

FEES FOR CORPORATE BUSINESS ENTITIES

Fees for Payment Transaction Services

Tariff item	Type of service	Calculation basis	Fee
I. FEES FOR NATIONAL PAYMENT TRANSACTIONS IN HRK WITHIN THE REPUBLIC OF CROATIA (resident and non-resident business entities)			
1. ACCOUNT REGISTRY SERVICES			
1.1.	Account Opening		no fee
1.1.1.	Account Opening for Non-resident	one-off fee per account	1.500,00 HRK
1.2.	Account Maintenance *	monthly per account	30,00 HRK
1.3.	Account Registry changes	per change	40,00 HRK
1.4.	Deposit registering for establishment of a company	deposit	50,00 HRK
1.5.	Account closing and termination the framework agreement on payment services**	account	150,00 HRK

*Account Maintenance fee for Non-resident account is 50,00 HRK monthly per account.

**When closing the account by the Bank or by order of the Legislator, in the case where the balance on the account is less than 150,00 HRK, the fee will be calculated in the amount of the balance on belonging account.

2. CASH TRANSACTIONS			
2.1.	Services related to the Money Laundering and Terrorism Financing Prevention Act⁵	O1 and O2 form	12,20 HRK
2.3.	Cash deposit at FINA (Financial Agency)	deposit amount	0,35%
2.3.0.1.	Payment order for a cash deposit at FINA (Financial Agency)	order	5,00 HRK
2.3.0.3.	Deposit in coins at FINA - unsorted coins	package up to 1000	35,00 HRK
2.3.0.4.	Deposit in coins at FINA - sorted coins	package up to 1000	20,00 HRK
2.3.1.	Cash deposit at the Bank	deposit amount	0,28%
2.3.1.1.	Payment order for cash deposit at the Bank	order	5,00 HRK
2.3.2.	Deposit of coins at the Bank (above 200 HRK)	deposit amount	2,5% min 5,00 HRK
2.3.3.	Change of banknotes into coins or vice versa (above 200 HRK) ¹	deposit amount	2,5% min 5,00 HRK
2.3.4.	Change of banknotes into banknotes of other denomination	deposit amount	0,19% min 5,00 HRK
2.3.5.	Cash deposit above the treasury fiscal maximum - Exchange offices	order	fee defined by a contract
2.4.	Cash deposit in the 24-hour vault - at FINA	deposit amount	0,35%
2.4.0.1.	Payment order for cash deposit in the 24-hour vault - at FINA	order	5,00 HRK
2.4.1.	Cash deposit in the 24-hour vault - at the Bank	deposit amount	0,19%
2.4.1.1.	Payment order for a cash deposit in the 24-hour vault - at the Bank	order	4,00 HRK
2.4.2.	Deposit of coins in the 24-hour vault - at the Bank (above 200 HRK)	deposit amount	2,5% min 5,00 HRK
2.4.3.	Cash deposit in the "smart safe" or Erste Smart Cash machine or Coine machine	deposit amount	0,14%
2.5.	Cash withdrawal at FINA	withdrawn amount	0,35%
2.5.0.1.	Payment order for cash withdrawal at FINA	order	5,00 HRK
2.5.1.	Cash withdrawal at the Bank	withdrawn amount	0,28%

