

The decision on fees for Mastercard® cards

NAK-MC/06-2022/01

Decision on Fees for Mastercard Cards No. NAK-MC/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 Mastercard Cards No. NAK-MC/12-2021/01.

MEMBERSHIP FEE			
Type of product	CONSUMERS		LEGAL ENTITIES
	MEMBERSHIP FEE		MEMBERSHIP FEE
	Basic user	Additional user	Business subject
Mastercard Standard	17 HRK / 2,26 EUR per month	9,5 HRK / 1,26 EUR per month	-
Mastercard Revolving	-	-	-
Mastercard Business	-	-	120 HRK

FEES FOR CASH WITHDRAWALS FROM THE CARD			
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	3.5%, min 30 HRK / 3,98 EUR	3.5%, min 30 HRK	
Fee for cash withdrawal on POS devices in Croatia and abroad	3.5%, min 30 HRK / 3,98 EUR	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	
REVOLVING LOAN			
Interest rate	7,00%	-	
Minimum repayment amount as a percentage	4%	-	
Minimum repayment amount	100 HRK / 13,27 EUR	-	
EIR*	7,24%	-	

OTHER FEES			
Fee type	Consumers	Legal entities	
CARD AND PIN ISSUING FEE			
Card issuing fee	30 HRK / 3,98 EUR	30 HRK	
Card re-issuing fee	30 HRK / 3,98 EUR	30 HRK	
PIN re-issuing fee	20 HRK / 2,65 EUR	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 / 0,53 EUR	-	
Monthly fee for the service "ECC SMS Info" – Authorization	3 HRK / EUR 0,40 EUR	-	

OTHER FEES			
Fee for resending the undelivered card	30 HRK / 3,98 EUR	30 HRK	
Fee for card re-issuance	50 HRK / 6,64 EUR	50 HRK	
Fee for emergency card re-issuance and card issuance prior to renewal	100 HRK / 13,27 EUR	100 HRK	
Fee for card confiscation at the point of sale	300 HRK / 39,82 EUR	300 HRK	
Fee for sending a copy of the slip from the point of sale in Croatia upon user complaint	20 HRK / 2,65 EUR	20 HRK	

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.