

Fees for Corporate Business Entities in Application from 1.10.2023.

Tariff item	Type of service	Calculation basis	Fee
1. ACCOUNT REGISTRY SERVICES			
1.1.	Account/Subaccount Opening	one-off fee per account	7,00 EUR
1.2.	Account Opening - Non-resident and business entities in foreign ownership ⁴	one-off fee per account	200,00 EUR
1.3.	Account Maintenance ¹	monthly per account	4,50 EUR
1.4.	Account Registry changes	one-off fee per change	5,50 EUR
1.5.	Deposit registering for establishment of a company	deposit	6,64 EUR
1.6.	Account closing and termination the framework agreement on payment services ²	account	22,00 EUR
2. ONLINE BANKING SERVICES			
2.1.	Service entry fee for Erste NetBanking		no fee
2.2.	Service entry fee for Erste mBanking		no fee
2.3.	Use of the Erste NetBanking service ³	monthly per user	5,00 EUR
2.4.	Use of the Erste mBanking service ³	monthly per user	3,00 EUR
2.5.	Issuing a Token	per Token	30,00 EUR
2.6.	Replacement of a Token or Display card with Token upon client's request ¹⁸	per Token	30,00 EUR
2.7.	Issuing mToken		no fee
2.8.	Use of the Erste FonStart service	monthly per user	2,65 EUR
2.9.	Use of the Erste SMS service	monthly per account and mobile phone	1,33 EUR
2.10.	Message about the current balance in the account and the overall amount of daily transactions	message	0,07 EUR
2.11.	Message about the current balance in the account after each deposit and / or withdrawal	message	0,07 EUR
2.12.	Message about the current balance in the account upon request (the fee is charged directly by the mobile phone provider)	message	0,35 EUR
3. CASH PAYMENT TRANSACTION IN THE BANK			
3.1.	Cash deposit at the Bank ¹⁵	deposit amount	0,55%
3.2.	Payment order for cash deposit at the Bank	order	0,80 EUR
3.3.	Deposit of coins at the Bank (above 27 EUR)	deposit amount	4,50% min 0,66 EUR
3.4.	Change of banknotes into coins or vice versa (above 27 EUR) ⁴	deposit amount	4,50% min 0,66 EUR
3.5.	Exchange of banknotes into banknotes in different denominations	deposit amount	0,60% min 0,66 EUR

3.6.	Cash deposit in the 24-hour vault at the Bank	deposit amount	0,22%
3.7.	Payment order for cash deposit in the 24-hour vault	order	0,70 EUR
3.8.	Deposit of coins in the 24-hour vault at the Bank (above 27 EUR)	deposit amount	3,5% min 0,66 EUR
3.9.	Cash deposit in the "smart safe" or Erste Smart Cash machine or Coine machine	deposit amount	0,18%
3.10.	Cash payment in foreign currency in the "smart safe"	deposit amount	according to contract
3.11.	Money exchange deposit in the "smart safe"	deposit amount	according to contract
3.12.	Cash withdrawal at the Bank ¹⁵	withdrawn amount	0,55%
3.13.	Payment order for cash withdrawal at the Bank	order	0,80 EUR
3.14.	Withdrawal of coins at the Bank (above 27 EUR)	withdrawn amount	3,5% min 0,66 EUR
3.15.	Cash withdrawal on Erste Bank Croatia and Erste Group ATM ⁵	withdrawn amount	0,18%
3.16.	Cash withdrawal at ATMs of other banks in HR and abroad	transaction	1,5% min 1,33 EUR
3.17.	Deposit of cash at Bank's ATM	deposit amount	0,18%
3.18.	Guaranteed final payment on damaged foreign banknotes	deposit amount	1%, min 7,96 EUR
3.19.	Issuing bags for depositing cash in the bank's day-night vault	bag	0,15 EUR