2.5.1.1.	Payment order for cash withdrawal at the Bank	order	5,00 HRK
2.5.2.	Withdrawal of coins at the Bank (above 200 HRK)	withdrawn amount	2,5% min 5,00 HRK
Maximum cash amount which can be withdrawn at the Bank without prior notice - 20.000,00 HRK		-	-
3. CASHLESS TRANSACTIONS			
3.1.	Internal (in-house) transfer orders		
3.1.1.	Hard copy orders submitted before the due date		
3.1.1.1.	at the Bank*	order	11,50 HRK
3.1.1.2.	at FINA	order	11,00 HRK
	Hard copy orders submitted on the due date		
3.1.2.1.	at the Bank*	order	12,00 HRK
3.1.2.2.	at FINA	order	11,50 HRK
	Orders on magnetic media submitted before the due date		
3.1.3.2.	at FINA	order	6,50 HRK
	Orders on magnetic media submitted on the due date		
3.1.4.2.	at FINA	order	7,00 HRK
	Electronic orders		
3.1.5.1.	Electronic orders submitted before the due date - Bank ⁶	order	1,90 HRK
3.1.5.2.	Electronic orders submitted on the due date - Bank ⁶	order	2,00 HRK
3.1.5.3.	Electronic orders submitted before the due date - at FINA	order	3,90 HRK
3.1.5.4.	Electronic orders submitted on the due date - at FINA	order	4,20 HRK
	Payment orders for salaries		
3.1.8.1.	Payment orders for salaries before the due date in pain.001 file	order	no fee
3.1.8.2.	Payment orders for salaries on the due date in pain.001 file	order	no fee
3.2.	External transfer orders - exchange with other systems		
3.2.1.	Hard copy orders submitted before the due date		
3.2.1.1.	at the Bank	order	12,50 HRK
3.2.1.2.	at FINA	order	12,00 HRK
	Hard copy orders submitted on the due date		
3.2.2.1.	at the Bank	order	13,00 HRK
3.2.2.2.	at FINA	order	12,50 HRK
	Orders on magnetic media submitted before the due date		
3.2.3.2.	at FINA	order	7,50 HRK
	Orders on magnetic media submitted on the due date		
3.2.4.2.	at FINA	order	8,00 HRK
	Electronic orders		
3.2.5.1.	Electronic orders submitted before the due date - Bank ⁶	order	2,90 HRK
3.2.5.2.	Electronic orders submitted on the due date - Bank ⁶	order	3,00 HRK
3.2.5.3.	Electronic orders submitted before the due date - FINA	order	4,70 HRK
3.2.5.4.	Electronic orders submitted on the due date - FINA	order	5,10 HRK
3.2.7.	Exchange with other systems - incoming orders		1,20 HRK
	Payment orders for salaries		
3.2.9.1.	Payment orders for salaries before the due date in pain.001 file	order	2,90 HRK
3.2.9.2.	Payment orders for salaries on the due date in pain.001 file	order	3,00 HRK

* also applies to FINA orders in accordance with the Law on Enforcement of funds and other subordinate regulations.

	SEPA Batch Booking		
	SEPA Credit Transfer Batch Booking		
	Electronic orders		
3.2.10.1.	Batch booking orders submitted before the due date via Erste NetBanking, via Initiating Payment Service Provider (internal orders)	order	1,90 HRK
3.2.10.2.	Batch booking orders submitted on the due date via Erste NetBanking, via Initiating Payment Service Provider (internal orders)	order	2,00 HRK
3.2.10.3.	Batch booking orders submitted before the due date via Erste NetBanking, via Initiating Payment Service Provider (external orders)	order	2,90 HRK

3.2.10.4.	Batch booking orders submitted on the due date via Erste NetBanking, via Initiating Payment Service Provider (external orders)	order	3,00 HRK
3.2.10.5.	Batch booking orders submitted via Erste NetBanking, via Initiating Payment Service Provider - package price	package	no fee
3.2.10.6.	Batch booking orders submitted before the due date via FINA e-service (internal orders)	order	3,90 HRK
3.2.10.7.	Batch booking orders submitted on the due date via FINA e-service (internal orders)	order	4,20 HRK
3.2.10.8.	Batch booking orders submitted before the due date via FINA e-service (external orders)	order	4,70 HRK
3.2.10.9.	Batch booking orders submitted on the due date via FINA e-service (external orders)	order	5,10 HRK
3.2.10.10.	Batch booking orders submitted via FINA e-service price package	package	no fee
Orders on magnetic media			
3.2.10.11.	Batch booking orders submitted before the due date via FINA on magnetic media (internal orders)	order	6,50 HRK
3.2.10.12.	Batch booking orders submitted on the due date via FINA on magnetic media (internal orders)	order	7,00 HRK
3.2.10.13.	Batch booking orders submitted before the due date via FINA on magnetic media (external orders)	order	7,50 HRK
3.2.10.14.	Batch booking orders submitted on the due date via FINA on magnetic media (external orders)	order	8,00 HRK
3.2.10.15.	Batch booking orders submitted via FINA on magnetic media price package	package	no fee
3.3.	Execution of orders via Croatian Large Payments System (HSVP)	order	50,00 HRK
3.4.	Issuing transfer orders based on legal and contractual authority		
3.4.1.	Hard copy orders	order	12,00 HRK
3.4.2.	Automatic collection from an account	order	2,10 HRK
3.4.3.	Fee for processing of standing orders ³	processed order	2,50 HRK
3.5.	Processing of payment instruments and security instruments (payment orders for settlement of legal liabilities, orders from REGOS - the Central Registry of Insured Persons)⁵	payment instrument and security instrument	5,00 HRK
3.8.	Letters of credit		
3.8.1.	Opening and alternations to conditions of letters of credit ⁵	opening / alternation	32,00 HRK
3.8.2.	Urgent (telephone) notice on opening of letters of credit, their balance and alternations to their conditions upon request of a participant ⁵	notice	72,00 HRK
3.9.	Processing a request for cancellation of an order⁵	order	20,00 HRK
3.10.	Reallocation of funds from an account into which they have been paid (account sweep)²	amount	0,10%
3.11.	Inquiry about account balance at FINA	inquiry	0,90 HRK
3.12.	Receiving requests for funds transfer	request	10,00 HRK
3.13.	Withdrawal, suspension or delay based on creditors' request	request	10,00 HRK
3.14.	Fee for an international payment order resulting from enforced collection	order	0,30% min 60,00 HRK
3.16.	Checking and registering bills of exchange	order	30,00 HRK
3.17.	SWIFT order for the transfer of funds	request	12,50 HRK

