

## THE DECISION ON FEES FOR VISA CARDS

Decision on Fees for Visa Cards No. NAK-VC/06-2018/01 enters into force on 1st October 2018, excluding the part related to the interest rate on the revolving loan for new clients - legal entities for which the Decision enters into force on 15th July 2018, and the part related to interest rate changes for which the Decision enters into force on 1st July 2018, thereby replacing the Decision on Fees for Visa Cards No. NAK-VC/12-2017/01 as of 1st January 2018.

MEMBERSHIP FEE			
Type of product	CONSUMERS	LEGAL ENTITIES	
	MEMBERSHIP FEE	MEMBERSHIP FEE	
	Basic user	Additional user	Business user
Visa Classic	180 HRK	100 HRK	-
Visa Croatia Airlines	300 HRK	162 HRK	-
Visa Gold	400 HRK	200 HRK	-
Visa Platinum	800 HRK	400 HRK	-
VISA Business Charge Card	-	-	120 HRK
Visa Business Revolving	-	-	120 HRK
Visa Croatia Airlines Business Revolving	-	-	300 HRK
Visa Corporate	-	-	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	3.5%, min 30 HRK
Fee for cash withdrawal on POS devices in Croatia and abroad	3.5%, min 30 HRK	3.5%, min 30 HRK
CONSUMER CREDITING		
Fee type	Consumers	Legal entities
REVOLVING LOAN		
Interest rate	8.45%	9.99%
Minimum repayment amount as a percentage	4%	8.33%
Minimum repayment amount	100 HRK	500 HRK
EIR*	8.79%	10.68%
OTHER FEES		
Fee type	Consumers	Legal entities
CARD AND PIN ISSUING FEE		
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
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	-

OTHER FEES		
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.