4. CASH PAYMENT TRANSACTION AT FINA⁸

4.1.	Cash deposit at FINA (Financial Agency)	deposit amount	0,40%
4.2.	Payment order for a cash deposit at FINA (Financial Agency)	order	0,70 EUR
4.3.	Deposit in coins at FINA (unsorted coins)	package up to 1000 pcs	5,00 EUR
4.4.	Deposit in coins at FINA (sorted coins)	package up to 1000 pcs	3,00 EUR
4.5.	Cash deposit in the 24-hour vault at FINA	deposit amount	0,40%
4.6.	Payment order for cash deposit in the 24-hour vault at FINA	order	0,70 EUR
4.7.	Cash withdrawal at FINA	withdrawn amount	0,40%
4.8.	Payment order for cash withdrawal at FINA	order	0,70 EUR

5. NATIONAL CASHLESS PAYMENT TRANSACTIONS - BANK

5.1.	SEPA internal payment in the country before the execution date - electronic order ⁶	order	0,32 EUR
5.2.	SEPA internal payment in the country on the execution date - electronic order ⁶	order	0,32 EUR
5.3.	SEPA external payment in the country before the execution date - electronic order ⁶	order	0,40 EUR
5.4.	SEPA external payment in the country on the execution date - electronic order ⁶	order	0,40 EUR
5.5.	Urgent external payment in EUR in the country - electronic order ⁹	order	8,00 EUR

5.6.	SEPA internal payment in the country before the execution date - paper order ⁷	order	1,90 EUR
5.7.	SEPA internal payment in the country on the execution date - paper order ⁷	order	2,00 EUR
5.8.	SEPA external payment in the country before the execution date - paper order ⁷	order	2,10 EUR
5.9.	SEPA external payment in the country on the execution date - paper order ⁷	order	2,20 EUR
5.11.	Internal Payment orders for saleris before the execution date in pain.001 file	order	no fee
5.12.	Internal Payment orders for saleris on the execution date in pain.001 file	order	no fee
5.13.	External Payment orders for saleris before the execution date in pain.001 file	order	0,40 EUR
5.14.	External Payment orders for saleris on the execution date in pain.001 file	order	0,40 EUR
5.15.	Internal batch booking orders submitted before the execution date	order	0,32 EUR
5.16.	Internal batch booking orders submitted on the execution date	order	0,32 EUR
5.17.	External batch booking orders submitted before the execution date	order	0,40 EUR
5.18.	External batch booking orders submitted on the execution date	order	0,40 EUR
5.19.	Incoming payments to the account from other banks	order	0,16 EUR

6. NATIONAL CASHLESS PAYMENT TRANSACTIONS - FINA⁸

6.1.	Internal electronic orders submitted before the execution date - FINA	order	0,55 EUR
6.1.1.	Internal electronic orders submitted on the execution date - FINA	order	0,60 EUR
6.3.	External electronic orders submitted before the execution date - FINA	order	0,70 EUR
6.4.	External electronic orders submitted on the execution date - FINA	order	0,75 EUR
6.5.	Internal paper orders before the execution date - FINA	order	1,90 EUR
6.6.	Internal paper orders on the execution date - FINA	order	2,00 EUR
6.7.	External paper orders before the execution date - FINA	order	2,10 EUR
6.8.	External paper orders on the execution date - FINA	order	2,20 EUR
6.9.	Internal orders on magnetic media before the execution date - FINA	order	0,90 EUR
6.10.	Internal orders on magnetic media on the execution date - FINA	order	0,95 EUR
6.11.	External orders on magnetic media before the execution date - FINA	order	1,00 EUR
6.12.	External orders on magnetic media on the execution date - FINA	order	1,10 EUR
6.13.	Batch booking internal orders submitted before the execution date - FINA	order	0,55 EUR
6.14.	Batch booking internal orders submitted on the execution date - FINA	order	0,60 EUR
6.15.	Batch booking external orders submitted before the execution date - FINA	order	0,70 EUR