4. NOTICES ON PROCESSING OF ORDERS AND OTHE PAYMENT TRANSACTIONS IN HRK

	Notice on changes in the account (a statement) - issued by the Bank		
4.1.1.	Hard copy statement and protocol - to be picked up at the Bank	item	1,00 HRK
4.1.1.1.	Hard copy statement and protocol - to be sent by post	item	1,00 HRK
4.1.1.2.	Reissuing of statements upon client's request	item	1,00 HRK
	Statement sent by fax		
4.1.2.1.	Automatically - contracted in advance	item	0,10 HRK
4.1.2.1.	Requested by Erste NetBanking	item	0,10 HRK
4.1.2.3.	Requested by Erste FonBanking	item	0,10 HRK

	Statement sent by e-mail (the fee is charged only for the first received statement)		
4.1.3.1.	Automatically - contracted in advance	item	0,08 HRK
4.1.3.2.	Requested by Erste NetBanking	item	0,08 HRK
4.1.3.3.	Requested by Erste FonBanking	item	0,08 HRK
4.1.3.4.	Requested by Erste mBanking	item	0,08 HRK
	Statement xml camt.053 sent by e-mail (the fee is charged only for the first received statement)		
4.1.3.5.	Automatically - contracted in advance	item	0,08 HRK
4.1.3.6.	Requested by Erste NetBanking	item	0,08 HRK
4.1.3.7.	Requested by Erste FonBanking	item	0,08 HRK
4.1.4.1.	Downloaded (overview) xml camt.053 statement via Erste NetBanking (the fee is charged only for the first received statement)	item	0,08 HRK
	Intraday statement xml camt.052 sent by e-mail (the fee is charged only for the first received statement)		
4.1.3.8.	Automatically - contracted in advance	item	0,08 HRK
4.1.3.9.	Requested by Erste NetBanking	item	no fee
4.1.3.10.	Requested by Erste FonBanking	item	no fee
4.1.4.	Downloaded (overview) via Erste NetBanking (the fee is charged only for the first received statement)	item	0,08 HRK
	Sending of xml camt statement via Connect:Direct (CD) and Secure File Transfer Protocol (SFTP) channel		
4.1.4.2.	Statement xml camt.053 sent by CD / SFTP channel	item	0,08 HRK
4.1.4.3.	Statement xml camt.052 sent by CD / SFTP channel	item	0,08 HRK
4.1.5.	Notice on a rejected payment order	reject payment order	5,00 HRK
4.1.6.	Notice on a rejected payment order - pursuant to an Act regulating the manner of executing contribution payments toward salaries	reject payment order	5,00 HRK
4.2.	Notice on changes in the account (a statement) - issued by FINA		
4.2.1.	Sending account statement items to FINA	item	0,15 HRK
4.2.2.	Hard copy statement - per started page ⁵	page	1,60 HRK
4.2.3.	Account statement - electronic file on a magnetic medium, CD or accessed online ⁵	item	0,15 HRK
4.2.4.	Account statement - Info FINA - modem reception of statement	item	0,15 HRK
4.2.5.	Account statement - E-service - TXT/XML ⁵	item	0,15 HRK
4.2.6.	Account statement - E-service - PDF ⁵	item	0,25 HRK
4.2.7.	Account statement - Info FINA - WEB - TXT/XML ⁵	item	0,10 HRK
4.2.8.	Account statement - Info FINA - WEB-PDF ⁵	item	0,25 HRK
4.3.	Telephone banking		
4.3.1.	Info FINA		
4.3.1.1.	Maintenance ⁵	monthly per account	50,00 HRK
4.3.1.2.	Voice information	monthly per account	30,00 HRK
	Faxing a statement on account balance		
4.3.1.4.	In the same call ⁵	monthly per account	40,00 HRK
4.3.1.5.	In the return call ⁵	monthly per account	70,00 HRK
4.3.1.6.	Automatically ⁵	monthly per account	90,00 HRK
	Erste FonStart		
4.3.2.1.	Using the Erste FonStart service Erste FonBanking	monthly per user	20,00 HRK
4.3.3.1.	Entry fee		no fee
4.3.3.2.	Using the Erste FonBanking service	monthly per user	25,00 HRK
4.4.	Erste SMS		
4.4.1.	A message about the current balance in the account	monthly per account and mobile phone	10,00 HRK
4.4.2.	A message about the current balance in the account and the overall amount of daily transactions	message	0,50 HRK
4.4.3.	A message about the current balance in the account after each deposit and / or withdrawal	message	0,50 HRK
4.4.4.	Message about the current balance in the account upon request (the fee is charged directly by the mobile phone provider)	message	2,66 HRK
4.5.	Electronic banking services		

