

The decision on fees for Diners Club cards

NAK-DC/06-2022/01

The Decision on Fees for the Diners Club Cards No. NAK-DC/06-2022/01 enters into force on 1st August 2022, except in interest rate part, which enters into force on 1st July 2022, thereby replacing the Decision on Fees for the Diners Club Cards No. NAK-DC/12-2021/01.

INTEREST RATES AND FEES RELATED TO CONSUMER CREDITING		
Fee type	Consumers	Legal entities
REVOLVING LOAN		
Interest rate	7,00%	-
Minimum percentage	4%	
Minimum repayment amount	13,27 EUR / 100 HRK	
EIR*	7,24%	
DINERS CLUB PLUS CARD – 12/ 24/ 36 instalments		
Interest rate	7,00%	12%
EIR	7,24%	12,95%
DINERS CLUB RATETO GO CARD – 6/ 12/ 24/ 36 instalments		
Interest rate	7,00%	-
EIR	7,24%	-
DINERS CLUB REVOLVING CARD		
Interest rate	7,00%	9,50%
EIR*	7,24%	10,13%

CASH WITHDRAWAL FEES		
Fee type	Consumers	Legal entities
Fees for cash withdrawals from the card		
Fee for cash withdrawal from the card at ATMs in Croatia and abroad	5,9%, min 3,98 EUR / 30 HRK	5,9%, min 3,98 EUR
Fee for cash withdrawal from the card at ATMs in Croatia and abroad	5,9%, min 3,98 EUR / 30 HRK	5,9%, min 3,98 EUR
Fee for cash withdrawal from the card on POS devices abroad	4%	4%

FEES FOR USING SMS PACKAGES AND SERVICES		
Fee type	Consumers	Legal entities
Fee for SMS Info Status package: - monthly - weekly - daily	0,07 EUR / 0,50 HRK 0,27 EUR / 2 HRK 0,80 EUR / 6 HRK	-

OTHER FEES		
Membership for Diners Club Plus Card	29,86 EUR / 225 HRK per year	29,86 EUR per year
Fee for re-issuing of PIN	2,65 EUR / 20 HRK	2,65 EUR
Fee for resending the undelivered card	3,98 EUR / 30 HRK	3,98 EUR
Fee for card re-issuance	6,64 EUR / 50 HRK	6,64 EUR
Fee for emergency card re-issuance and card issuance prior to renewal	13,27 EUR / 100 HRK	13,27 EUR
Fee for card confiscation at the point of sale	39,82 EUR / 300 HRK	39,82 EUR
Fee for sending a copy of the slip from the point of sale in Croatia upon user complaint	2,65 EUR / 20 HRK	2,65 EUR
Fee for sending a copy of the slip from the point of sale abroad upon user complaint	9,29 EUR / 70 HRK	9,29 EUR
Fee for changing the payment due date for the Invoice for 3rd and every subsequent time during the calendar year	3,32 EUR / 25 HRK	3,32 EUR

Fixed conversion rate is 7,53450 HRK for 1,00 EUR.

* Effective Interest Rate (EIR), the annuity amount and total revolving loan repayment amount have been calculated under the assumption that the maximum Revolving loan is drawdown in a single instalment and repaid in 12 monthly instalments in their full amount. Different amounts and dynamics of fund withdrawal, longer repayment and payment period in the amount different from the monthly instalment amount cause a different calculation of the EIR.