6.16.	Batch booking external orders submitted on the execution date - FINA	order	0,75 EUR
6.17.	Batch booking internal orders on magnetic media submitted before the execution date - FINA	order	0,90 EUR
6.18.	Batch booking internal orders on magnetic media submitted on the execution date - FINA	order	0,95 EUR
6.19.	Batch booking external orders on magnetic media submitted before the execution date - FINA	order	1,00 EUR
6.20.	Batch booking external orders on magnetic media submitted on the execution date - FINA	order	1,10 EUR
6.21.	FINA on-line service	monthly per account	19,91 EUR
6.22.	FINA e-SERVICE - overview of the daily current balance in the account	piece	0,13 EUR
6.23.	Usage of the telephone service Info FINA	monthly per account	6,64 EUR
6.24.	Voice information via telephone service Info FINA	monthly per account	3,98 EUR
6.25.	Faxing a statement on account balance - in the same call	monthly per account	5,31 EUR
6.26.	Faxing a statement on account balance - in the return call	monthly per account	9,29 EUR
6.27.	Faxing a statement on account balance - automatically	monthly per account	11,95 EUR
6.28.	Inquiry about account balance at FINA	inquiry	0,12 EUR
6.29.	Opening and alternations to conditions of letters of credit	opening/alternation	4,25 EUR
6.30.	Urgent (telephone) notice on opening of letters of credit, their balance and alternations to their conditions upon request of a participant	notice	9,56 EUR

7. CROSS-BORDER PAYMENTS

7.1.	SEPA cross-border payment - electronic order	order	0,40 EUR
7.2.	SEPA cross-border payment - paper order	order	2,20 EUR
7.3.	Cross-border payment in currency other than EUR - electronic order	order	0,20%, min 7,96 EUR, max 995,42 EUR
7.4.	Cross-border payment in EUR - electronic order	order	0,40 EUR
7.5.	Cross-border urgent payment in USD, GBP, CHF, CAD - electronic order ⁹	order	0,60%, min 15,93 EUR, max 995,42 EUR
7.6.	Cross-border urgent payment in EUR - electronic order ⁹	order	8,00 EUR
7.7.	FIT 3.0. cross-border payments for the amounts up to 10.000 EUR - electronic order	order	0,40 EUR
7.8.	FIT 3.0. cross-border payments for the amounts over 10.000 EUR - electronic order	order	0,40 EUR
7.9.	Cross-border payment in foreign currency - paper order	order	0,30%, min 7,96 EUR, max 995,42 EUR
7.10.	Cross-border payment in EUR - paper order	order	2,20 EUR
7.11.	Cross-border urgent payment in USD, GBP, CHF, CAD - paper order	order	0,60%, min 15,93 EUR, max 995,42 EUR
7.12.	Cross-border urgent payment in EUR - paper order	order	8,00 EUR

