

Notification of Changes to General Terms and Conditions for Business Mastercard Revolving Credit Card Issuance and Use as per Application Form Applicable as of 16/06/2023

Zagreb, 12 June 2023

Dear clients,

we inform you about changes to our General Terms and Conditions for the issuance and use of the Business Mastercard credit card issued based on the Application Form (further: General Terms and Conditions for credit cards).

The changes refer to the General Terms and Conditions for credit cards as follows:

- changes to the General Terms and Conditions for the issuance and use of the Business Mastercard credit card issued on the basis of the Application Form with effect from 16 June 2023.

Find more detailed information about all the changes below.

1. AMENDMENTS to the General Terms and Conditions for Business Mastercard credit cards issued based on the Application Form

Changes to the General Terms and Conditions for credit cards issued on the basis of the Application form are as follows:

- In chapter **4. Payment and calculation**, the provision of payment of incurred expenses by direct debiting of funds on the transaction account has been changed, in such a way that in the case of payment of incurred expenses by direct debiting of funds on the transaction account, funds are directly debited exclusively in euros, i.e. the official currency in RH, while for funds in other currencies, the Client has the option to personally issue a payment order.

The General Terms and Fees applicable from 16/06/2023, as well as the Announcement of Changes, are available on the Bank's official website www.rba.hr.

If the Client does not agree with the proposed changes, they have the right to cancel the Framework Agreement free of any charges, such cancellation being effective on any date before the changes come into force. If the Client does not send a written notice regarding the Framework Agreement cancellation and does not deliver the Credit Card cut in half to the Bank by the implementation date of the changes to the Framework Agreement, it will be deemed that the Client has accepted the changes.

If the User of the RaiPay application and/or the Client/End user of the BMC credit card does not accept the proposed changes to the General Terms and Conditions, the application must be stopped and removed from their mobile phone, from which moment the Bank considers that the Agreement on Use of the RaiPay Mobile Payment Application is cancelled. If the User of the RaiPay application and/or the Client/End user of the BMC credit card declares that they do not accept the changes after the modification of the General Terms and Conditions, but continue to use the application, it will be considered that the changes to the General Terms and Conditions were accepted.

Yours sincerely,

RBA