

Zagreb, 17 June 2023

Notification of Changes to General Terms and Conditions for Business Mastercard Credit Card Issuance and Use per Agreement, Applicable as of 26/06/2023

Dear Clients,

We are hereby informing you of the changes to our General Terms and Conditions for Business Mastercard Credit Card Issuance and Use per Agreement (hereinafter: General Terms and Conditions for Credit Cards).

The changes refer to the General Terms and Conditions for Credit Cards as follows:

- changes to our General Terms and Conditions for Business Mastercard Credit Card Issuance and Use per Agreement to be applied as of 26 June 2023,

Details of all changes follow below herein.

1. Changes to General Terms and Conditions for Business Mastercard Credit Card Issuance and Use per Agreement

Changes to the General Terms and Conditions for Credit Cards issued per Agreement are as follows:

In Section **5. PAYMENT OF LIABILITIES AND CREDIT CARD STATEMENT**, the provision related to payment of expenses by direct debit to the transaction account has been changed, and it now states that in the case of payment of incurred expenses by direct debit to the transaction account, only amounts in the euro, i.e. in the official currency of the Republic of Croatia, are subject to direct debit, whereas amounts in other currencies can be settled by the Client personally by issuing a payment order.

If you do not agree to the proposed changes to the General Terms and Conditions and fail to notify the Bank of terminating the Framework Agreement and to deliver to the Bank the Credit Cards cut in half, it will be deemed that you have accepted the changes.

The General Terms and Conditions shall be in force and effect as of 26 June 2023 and are available on the Bank's official website www.rba.hr.

If the User of the RaiPay application and/or the Client/User of the BMC credit card does not accept the proposed changes to the General Terms and Conditions, the application must be stopped from usage and removed from their mobile phone, from which moment the Bank considers that the agreement on the use of the RaiPay mobile payment application has been cancelled. If the User of the RaiPay application and/or the Client /User of the BMC credit card declares that he does not accept the changes after the modification of the General Terms and Conditions, but continues to use the application, it will be considered that the changes to the General Terms and Conditions have been accepted.

Yours sincerely,

RBA