7.13.1.	FIT 3.0. cross-border payment for the amounts up to 10.000 EUR - paper order	order	2,20 EUR
7.13.2.	FIT 3.0. cross-border payment for the amounts over 10.000 EUR - paper order	order	2,20 EUR
8. INTERNATIONAL PAYMENTS			
8.1.	International payment - electronic order ⁹	order	0,20%, min 7,96 EUR, max 995,42 EUR
8.2.	International urgent payment in EUR, USD, GBP, CHF, CAD - electronic order ⁹	order	0,60%, min 15,93 EUR, max 995,42 EUR
8.3.	FIT 3.0. international payment for the amounts up to 10.000 EUR - electronic order ⁹	order	6,64 EUR
8.4.	FIT 3.0. international payment for the amounts over 10.000 EUR - electronic order ⁹	order	0,10%, min 6,64 EUR, max 66,36 EUR
8.5.	International payment - paper order	order	0,30%, min 7,96 EUR, max 995,42 EUR
8.6.	International urgent payment in EUR, USD, GBP, CHF, CAD - paper order	order	0,60%, min 15,93 EUR, max 995,42 EUR
8.7.	FIT 3.0. international payment for the amounts up to 10.000 EUR - paper order	order	6,64 EUR
8.8.	FIT 3.0. international payment for the amounts over 10.000 EUR - paper order	order	0,15%, min 6,64 EUR, max 66,36 EUR
9. SEPA, CROSS-BORDER AND INTERNATIONAL INCOMING PAYMENTS AND INCOMING PAYMENTS IN FOREIGN CURRENCY WITHIN CROATIA			
9.1.	SEPA incoming payments	order	0,16 EUR
9.2.	Cross-border incoming payment in foreign currency	order	0,20%, min 7,96 EUR, max 995,42 EUR
9.3.	Cross-border incoming payment in EUR	order	0,16 EUR
9.4.	FIT 3.0. cross-border incoming payment	order	0,16 EUR
9.5.	Incoming payment in foreign currency within the Republic of Croatia	order	0,20%, min 7,96 EUR, max 995,42 EUR
9.6.	International incoming payment	order	0,20%, min 7,96 EUR, max 995,42 EUR
9.7.	FIT 3.0. international incoming payment	order	0,10%, min 6,64 EUR, max 66,36 EUR
10. NATIONAL PAYMENTS IN FOREIGN CURRENCY			
10.1.	Payments in foreign currency within the Republic of Croatia - electronic order	order	0,20%, min 7,96 EUR, max 995,42 EUR
10.2.	Urgent payments in foreign currency within the Republic of Croatia - electronic order	order	0,60%, min 15,93 EUR, max 995,42 EUR
10.3.	Payments in foreign currency within the Republic of Croatia - paper order	order	0,30%, min 7,96 EUR, max 995,42 EUR
10.4.	Urgent payments in foreign currency within the Republic of Croatia - paper order	order	0,60%, min 15,93 EUR, max 995,42 EUR
11. INTERNAL PAYMENTS IN FOREIGN CURRENCY			
11.1.	Internal payment order in foreign currency - electronic order	order	0,15%, max 995,42 EUR
11.2.	Internal payment order in foreign currency - paper order	order	0,15%, max 995,42 EUR

12. PAYMENT OF SALARIES IN FOREIGN CURRENCY

12.1.	Cross-border payments of salaries in EUR - electronic order	order	0,40 EUR
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13. FOREIGN PAYMENT TRANSACTIONS - OTHER FEES

13.1.	Additional fees for payments orders abroad with selected cost option OUR ¹⁰		
	for payments abroad up to 12.500 EUR		13,27 EUR
	for payments abroad from 12.500 to 50.000 EUR		26,54 EUR
	for payments abroad above 50.000 EUR		66,36 EUR
13.2.	Fee for balances in Euros for transaction accounts over a certain limit		no fee
13.3.	Fee for balances in Swiss Francs for transaction accounts over a certain limit		no fee
13.4.	Transfer of foreign currency between transaction accounts of the same account holder within the Bank - account emptying	amount	0,05% min 7,96 EUR
13.5.	Acquiring information from abroad upon client's request		Costs actually incurred by the Bank and the foreign bank + VAT

14. BANK STATEMENTS

14.1.	Automatic statements (delivered by fax)	item	0,02 EUR
14.2.	Statement sent upon request by Erste NetBanking (delivered by fax)	item	0,02 EUR
14.3.	Automatic statements (delivered by e-mail)	item	0,02 EUR
14.4.	Statement sent upon request by Erste NetBanking service (delivered by e-mail, only the first download of the statement is charged)	item	0,02 EUR
14.5.	Statement requested by Erste mBanking	item	0,02 EUR
14.6.	Automatic xml camt.053 statement (delivered by e-mail)	item	0,02 EUR
14.7.	Xml camt.053 statements requested by Erste NetBanking	item	0,02 EUR
14.8.	Downloaded xml camt.053 statement request by Erste NetBanking	item	0,02 EUR
14.9.	Automatic xml camt.052 intraday statement sent by e-mail	item	0,02 EUR
14.10.	Xml camt.052 intraday statements requested by Erste NetBanking	item	no fee
14.11.	First received xml camt.052 intraday statement is charged via Erste NetBanking	item	0,02 EUR
14.12.	Automatic statements of accounts in foreign currency (delivered by fax)	item	0,02 EUR
14.13.	Automatic statements of accounts in foreign currency (delivered by e-mail)	item	0,02 EUR
14.14.	Automatic foreign currency statements xml camt.053 (delivered by e-mail)	item	0,02 EUR
14.15.	Automatic foreign currency statements xml camt.052 (delivered by e-mail)	item	0,02 EUR
14.16.	Statement of accounts in foreign currency on demand via Erste NetBanking service (delivered by fax)	item	0,02 EUR
14.17.	Statement of accounts in foreign currency on demand via Erste NetBanking service (delivered by e-mail)	item	0,02 EUR

