

**THE DECISION ON FEES FOR MASTERCARD CARDS**
**NAK-MC/06-2020/01**

Decision on Fees for Mastercard Cards No. NAK–MC/06-2020/01 enters into force on 1<sup>st</sup> July 2020 thereby replacing the Decision on Fees for Mastercard Cards No. NAK–MC/12-2019/01 as of 1<sup>st</sup> January 2020.

REGISTRATION AND MEMBERSHIP FEE			
	CONSUMERS		LEGAL ENTITIES
Type of product	MEMBERSHIP FEE		MEMBERSHIP FEE
	Basic user	Additional user	Business subject
Mastercard Standard Card	17 HRK per month	9.5 HRK per month	
Mastercard Revolving	-	-	
Mastercard Business Card	-	-	120 HRK

FEES FOR CASH WITHDRAWALS FROM THE CARD		
Fee type	Consumers	Legal entities
<b>Fees for cash withdrawals from the card</b>		
Fee for cash withdrawal from the card at ATMs in Croatia and abroad	3.5%, min 30 HRK	3.5%, min 30 HRK
Fee for cash withdrawal on POS devices in Croatia and abroad	3.5%, min 30 HRK	3.5%, min 30 HRK
Fee for cash withdrawal from the card at ATMs in Croatia and abroad Mastercard Revolving	-	-
Fee for cash withdrawal on POS devices in Croatia and abroad Mastercard Revolving	-	-

CONSUMER CREDITING		
Fee type	Consumers	Legal entities
<b>REVOLVING LOAN</b>		
Interest rate	7,60%	-
Minimum repayment amount as a percentage	4%	-
Minimum repayment amount	100 HRK	-
EIR*	7,89%	-

OTHER FEES		
Fee type	Consumers	Legal entities
<b>CARD AND PIN ISSUING FEE</b>		
Card issuing fee (basic and additional user)	30 HRK	30 HRK
Card re-issuing fee (basic and additional user)	30 HRK	30 HRK
PIN re-issuing fee	20 HRK	20 HRK
Card issuing fee (basic and additional user) – Mastercard Revolving	-	-
Card re-issuing fee (basic and additional user) – Mastercard Revolving	-	-

FEES FOR USING SMS PACKAGES AND SERVICES		
Monthly fee for the service "ECC SMS Info" – Account balance and available funds	4 HRK	-
Monthly fee for the service "ECC SMS Info" – Authorization	3 HRK	-

OSTALE NAKNADE		
Fee for resending the undelivered card	30 HRK	30 HRK
Fee for card re-issuance	50 HRK	50 HRK
Fee for emergency card re-issuance and card issuance prior to renewal	100 HRK	100 HRK
Fee for card confiscation at the point of sale	300 HRK	300 HRK
Fee for sending a copy of the slip from the point of sale in Croatia upon user complaint	20 HRK	20 HRK
Fee for sending a copy of the slip from the point of sale abroad upon user complaint	70 HRK	70 HRK
Fee for receipt issuance, whatever the intended purpose	30 HRK	30 HRK
Fee for sending the third and each subsequent copy of the invoice (registered mail)	25 HRK	25 HRK
Fee for contracted sending of invoices via registered mail	10 HRK	10 HRK
Fee for invoice analysis at request	15 HRK	-

\*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.