

**SPECIAL TERMS AND CONDITIONS ON ISSUING AND USING DINERS CLUB JUNIOR CARD  
ISSUED BY ERSTE CARD CLUB d.o.o.**

1. These Special Terms and Conditions on Issuing and Using Diners Club Junior Card Issued by Erste Card Club d.o.o. (hereinafter: "the Special Terms") set special terms and conditions and fees for issuing and using Diners Club Junior Card (hereinafter:
2. Terms with a capital initial letter have the meaning as defined under the General General Terms of the Blanket Agreement on Issuing and Using the Diners Club Card Issued by Erste Card Club d.o.o. (hereinafter: "the General Terms"), unless otherwise specified in these Special Terms.
3. Diners Club Junior Card (hereinafter: "DC Junior Card") is a Joint Card which can be requested by the Basic User. If the Basic User is not the legal representative of the minor for whom the card is requested, the Request must be signed by the legal representative too. DC Junior Card can be requested by Basic Private and Senior Users.
4. DC Junior Card can be granted to persons over 14 years, with 21 being the upper age limit for the approval.
5. Basic functionalities of DC Junior Card include one-time purchases of goods and services and cash withdrawal in the Republic of Croatia and abroad.
6. The Request submitter, as a person responsible for commitments charged to the Card, can set a spending limit on the card for the User. The minimum amount of spending amount limit is 50.00 HRK.
7. DC Junior Card Users pay only a fee of 5.9% of the transaction amount for cash withdrawals at ATMs in Croatia and abroad.
8. These Special Terms are an integral part of the Blanket Agreement on Issuing and Using of Diners Club Junior Card. All circumstances not covered by these Special Terms shall be regulated by General Terms.
9. These Special Terms shall become effective on 01 February 2017.
10. **Special fees for Diners Club Junior Card**

<b>Enrolment Fee</b>	None
<b>Membership Fee</b>	120 HRK/year
<b>Card Reissuance Fee</b>	None