

Clarification of changes in General Terms and Conditions of Transaction Accounts of Business Entities

As of 6 July 2022, the new General Terms and Conditions of Transaction Accounts of Business Entities will take effect.

Changes in the General Terms and Conditions refer to the following point:

Point 20.

Every Authorised Person can perform the following actions independently:

- **request and receive information** from Chapter XVI of these General Terms and Conditions, and solvency information in respect of to the account for which they are authorised;
- submit to the Bank a request for **change of addresses and facsimile numbers** to which the information on Account balance and movements are to be sent, as well as any other communication and/or correspondence data.

In addition to the authorizations set out in this point, the Client agrees that the Authorized Person may individually or collectively, depending on the level of the authorisation granted, sign the forms assigning or changing the **authorisations for deposits and ATMs**.

Authorizations are not applicable to the following persons

The authorisations referred to in the preceding paragraphs of this point do not apply to the Authorized Person who manages funds in the Account exclusively through the Card or to the Authorized Person for who the Card issuance has been agreed solely for the purpose of depositing cash at the Bank's ATMs

NEW AUTHORIZATION FOR DIGITAL CARD PAYMENT

Use of digital Mastercard debit card via RaiPay

The Client gives the authorization to the Authorized Person to whom the Bank has issued the card under these General Terms and Conditions, to activate/register the card in the Digital Wallet in which the Bank allows the registration of the cards issued. The card is registered by accepting the General Terms and Conditions of the Digital Wallet Service Provider, whereby a virtual card is generated in the Digital Wallet mobile application, which can be used at points of sale and/or self-service devices in the Republic of Croatia and abroad which support NFC technology, in accordance with the above General Terms and Conditions of each Digital Wallet Service Provider.

The changed General Terms and Conditions are effective as of 6 July 2022 and you can find them on the Bank's official website www.rba.hr.

If you have any questions, feel free to contact our retail outlet or directly your business banker.