

Special terms and conditions on issuing and using Diners Club Revolving card issued by Erste Card Club d.o.o.

1. These Special terms and conditions on issuing and using Diners Club Revolving card issued by Erste Card Club d.o.o. (hereinafter: special terms set special terms and conditions and fees for issuing and using Diners Club Revolving card (hereinafter: DC Revolving card or the Card).
2. Terms with a capital initial letter have the meaning as defined under the General terms of the Blanket Agreement on issuing and using the Diners Club card issued by Erste Card Club d.o.o. (hereinafter: General terms) unless otherwise specified in these Special terms.
3. DC Revolving card is issued to Basic private and senior users, Additional private and senior users, and to Business users as a business card.
4. The Card can not be used for the purchase in instalments without interest rates and fees, consumer loan with foreign currency clause or to arrange direct debiting.
5. Revolving loan is approved for the card and regulated by a separate revolving loan agreement.
6. The card allows each one-time purchase of goods and services at the Points of Sale as well as raised cash to be repaid by means of the approved Card revolving loan.
7. The repayment of approved card loan does not include:
 - Costs above the approved loan amount.
 - Fees charged to the Card by Erste Card Club d.o.o. (hereinafter: ECC) in accordance with the Decision on fees for Diners Club cards i.e. applicable Special terms
8. If the Card is used for the payment of goods and/or services, the Basic user agrees that any such expense shall be considered as a one-time cost. If an Agreement regulating the consumer loan with currency clause has been concluded during the usage of the Card, the Agreement shall be deemed terminated on the day when ECC receives the information on its conclusion from the Point of Sale.
9. ECC does not charge a fee for cash withdrawal defined in the Decision on fees for Diners Club cards The maximum amount of cash that can be raised every month using the card is up to 80% of the total approved limit and depends on the total used limit.
10. Card users do not have the option to contract other joint cards offered by ECC: Diners Club Junior card.
11. ECC, independently and/or in cooperation with other contractual partners, provides the following additional benefits to the DC Revolving card users:
 - Basic and Additional user: participation in the D Club award programme, in accordance with the rules of the D Club award programme available on the website www.erstecardclub.hr
 - Business users: travel insurance in cooperation with Wiener insurance Vienna Insurance Group d.d. (hereinafter: Insurer), in accordance with the General terms for acquiring and exercising the right to insurance under Diners Club cards (hereinafter: General terms for Insurance) and the special conditions of each type of insurance defined by the Insurer, available on the website www.erstecardclub.hr
 - Basic, Additional and Business users:
 - use of Airport Lounge lounge services in accordance with the Special terms of use of the Airport Lounge for Diners Club card users available on the website www.erstecardclub.hr
 - The right to insurance against an accident (with the User's special consent) in cooperation with the Insurer in accordance with the General terms and conditions for insurance and the special conditions of each type of insurance defined by the Insurer, available on the website www.erstecardclub.hr
12. The right to accident insurance and travel insurance will be activated for the User by ECC, after fulfilling the prescribed conditions for their activation. ECC will forward the User's personal data to ECC's contractual partners for the purpose of realizing contractual benefits from article 11 of these Special terms and conditions.
13. The due date for payment of the Basic User's Invoice is 12 days from the date indicated on the Invoice as the date of issue of the Invoice, unless otherwise agreed between the User and ECC.

14. These Special terms form an integral part of the Blanket Agreement on the issuance and use of the Diners Club Revolving card. The General terms and conditions apply to everything that is not otherwise regulated by these Special terms and conditions.
15. These Special terms and conditions enter into force on 1.8.2022. and replace the Special terms and conditions PU-DCKR/06-2018/01 dated 15.6.2018.