4.5.1.	Erste Netbanking (for business entities or craftsmen)		
4.5.1.1.	Entry fee		no fee
4.5.1.2.	Using the Erste NetBanking service***	monthly per user	35,00 HRK
4.5.1.5.	Issuing a Display card	per card	100,00 HRK
4.5.1.6.	Replacement of a Display card upon client's request	per card	100,00 HRK
4.5.2.	FINA on-line service ⁵	monthly per account	150,00 HRK
4.5.3.	FINA e-SERVICE- overview of the daily current balance in the account ⁵	piece	1,00 HRK
	Erste mBanking (for business entities or craftsmen)		
4.5.4.1.	Entry fee		no fee
4.5.4.2.	Using the Erste mBanking service***	monthly per user	20,00 HRK
4.5.4.5.	Issuing an mToken		no fee

***If the client contracts both NetBanking and mBanking service the using fee amounted 45,00 HRK monthly per user.

4.6.	Certificates and statements (which the client is legally obliged to obtain from the Bank) issued upon client's request		
4.6.1.	A hard copy ⁵	started page, per page	50,00 HRK
4.6.2.	As an electronic file	item	0,24 HRK
4.6.3.	Issuing confirmations of Erste NetBanking transactions and their certification	confirmation/certification	10,00 HRK
4.7.	Solvency information (BON-2)		
4.7.1.1.	Upon a written request collected at a Bank's counter - Urgent	copy	150,00 HRK + VAT
4.7.1.2.	Urgent request by NetBanking	copy	100,00 HRK + VAT
4.7.1.3.	Urgent request by FonBanking	copy	100,00 HRK + VAT
4.7.2.1.	Upon a written request; collected at a Bank's counter	copy	110,00 HRK + VAT
4.7.2.2.	Request by NetBanking	copy	90,00 HRK + VAT
4.7.2.3.	Request by FonBanking	copy	90,00 HRK + VAT
4.7.4.	Issuing an additional copy of solvency information (BON-2)	copy	15,00 HRK + VAT
4.8.	Erste NetPay - service using	deposit amount	2%
4.9.	MultiCash		
4.9.1.	MultiCash application installation	one-off fee	300,00 HRK
4.9.2.	Using the MultiCash application	monthly per transaction account	50,00 HRK
4.9.3.	Interventions on the installed MultiCash application	request	800,00 HRK + VAT
4.9.4.	Additional training on the service utilisation upon a user's request	request	800,00 HRK + VAT
4.10.	Payment orders in the MT101 format (SWIFT)		
4.10.1.	Entry fee	one-off fee	200,00 HRK
4.10.2.	Service usage	monthly per client	200,00 HRK
5. MICROGRAPHIC - OPTICAL PROCESSING OF ORDERS AND OTHER ARCHIVED DOCUMENTS REGARDING NATIONAL PAYMENT TRANSACTIONS			
5.1.	Copies of archived documents ⁵	page	15,00 HRK + VAT
5.2.	Complaint settlement upon client's request (returns of incorrect order and funds, including returns for incorrect stated IBAN)	request	50,00 HRK
6. FEES FOR OTHER NATIONAL PAYMENT SERVICES			
6.3.	Preparing and sending mail		
6.3.1.	Preparing ⁵	mail	2,50 HRK + VAT
6.3.2.	Sending ⁵	mail	actual cost + VAT

