



SUPPLEMENT 2 to Agreement on Credit Card Issuance and Use

- contracting UNIQA insurance policy and mDIREKT services for Card Users

Basic Agreement and Client Information

Client's Name on Card¹

Client's PIN Internal ID²

Agreement No. Supplement change³: YES NO

Card User's Data and contracted service – filled and signed by the authorised person of the Client

Name and surname on Card

User's PIN Internal ID

For the above Card User, I wish to contract: UNIQA insurance policy⁴ mDIREKT Credit Cards (SMS)⁵

Signature/s of the authorised person of the Client

Card User's Statements – filled and signed by the above private individual

UNIQA Card User Insurance

By signing this Supplement, I, hereby, agree that RBA contracts the UNIQA Bank Credit Card User Insurance Policy for me as the insured person (compensation of required medical treatment and required expenses due to delayed flight or luggage when travelling abroad, death in accident).

By signing this Supplement, I, hereby, explicitly state that I undertake Document containing information on the insurance product, General Information of Insurance Intermediary, and the terms and conditions of the UNIQA Bank Credit Card User Insurance Policy (UOKK-1/2006), that I am familiar with the contents thereof, that the selected insurance product corresponds to my needs and requirements and that I accept the rights and obligations thereunder. I am aware that the Bank will forward to the Insurer all my personal information required to execute the above insurance package, or insurance tariff, to the effect of execution of the insurance policy agreement.

Further, I confirm that Raiffeisenbank Austria d.d. informed me of the fact that in the respective insurance policy agreement it acts in the capacity of both the insurance policy contractor and the insurance intermediary and therefore has the right to the respective commission, to which I give my explicit consent by signing this Statement.

RBA mDIREKT Credit Cards (SMS)

By signing this Supplement, I, hereby, wish to contract the mDIREKT Credit Cards service (receiving an SMS) to the mobile phone no. , which service provides delivery of SMS containing information of every transaction made with my Credit Card, in real time, and an overview of balance of the approved limit for every card.

Statement on forwarding information to the Police Department in connection to Insurance Policy and/or mDirekt

By signing this Supplement, I, hereby, agree that RBA, in case of suspected misuse of my card, can forward my personal information, as well as information on the credit card and the disputed transactions made with the respective card, to the Police Department, or the police station conducting investigation pursuant to the placed criminal report in connection to the respective misuse.

Date of Supplement

Signature of the private individual

¹ Client's name according to registration, max. 25 characters.

² Every internal ID information is filled by the Bank.

³ In case of changes to the Supplement, the Basic Agreement and Client Information are required, as follows: No. of the valid Agreement on Credit Card Issuance and Use, Date of Supplement, Supplement Change, Client's Name, Client's PIN, and all data that are changed by the respective Supplement Change. In case of a private individual ceasing to be the Card User, the Bank will terminate the Uniqa insurance policy or the mDirekt service automatically.

⁴ The authorised person of the Client defines the possibility of contracting UNIQA insurance policy for a particular Card User previously defined in Supplement 1, and the Card User accepts it by signing this Supplement. Card User Insurance terms and conditions (UOKK) are available on the Bank's web site www.rba.hr.

⁵ The authorised person of the Client defines the possibility of contracting the mDirekt service for a particular Card User previously defined in Supplement 1, and the Card User fills the appropriate mobile phone number and accepts it by signing this Supplement.