14.18.	Downloaded statement of accounts in foreign currency via Erste NetBanking service	item	0,02 EUR
14.19.	Statement of accounts in foreign currency on demand via mBanking service (delivered by e-mail)	item	0,02 EUR
14.20.	Statement of accounts in foreign currency xml camt.053 on demand via Erste NetBanking service (delivery by e-mail)	item	0,02 EUR
14.21.	Statement of accounts in foreign currency xml camt.052 on demand via Erste NetBanking service (delivery by e-mail)	item	no fee
14.22.	Statement of accounts in foreign currency xml camt.053 downloaded via Erste NetBanking (delivered by e-mail)	item	0,02 EUR
14.23.	Statement xml camt.053 sent by CD / SFTP channel	item	0,02 EUR
14.24.	Statement xml camt.052 sent by CD / SFTP channel	item	0,02 EUR
14.25.	Paper based statement picked up at the Bank	item	0,20 EUR
14.26.	Paper based statement sent by post	item	0,20 EUR
14.27.	Reissuing of statements on paper media upon client's request	item	0,20 EUR
14.28.	Automatic statement of accounts in foreign currency printed on paper and delivered in the branch or by post	item	0,20 EUR
14.29.	MT 940 - Account balance statements upon customer's request	order	monthly 19,91 EUR per IBAN
14.30.	MT 942 - Account balance statements upon customer's request	order	monthly 33,18 EUR per IBAN

15. STATEMENTS - FINA⁸

15.1.1.	Sending account statement items to FINA	item	0,02 EUR
15.2.1.	Hard copy statement	page	0,21 EUR
15.3.1.	Statement - electronic file on a magnetic medium, CD or accessed online	item	0,02 EUR
15.4.	Statement - Info FINA - modem reception of statement	item	0,02 EUR
15.5.	Statement - E-service - TXT/XML	item	0,02 EUR
15.6.	Statement - E-service - PDF	item	0,03 EUR
15.7.	Statement - Info FINA - WEB - TXT/XML	item	0,01 EUR
15.8.	Statement - Info FINA - WEB - PDF	item	0,03 EUR

16. CARD BUSINESS

16.14.	Issuing a debit card and PIN for main user	card	no fee
16.14.1.	Issuing a debit card and PIN for additional user	card	4,65 EUR
16.3.	Annual fee for main user	card	no fee
16.15.	Annual fee for additional user	card	no fee
16.5.	Reissuance of a debit card with the same PIN after the expiration date	card	3,98 EUR
16.6.	Urgent issuing of debit card and PIN upon client's request	card	13,27 EUR