6.3.3.	Faxing ⁵	page	2,50 HRK + VAT
6.3.4.	Manipulation costs	accounting period	5,00 HRK + VAT
6.4.4.	Card business		
6.4.4.1.	Issuing a card and PIN - main user	card	no fee
6.4.4.2.	Issuing a card and PIN - additional user	card	35,00 HRK
6.4.4.3.	Annual fee - main user	card	no fee
6.4.4.4.	Annual fee - additional user	card	no fee
6.4.4.5.	Replacement card - reissuing	card	30,00 HRK
6.4.4.21.	Urgent issuing of debit card and PIN upon client's request	card	100,00 kn
6.4.4.7.	Lost / stolen card	card	100,00 HRK
6.4.4.8.	Registered mail	mail	15,00 HRK + VAT
6.4.4.10.	Issuing a copy of the original slip	card slip	actual cost
6.4.4.11.	Cash withdrawal on Erste Bank Croatia and Erste Group ATM****	transaction	0,15%
6.4.4.12.	Cash withdrawal at ATMs of other banks in HR and abroad	transaction	1,5% min 10,00 HRK
6.4.4.15.	Withdrawal at EFTPOS terminal of other banks in HR and abroad	transaction	2% min 15,00 HRK
6.4.4.17.	Payment transactions at EFTPOS terminals	transaction	no fee
6.4.4.18.	Client's complaint which proved to be unfounded	complaint	20% of the complaint amount
6.4.4.19.	Reprint of the PIN upon client's request	per PIN	20,00 HRK
6.4.4.20.	Payment via Bank's ATM	per transaction	0,17%

****Cash withdrawal with debit card on ATM's in Austria, Hungary, North Macedonia, Bosnia and Herzegovina, Czech Republic, Slovakia, Serbia****, Romania, Moldova, Montenegro and Slovenia.

*****cash withdrawal on the Erste Serbia ATMs operating in the MultiCard environment will be charged at regular fee for cash withdrawal at the ATMs of other banks.

6.5.	Warning notice	notice	30,00 HRK
6.7.	Reports, specifications, confirmations		
6.7.6.	Costs of receiving requests for credit reports (HROK) upon a business entity's request (HROK's costs and fees for payment orders in favour of HROK are not included)	request	50,00 HRK + VAT
6.8.	Erste notional cash pooling	according to Bank's internal decision	according to Bank's internal decision
6.10.	SEPA Direct Debit		
	Payment recipient fees		
6.10.1.	Using SEPA direct debit service	monthly per account	500,00 HRK
6.10.1.1.	Direct debit internal (in-house) orders via SEPA pain.008 file	order	1,50 HRK
6.10.1.2.	Direct debit external orders via SEPA pain.008 file	order	2,00 HRK
6.10.1.3.	Cancellation internal (in-house) orders via SEPA pain.007 file	order	1,00 HRK
6.10.1.4.	Cancellation external orders via SEPA pain.007 file	order	1,50 HRK
	Payer fees		
6.10.1.5.	Execution of SEPA HRK direct debit in favour of Beneficiary's account within the Bank	order	1,50 HRK
6.10.1.6.	Execution of SEPA HRK direct debit in favour of Beneficiary's account outside the Bank	order	2,00 HRK
6.11.	Issuing a token for the Netprimanja application	per token	300,00 HRK
6.12.	Special Fee for Performing Kuna Transactions – according to the contract between the Bank and Client	according to contract	according to contract
6.13.	Special fee for conducting payment transactions – according to the agreement between the Bank and the Client.	according to contract	according to contract

¹ Exchange of notes for coins or vice versa is charged according to tariff item 2.3.3. at the moment when the exchange is carried out.

² When the funds are reallocated from the account on which they have been paid (item 3.10.) a fee per order according to tariff item 3.1.1.1., 3.1.2.1. or 3.2.1.1. is additionally charged.

³ Except when payment of fees by the beneficiary is contracted.

⁴ In addition to tariff items 3.1.1.1., 3.1.2.1., 3.2.1.1., 3.2.2.1. and 3.3., depending on the timing and manner in which orders are executed.

⁵ The fees generated at FINA are charged in the month following the month in which the transaction was carried out.

⁶ Orders submitted via Erste NetBanking, Erste mBanking, Erste Fonbanking, Multicash, Initiating Payment Service Provider.

