

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 |
| 1.1.11. | Card PIN change at the Bank's ATM | HRK 15.00 |
| <p>* Funds must be available in the transaction account before card issuance for the purpose of collecting the one-off issuance fee. In the case of undisciplined account transactions and failure to settle the account fee, the Bank can block the debit card use. 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 | |
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| 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 | 3,5% + HRK 30.00 |
| 1.2.2.2 | at other ATMs in the country | 3,5% + HRK 30.00 |
| 1.2.2.3. | at other ATMs abroad | 3,5% + HRK 30.00 |
| 1.2.2.4. | at withdrawal venues (EFT POS and imprinter) of another bank in the country | 3,5% + HRK 30.00 |
| 1.2.2.5. | at withdrawal venues (EFT POS and imprinter) abroad | 3,5% + HRK 30.00 |

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| 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. | Reissung credit card statement, credit card debt certificate, certificate for transaction at the client's request | HRK 40.00* per issued document |
| 1.2.5.2.8. | Credit card spending limit modification | HRK 20.00 |
| 1.2.5.2.9. | Card PIN change at the Bank's ATM | free of charge |

Implementation date: 16/02/2021