16.7.	Issuing a debit card at a user's request	card	6,64 EUR
16.8.	Registered mail	mail	1,99 EUR + VAT
16.9.	Issuing a copy of the original slip	card slip	actual cost
16.10.	Withdrawal at EFTPOS terminal of other banks in HR and abroad	transaction	2,0% min 1,99 EUR
16.11.	Payment transactions at EFTPOS terminals	transaction	no fee
16.12.	Client's complaint which proved to be unfounded	complaint	20% of the complaint amount
16.13.	Reprint of the PIN upon client's request	per PIN	2,65 EUR
17. MONEY EXCHANGE DEPOSIT			
17.1.	Money exchange deposit within Bank	deposit amount	0,10%
17.2.	Special foreign exchange account maintenance	monthly per account	2,65 EUR
17.3.	Fee for foreign exchange business support ¹¹	monthly per exchange office	92,91 EUR
18. SEPA DIRECT DEBIT			
Payment recipient fees			
18.1.	Using SEPA direct debit service	monthly per account	66,36 EUR
18.2.	Direct debit internal orders based on SEPA pain.008 file	order	0,23 EUR
18.3.	Direct debit external orders based on SEPA pain.008 file	order	0,29 EUR
18.4.	Cancellation internal orders based on SEPA pain.007 file	order	0,13 EUR
18.5.	Cancellation external orders based on SEPA pain.007 file	order	0,20 EUR
Payer fees			
18.6.	Execution of SEPA EUR direct debit in favour of Beneficiary's account within the Bank	order	0,20 EUR
18.7.	Execution of SEPA EUR direct debit in favour of Beneficiary's account outside the Bank	order	0,27 EUR
18.8.	Acceptance/modification and revocation of consent for the SEPA direct debit service	per consent	4,65 EUR
19. COMPLAINTS			
19.6.	Complaint settlement upon client's request based on payment transactions in Croatia ¹⁶	order	6,64 EUR
19.7.	Processing a request for cancellation of an payment orders in the country ⁸	order	2,65 EUR
19.8.	Copies of archived documents ⁸	page	1,99 EUR + VAT
19.9.	Complaints regarding international payment orders (cancellation or refund of payment)	complaint	39,82 EUR + ino bank cost
19.10.	Complaints about foreign exchange inflows and outflows at the request of the client or foreign bank	complaint	66,36 EUR + ino bank cost
20. SOLVENCY INFORMATION (BON-2)			
20.6.	Information on solvency (BON-2) request by Erste NetBanking	copy	11,95 EUR + VAT
20.2.	Information on solvency (BON-2) at a Bank's counter	copy	14,60 EUR + VAT
20.3.	Information on solvency (BON-2) request by Erste NetBanking - urgent	copy	13,27 EUR + VAT

20.4.	Information on solvency (BON-2) at a Bank's counter - urgent	copy	19,91 EUR + VAT
20.5.	Issuing an additional copy (BON-2)	copy	1,99 EUR + VAT
21. OTHER FEES			
21.10.	Issuing confirmations of Erste NetBanking transactions and their certification	confirmation/ certification	1,33 EUR
21.10.1.	Issuance of various certificates and certifications for the business of clients in the bank - as an electronic file ⁸	item	0,03 EUR
21.10.2.	Issuance of various certificates and certifications for the business of clients in the bank - hard copy	confirmation	6,64 EUR
21.11.	Preparing mail ⁸	mail	0,33 EUR + VAT
21.12.	Sending mail ⁸	mail	actual cost + VAT
21.13.	Faxing mail ⁸	page	0,33 EUR + VAT
21.14.	Manipulation costs	accounting period	0,66 EUR + VAT
21.15.	Execution of enforcement procedure all at once from funds in one bank ¹⁴	execution	in accordance with the regulations
21.16.	Execution of enforcement procedure at once entirely from funds in several banks ¹⁴	execution	in accordance with the regulations
21.17.	Enforcement procedure under the conditions of blocking of accounts and prohibition of disposal of funds ¹⁴	execution	in accordance with the regulations
21.18.	Reallocation of funds from an account into which they have been paid (account sweep) ¹²	amount	0,10%
21.19.	Issuing transfer orders based on legal and contractual authority - hard copy	order	1,59 EUR
21.20.	Automatic collection from an account	order	0,28 EUR
21.21.	Fee for processing of standing orders ¹³	processed order	0,33 EUR
21.22.	Processing of payment instruments and security instruments (payment orders for settlement of legal liabilities, orders from REGOS - the Central Registry of Insured Persons) ⁸	payment instrument and security instrument	0,66 EUR
21.23.	Checking and registering bills of exchange	order	3,98 EUR
21.24.	Erste notional cash pooling		according to Bank's internal decision
21.25.	Special Fee for Performing national Transactions – according to the contract between the Bank and Client		according to contract
21.26.	Special Fee for Performing Foreign currency Transactions – according to the contract between the Bank and Client		according to contract
21.27.	SWIFT order for the transfer of funds	request	1,66 EUR
21.28.	Receipt of an order for forwarding MT101	order	3,98 EUR
21.29.	Contracting a payment service in MT 101 format (SWIFT)	one-off fee	26,54 EUR
21.30.	Use of the payment orders service in the MT101 format (SWIFT)	monthly per client	26,54 EUR
21.31.	Use of the Payment Factory service		according to contract
21.32.	Fee of an agent bank for providing IT solutions for consolidated debt management and registration with CNB, correspondence with creditors and debtors	debt balance	0,075% of the debt balance, calculated quarterly
21.33.	Services related to the Money Laundering and Terrorism Financing Prevention Act ⁸	O1 and O2 form	1,62 EUR
21.34.	Filling out the payment order (filled in by an employee of Erste Bank) ¹⁷	order	5,31 EUR