Tariff item	Type of service	One-off fee	% of the amount	Minimum fee	Maximum fee
II. CROSS-BORDER AND INTERNATIONAL PAYMENT TRANSACTIONS AND NATIONAL PAYMENTS FEES IN FOREIGN CURRENCY (resident and non-resident business entities)					
CROSS-BORDER PAYMENT TRANSACTIONS FEES IN HRK AND FOREIGN CURRENCY WITHIN EU/EEA, AND NATIONAL PAYMENT TRANSACTIONS IN FOREIGN CURRENCY WITHIN THE REPUBLIC OF CROATIA					
PAPER PAYMENT ORDERS SUBMITTED IN THE BRANCH					
7.1.1.	fee per payment order (other currencies)		0,30%	60,00 HRK	7.500,00 HRK
7.1.41.	fee per payment order (EUR)	13,00 HRK			
7.1.31.	fee per SEPA payment order (EUR)	13,00 HRK			
7.1.2.	fee per foreign currency payment order (USD, GBP, CHF, CAD) - URGENT processing		0,60%	120,00 HRK	7.500,00 HRK
7.1.42.	fee per payment order (EUR) - URGENT processing	50,00 HRK			
	FIT 3.0 payment orders fees				
7.1.5.	FIT 3.0 payments in HRK within Erste Group for the amounts up to 10.000 EUR	50,00 HRK			
7.1.43.	FIT 3.0 payments in EUR within Erste Group for the amounts up to 10.000 EUR	13,00 HRK			
7.1.6.	FIT 3.0 payments in HRK within Erste Group for the amounts over 10.000 EUR		0,15%	50,00 HRK	500,00 HRK
7.1.44.	FIT 3.0 payments in EUR within Erste Group for the amounts over 10.000 EUR	13,00 HRK			
7.1.7.	transfers in foreign currency within the Republic of Croatia (other currencies)		0,30%	60,00 HRK	7.500,00 HRK
7.1.45.	transfers in EUR within the Republic of Croatia	13,00 HRK			
7.1.32.	transfers in foreign currency within the Republic of Croatia - URGENT processing (other currencies)		0,60%	120,00 HRK	7.500,00 HRK
7.1.46.	transfers in EUR within the Republic of Croatia - URGENT processing	50,00 HRK			
7.1.33.	transfers in EUR within the Republic of Croatia (SEPA)	13,00 HRK			
Internal payment orders within Erste&Steiermärkische Bank					
7.1.8.	fee per payment order in foreign currency within the Bank (other currencies)		0,15%		7.500,00 HRK
7.1.47.	fee per payment order in EUR within the Bank	13,00 HRK			
ELECTRONIC PAYMENT ORDERS (VIA ERSTE NETBANKING, ERSTE FONBANKING, MULTICASH, INITIATING PAYMENT PROVIDER)					
7.1.11.	fee per payment order (other currencies)		0,20%	60,00 HRK	7.500,00 HRK
7.1.48.	fee per payment order (EUR)	3,00 HRK			
7.1.34.	fee per SEPA payment order (EUR)	3,00 HRK			
7.1.12.	fee per foreign currency payment order (USD, GBP, CHF, CAD) - URGENT processing*****		0,60%	120,00 HRK	7.500,00 HRK
7.1.49.	fee per foreign currency payment order (EUR) - URGENT processing*****	50,00 HRK			
	FIT 3.0 payment orders fees				
7.1.15.	FIT 3.0 payments in HRK within Erste Group for the amounts up to 10.000 EUR	50,00 HRK			

7.1.50.	FIT 3.0 payments in EUR within Erste Group for the amounts up to 10.000 EUR	3,00 HRK			
7.1.16.	FIT 3.0 payments in HRK within Erste Grupe for the amounts over 10.000 EUR		0,10%	50,00 HRK	500,00 HRK
7.1.51.	FIT 3.0 payments in EUR within Erste Grupe for the amounts over 10.000 EUR	3,00 HRK			
7.1.17.	transfers in foreign currency within the Republic of Croatia (other currencies)		0,20%	60,00 HRK	7.500,00 HRK
7.1.52.	transfers in EUR within the Republic of Croatia	3,00 HRK			
7.1.35.	transfers in foreign currency within the Republic of Croatia - URGENT processing (other currencies)*****		0,60%	120,00 HRK	7.500,00 HRK
7.2.53.	transfers in EUR within the Republic of Croatia - URGENT processing*****	50,00 HRK			
7.1.36.	transfers in EUR unutar within the Republic of Croatia (SEPA)	3,00 HRK			
7.1.37.	fee for payment orders for salaries in foreign currency in file (other currencies)		0,12%	50,00 HRK	500,00 HRK
7.1.54.	fee for payment orders for salaries in EUR in file	3,00 HRK	0,12%	50,00 HRK	500,00 HRK
Internal payment orders within Erste&Steiermärkische Bank					
7.1.18.	fee per payment order in foreign currency within the Bank (other currencies)		0,15%		7.500,00 HRK
7.1.55.	fee per payment order in EUR within the Bank	2,00 HRK			

