost/ stolen	HRK 50.00
1.1.4.	Replacement of damaged debit card	HRK 50.00
1.1.5.	Replacement of damaged debit card due to malfunction or at request of RBA	free of charge
1.1.6.	Card replacement for data change	HRK 50.00
1.1.7.	Debit card PIN reissuance	HRK 20.00
1.1.8.	Costs of contested unjustified complaint	20.00% of complaint amount. min. EUR 20.00 in HRK equivalent
1.1.9.	Debit card issuance for special purpose accounts – per user	HRK 25.00
1.1.10.	Resending the card to the customer's address within 60 days	HRK 25.00
<p>* Funds must be available in the transaction account before card issuance for the purpose of collecting the one-off issuance fee.</p> <p>In the case of undisciplined account transactions and failure to settle the account fee, the Bank can block the debit card use.</p> <p>In the case of account blockade, during the account blockade the Bank will block the debit card use temporarily.</p>		

1.2.	BUSINESS MASTERCARD CREDIT CARD	
1.2.1	Entry and Membership Fees	
1.2.1.1.	Entry fee for a business entity	HRK 400.00 one-off
1.2.1.2.	Annual card membership fee	HRK 200.00
1.2.2.	Cash Withdrawals	
1.2.2.1.	at an RBA ATM	2% + HRK 20.00
1.2.2.2.	at other ATMs in the country	2% + HRK 20.00
1.2.2.3.	at other ATMs abroad	2% + HRK 20.00
1.2.2.4.	at withdrawal venues (EFT POS and imprintner) of another bank in the country	2% + HRK 20.00
1.2.2.5.	at withdrawal venues (EFT POS and imprinter) abroad	2% + HRK 20.00
1.2.3.	Cashless Transaction Initiated by Card User	

1.2.3.1.	Payment at an EFT POS in the country	free of charge
1.2.3.2.	Payment at an EFT POS abroad initiated by the Bank	free of charge
1.2.3.3.	Executing a standing order in favour of an account with the Bank to settle liabilities arising from card use	free of charge
1.2.4.	Information on Credit Card Expenses and Payments via Monthly Credit Card Statement	free of charge
1.2.5.	One-off Fees	
1.2.5.1.	Notifications and Dunning Letters	
1.2.5.1.1.	Notification on outstanding debt	free of charge
1.2.5.1.2.	First dunning letter on outstanding debt	HRK 50.00
1.2.5.1.3.	Second dunning letter on outstanding debt	HRK 70.00
1.2.5.1.4.	Card cancellation	HRK 100.00
1.2.5.1.5.	Dunning letter with lawsuit pending	free of charge
1.2.5.1.6.	Dunning letter on over-limit spending	HRK 150.00
1.2.5.1.7.	Dunning letter with credit card cancellation pending	HRK 100.00
1.2.5.2.	Other Fees	
1.2.5.2.1.	Card replacement in case of loss/ theft	HRK 50.00
1.2.5.2.2.	Card replacement due to damage or name/surname change	HRK 50.00
1.2.5.2.3.	Card replacement due to malfunction or at Bank's request	free of charge
1.2.5.2.4.	PIN reissuance	HRK 20.00
1.2.5.2.5.	Resending the card to the customer's address within 60 days	HRK 30.00
1.2.5.2.6.	Costs of unjustified card transaction complaint	20.00 % of complaint amount. min. EUR 20.00 in HRK equivalent
1.2.5.2.7.	Credit card account movements/debt balance print-out or print-out of another document at customer's request	HRK 36.90* per issued document
1.2.5.2.8.	Credit card spending limit modification	HRK 20.00

Implementation date: 06/06/2016