

Clarifications of changes to the General terms and conditions for transaction accounts of business entities with effect from 19.04.2021.

Hereby we inform all Clients, business entities of transaction accounts and users of Mastercard Business Debit Card users that as of April 19, 2021, there are new General Terms and Conditions in effect:

- General terms and conditions for transaction accounts of business entities

Changes in the General Terms and Conditions relate to the definition of the Dynamic Currency Conversion Service (DCC) described in Article VIII. DEBIT CARD, paragraph 56, which also specifies the most important change:

- The business relationship between the Bank and the Client is **not subject** to the provisions of Article 3a of paragraph 5 and paragraph 6 of Regulation (EC) No 924/2009, which was amended by Regulation (EU) No 2019/518 as regards certain charges on cross-border payments in the Union and currency conversion charges. In accordance with the aforementioned Bank **shall not** send to Client an electronic message after receiving the payment order as regulated by the above provisions of Regulation (EC) 924/2009, the application of which provisions is excluded by these General Terms and Conditions.

These General Terms and Conditions are valid from 19 th of April 2021. and are available on the Bank's official website www.rba.hr

Sincerely,
Your RBA