*****Possible only via NetBanking service and Initiating Payment Service Provider.

INCOMING CROSS-BORDER PAYMENTS FROM EU/EEA, INCOMING NATIONAL PAYMENTS IN FOREIGN CURRENCY FROM CROATIA AND PAYMENTS IN FOREIGN CURRENCY					
7.2.1.	fee per payment order (SHA) (other currencies)		0,20%	60,00 HRK	7.500,00 HRK
7.2.9.	fee per payment order (SHA) (EUR)	1,20 HRK			
7.2.8.	fee per SEPA payment order (EUR) - (SHA)	1,20 HRK			
7.2.2.	fee for foreign currency transfer within the different transaction accounts of the same account holder within the Bank			no fee	
7.2.3.	FIT payments fees (HRK)		0,10%	50,00 HRK	500,00 HRK
7.2.10.	FIT payments fees (EUR)	1,20 HRK			
7.2.7.	transfers in foreign currency within the Republic of Croatia (other currencies)		0,20%	60,00 HRK	7.500,00 HRK
7.2.11.	transfers in EUR within the Republic of Croatia	1,20 HRK			
INTERNATIONAL PAYMENT TRANSACTIONS FEES IN HRK AND FOREIGN CURRENCY					
PAPER PAYMENT ORDERS SUBMITTED IN THE BRANCH					
7.1.1.1.	fee per payment order		0,30%	60,00 HRK	7.500,00 HRK
7.1.2.1.	fee per foreign currency payment order (EUR, USD, GBP, CHF, CAD) - URGENT processing		0,60%	120,00 HRK	7.500,00 HRK
	FIT 3.0 payment orders fees				
7.1.5.1.	FIT 3.0 payments in HRK or EUR within Erste Group for the amounts up to 10.000 EUR	50,00 HRK			
7.1.6.1.	FIT 3.0 payments in HRK or EUR within Erste Group for the amounts over 10.000 EUR		0,15%	50,00 HRK	500,00 HRK
7.1.10.1.	Conditional payment order - fee per payment order		0,60%	120,00 HRK	7.500,00 HRK
ELECTRONIC PAYMENT ORDERS VIA (VIA ERSTE NETBANKING, ERSTE FONBANKING, MULTICASH, INITIATING PAYMENT PROVIDER)					
7.1.11.1	fee per payment order		0,20%	60,00 HRK	7.500,00 HRK

7.1.12.1.	fee per foreign currency payment order (EUR, USD, GBP, CHF, CAD) - URGENT processing		0,60%	120,00 HRK	7.500,00 HRK
	FIT 3.0 payment orders fees				
7.1.15.1	FIT 3.0 payments in HRK or EUR within Erste Group for the amounts up to 10.000 EUR	50,00 HRK			
7.1.16.1.	FIT 3.0 payments in HRK or EUR within Erste Group for the amounts over 10.000 EUR		0,10%	50,00 HRK	500,00 HRK
7.1.18.1.	Fee for payment execution - conditional payment order		0,60%	120,00 HRK	7.500,00 HRK
INCOMING INTERNATIONAL PAYMENTS (resident and non-resident business entities)					
7.2.1.1.	fee per payment order (SHA)		0,20%	60,00 HRK	7.500,00 HRK
7.2.3.1.	FIT 3.0 payments fees		0,10%	50,00 HRK	500,00 HRK
ALL PAYMENT CHANNELS - all international payments					
7.3.3.	Additional fees for payment orders with selected cost option OUR*****				
	up to 12.500 EUR	100,00 kn			
	from 12.500 to 50.000 EUR	200,00 kn			
	above 50.000 EUR	500,00 kn			
7.3.4.	If the payment order is filled out by the Bank an additional fee is paid in addition to the regular fees from items 7.1.1.-7.1.30 and 7.1.1.1.-7.1.30.1.	40,00 HRK			

*****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.

CASH TRANSACTIONS IN FOREIGN CURRENCY					
7.4.1.	Purchase of foreign currency	no fee			
7.4.2.	Cash deposit to a foreign currency account in the Bank		0,30%	60,00 HRK	
7.4.3.	Buying or depositing foreign currency coins above the value of 20 EUR to an account held by natural persons or authorised exchange agents		10,00%		
7.4.4.	Payments in foreign currency		1,00%	60,00 HRK	
7.4.5.	Guaranteed final payment on damaged foreign banknotes		1,00%	60,00 HRK	
7.4.6.	Cash payment in foreign currency in the "smart safe"			according to contract	according to contract
STATEMENT OF ACCOUNTS IN FOREIGN CURRENCY					
	Statement of accounts in foreign currency - automatically contracted in advance				
7.5.1.	Statement of accounts in foreign currency - printed on paper and delivered in the branch or by post		item	1,00 HRK	
7.5.2.	Statement of accounts in foreign currency - automatically contracted in advance and delivered by fax		item	0,10 HRK	
7.5.3.	Statement of accounts in foreign currency - automatically contracted in advance and delivered by e-mail		item	0,08 HRK	
7.5.12.	Foreign currency statement xml camt.053 - automatically contracted in advance and delivered by e-mail		item	0,08 HRK	
7.5.13.	Foreign currency statement xml camt.052 - automatically contracted in advance and delivered by e-mail		item	0,08 HRK	
	Statement of accounts in foreign currency - on demand				
7.5.4.	Statement of accounts in foreign currency on demand via Erste NetBanking service - delivered by fax		item	0,10 HRK	
7.5.5.	Statement of accounts in foreign currency on demand via Erste FonBanking service - delivered by fax		item	0,10 HRK	