21.35.	Documents transcript		1,33 EUR + VAT
21.36.	Notice on a rejected payment order	reject payment order	0,66 EUR
21.37.	Notice on a rejected payment order - pursuant to an Act regulating the manner of executing contribution payments toward salaries	reject payment order	0,66 EUR
21.38.	Warning notice	notice	3,98 EUR
21.39.	Printout of specifications by account - for bank clients	specification	6,64 EUR
16.1.3.	Printout of account balances - on paper	according to the report	39,82 EUR
16.1.4.	Printout of account balances - via NetBanking	according to the report	19,91 EUR

¹ The fee for maintaining accounts of non-residents is EUR 7.50 per month per account.

² When the account is closed by Erste bank, or it is closed by order of the legislator, in the case when the balance on the account is less than EUR 22.00, the fee is calculated in the amount of the found balance.

³ If the user contracts the Erste NetBanking and Erste mBanking services, the fee for the use of these services is a total of EUR 6.50 per user per month.

⁴ The fee is calculated for opening accounts of non-resident business entities and accounts of business entities that have at least one non-resident (foreign) legal entity in their ownership structure.

⁵ Withdraw cash by debit card at Erste Group ATMs abroad (Austria, Hungary, North Macedonia, Bosnia and Herzegovina, Czech Republic, Slovakia, Serbia, Romania, Moldova and Montenegro). At the part of Erste Serbia ATMs that work in the MultiCard environment, the regular fee for withdrawals at ATMs of other banks is charged during withdrawals.

⁶ Orders placed through Erste NetBanking, Erste mBanking, Payment Initiation Service Providers.

⁷ It also refers to FINA's orders in accordance with the Law on Execution of Funds and other by-laws.

⁸ Transactions made in FINA, for which Erste Bank charges a fee, will be calculated in the month following the month in which the transaction was made.

⁹ Only possible through Erste NetBanking and payment initiation service providers.

¹⁰ It is not possible to select cost option OUR for regular national and cross-border payments in EUR currency and all other payments in USD currency in favour of banks in USA"

¹¹ The fee is calculated only if a deposit was made during the month.

¹² When distributing income from payment accounts (t.s. 21.18), an order is also charged in accordance with tariff items 5.6., 5.7. or 5.8., 5.9.

¹³ Unless it is agreed that the compensation is paid by the recipient of the funds.

¹⁴ Rulebook on the types and amount of fees for the performance of activities prescribed by the Law on Enforcement of Financial Assets.

¹⁵ Deposits/withdrawals in all currencies.

¹⁶ Refund of incorrect order and funds, including refunds due to incorrect IBAN.

¹⁷ An additional fee is calculated on the items of all paper orders placed at the cash desk for international, cross-border and national payment transactions in foreign currency.

¹⁸ From 15.5.2023. Erste Display cards are not issued. Token or mToken will be issued to clients who have an Erste Display card in use and in the event of a card error, battery expiration, or stolen, lost or damaged Erste Display card.

Remark: If the fee, as defined by the items of the Decision on Fees for Payment Transaction Services Provided to Business Entities, is expressed as a percentage with a defined minimum/maximum amount, the fee is calculated in a way that the given percentage is calculated and charged. In cases when the calculated percentage is lower than the defined minimum amount, the minimum amount is charged, whereas in cases when the calculated percentage is higher than the defined maximum amount, the maximum amount is charged.

In force as of 1st October 2023

The English text is a translation from the Croatian original. In case of divergence the Croatian original shall prevail.