7.5.6.	Statement of accounts in foreign currency on demand via Erste NetBanking service - delivered by e-mail		item	0,08 HRK	
7.5.7.	Statement of accounts in foreign currency on demand via Erste FonBanking service - delivered by e-mail		item	0,08 HRK	
7.5.8.	Statement of accounts in foreign currency downloaded from Erste NetBanking (the fee is charged only for the first received statement)		item	0,08 HRK	
7.5.9.	Account balance statements upon customer's request (MT 940)	monthly 150,00 HRK per IBAN			
7.5.10.	Account balance statements upon customer's request (MT 942)	monthly 250,00 HRK per IBAN			
7.5.11.	Statement of accounts in foreign currency on demand via mBanking service - delivered by e-mail		item	0,08 HRK	
7.5.14.	Statement of accounts in foreign currency xml camt.053 on demand via Erste NetBanking service - delivery by e-mail		item	0,08 HRK	
7.5.15.	Statement of accounts in foreign currency xml camt.053 on demand via Erste FonBanking service - delivery by e-mail		item	0,08 HRK	
7.5.16.	Statement of accounts in foreign currency xml camt.052 on demand via Erste NetBanking service - delivery by e-mail		item	no fee	
7.5.17.	Statement of accounts in foreign currency xml camt.052 on demand via Erste FonBanking service - delivery by e-mail		item	no fee	
7.5.18.	Statement of accounts in foreign currency xml camt.053 downloaded from Erste NetBanking (the fee is charged only for the first received statement)		item	0,08 HRK	
COMPLAINTS					
7.6.1.	Complaints regarding international payment orders: cancellation of the payment order / return of the payment order	200,00 HRK			
	Complaints regarding payment orders (collection) upon client's request				
7.6.2.	Complaints regarding payment orders upon client's or foreign bank's request	300,00 HRK			
OTHER FEES					
7.7.5.	Receipt of an order for forwarding MT101		order	30,00 HRK	
7.7.6.	Transfer of foreign currency between transaction accounts of the same account holder within the Bank - account emptying		0,05%	60,00 HRK	
7.7.7.	Payments in HRK by foreign business entities in Croatia	3,50 HRK			
7.7.8.	Issuing a confirmation of solvency and other confirmations		5,00 HRK / page + VAT	50,00 HRK + VAT	
7.7.9.	Documents transcript			10,00 HRK + VAT	
7.7.10.	Acquiring information from abroad upon clients' request			Costs actually incurred by the Bank and the foreign bank + VAT	

7.7.11.	Fee of an agent bank for providing IT solutions for consolidated debt management and registration with CNB, correspondence with creditors and debtors		0,075% of the debt balance, calculated quarterly		
7.7.12.	Repeating the processing order		page	5,00 HRK	
Money exchange deposit					
7.7.13.	Money exchange deposit within Bank		deposit amount	0,10%	
7.7.14.	Money exchange deposit in the "smart safe"			according to contract	according to contract
7.7.15.	Special foreign exchange account maintenance			monthly per account	20,00 HRK
7.7.16.	Fee for foreign exchange business support*****			monthly per exchange office	700,00 HRK
7.7.17.	Special Fee for Performing Foreign currency Transactions – according to the contract between the Bank and Client			according to contract	according to contract
7.7.18.	Fee for balances in Euros for transaction accounts over a certain limit *			0,5% per annum	
7.7.19.	Fee for balances in Swiss Francs for transaction accounts over a certain limit **			1% per annum	

* The fee is calculated on monthly basis in such a way that the basis of calculation (the amount for which the fee is calculated)

is the difference between the actual average balance of transaction accounts in the previous month and EUR 1,000,000.00 (one million Euros) for balances in EUR (average balance for EUR is determined collectively for all transaction accounts).

** The fee is calculated on monthly basis in such a way that the basis of calculation (the amount for which the fee is calculated) is the difference between the actual average balance of transaction accounts in the previous month and CHF 1,000,000.00 (one million Swiss Francs) for balances in CHF (average balance for CHF is determined collectively for all transaction accounts).

*****The fee is charged only if deposit has been placed during the month.

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.