Decision on Fees for Visa cards Ref. NAK. VC/12-2017/01 shall enter into force on January 1<sup>st</sup> 2018 and shall replace the Decision on Fees for Visa cards Ref. NAK. VC/06-2017/01 from July 1<sup>st</sup> 2017.

ENROLMENT FEE AND MEMBERSHIP FEE						
	CONSUMER		LEGAL ENTITY			
Product	MEMBERSHIP FEE		ENROLMENT FEE	MEMBERSHIP FEE		
	Basic User	Additional User	Business Entity	Business User		
Visa Classic	180 HRK	100 HRK	N/A	N/A		
Visa Croatia Airlines	300 HRK	162 HRK	N/A	N/A		
Visa Gold	400 HRK	200 HRK	N/A	N/A		
Visa Platinum	800 HRK	400 HRK	N/A	N/A		
Visa Business Charge	N/A	N/A	500 HRK	120 HRK		
Visa Business revolving	N/A	N/A	500 HRK	120 HRK		
Visa Croatia Airlines Business revolving	N/A	N/A	520 HRK	300 HRK		
Visa Corporate	N/A	N/A	500 HRK	120 HRK		

POS devices in Croatia and abroad Fee for the third and each subsequent declined authorization at an ATM INTEREST AND FEES RELATING TO LOANS TO CARDHOLDERS Fee type Consumer REVOLVING LOAN Interest rate Interest rate Revolving loan (private cardholders): Visa Classic Visa Croatia Airlines Revolving loan (Business cardholders): Visa Business revolving Visa Croatia Airlines	CASH ADVANCE FEES						
CASH ADVANCE FEES  ATMs in Croatia and abroad  AS,5%, min 30 HRK  POS devices in Croatia and abroad  S,5%, min 30 HRK  Fee for the third and each subsequent declined authorization at an ATM  INTEREST AND FEES RELATING TO LOANS TO CARDHOLDERS  Fee type  Consumer  Legal Entity  REVOLVING LOAN  Interest rate  Revolving loan (private cardholders):  Visa Clasisic  Visa Croatia Airlines  OTHER FEES  Card issue (basic and additional cardholder)  CARD ISSUE AND PIN ISSUE FEE  Card issue (basic and additional cardholder)  AND HRK  30 HRK  30 HRK  30 HRK  30 HRK  30 HRK  30 HRK  70 HRK  TFEES FOR SMS PACKAGES AND SERVICES  Monthly fee for the ECC SMS Info - Account Balance and Available Amount  Monthly fee for the ECC SMS Info - Authorization  THER FEES  Undelivered card resending fee  Card issue - non-regular  Undelivered card resending fee  Card issue fee and card issue before renewal  Undelivered card resending fee  Card issue fee and card issue before renewal  Undelivered card return fee (basic cardholder)  50 HRK  50 HRK  50 HRK  50 HRK  50 HRK  50 HRK  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's  request  Fee type  Consumer  Legal Entity  4%  8,33%  9,5% - 12,5%  8,50%  9,5% - 12,5%  8,50%  9,5% - 12,5%  8,50%  9,5% - 12,5%  8,50%  9,5% - 12,5%  8,50%  9,5% - 12,5%  8,50%  9,5% - 12,5%  10,00% - 13,34%  10,0	Fee type		Consumer	Legal Entity			
POS devices in Croatia and abroad   3,5%, min 30 HRK   Tee for the third and each subsequent declined authorization at an ATM   10 HRK							
Fee for the third and each subsequent declined authorization at an ATM  INTEREST AND FEES RELATING TO LOANS TO CARDHOLDERS  Fee type  Consumer  Legal Entity  REVOLVING LOAN  Interest rate  Revolving loan (private cardholders): Visa Classic Visa Croatia Airlines Visa Platinum Revolving loan (Business cardholders): Visa Dialines Visa Croatia Airlines Visa Business revolving Visa Croatia Airlines Business revolving Visa Business revolving Visa Croatia Airlines Business revolving Visa Croatia Airlines Business revolving Visa Business revolving	ATMs in Croatia and abroad		3,5%, min 30 HRK	3,5%, min 30 HRK			
RevolVing LOAN   RevolVing loan (private cardholders): Visa Classic Visa Croatia Airlines   Visa Classic Visa Croatia Airlines   Visa Classic Visa Croatia Airlines   Visa Croatia   Visa Croatia Airlines   Visa Croatia   Visa C	POS devices in Croatia and abroad			3,5%, min 30 HRK			
Revolving Loan   Revolving loan (private cardholders):   Visa Classic   Visa Croatia Airlines   Visa Croatia Airlines   Visa Croatia Airlines   Visa Platinum   Revolving loan (Business cardholders):   Visa Platinum   Revolving loan (Business cardholders):   Visa Business revolving   Visa Platinum   Revolving loan (Business cardholders):   Visa Business revolving   Visa Croatia Airlines Business revolving	Fee for the third and each subsequent de	clined authorization at an ATM	10 HRK	10 HRK			
Revolving Loan   Revolving loan (private cardholders): Visa Classic   Visa Croatia Airlines   Visa Platinum   Visa Croatia Airlines   Visa Business revolving   Visa Croatia Airlines Business revolving   Visa Croat	•						
Interest rate  Minimum repayment percentage  Minimum repayment amount  Minimum repayment amount  Effective interest rate – revolving loan*  Visa Croatia Airlines Visa Platinum  Revolving loan (Business cardholders): Visa Business revolving Visa Croatia Airlines Visa Business revolving Visa Croatia Airlines  OTHER FEES  Card issue (basic and additional cardholder)  Card reissue (basic and additional cardholder)  See type  Consumer  Legal Entity  Card reissue (basic and additional cardholder)  30 HRK 30 HRK 20 HRK PIN reissue  Anothly fee for the ECC SMS Info - Account Balance and Available Amount  Monthly fee for the ECC SMS Info - Authorization  OTHER FEES  Undelivered card resending fee  Card issue fee and card issue before renewal  Undelivered card resending fee  Card issue fee and card issue before renewal  Deposited card return fee (basic cardholder)  Son HRK Son HRK Son HRK Sonding a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's  Revolving loan (private cardnolder)  Son HRK Son H	Fee type		Consumer	Legal Entity			
Minimum repayment percentage  Minimum repayment amount  Effective interest rate – revolving loan*  OTHER FEES  Fee type  Consumer  Card issue (basic and additional cardholder)  Card issue (basic and additional cardholder)  Card issue (basic and additional cardholder)  Sol HRK  N/A  Monthly fee for the ECC SMS Info - Account Balance and Available Amount  Monthly fee for the ECC SMS Info - Authorization  THER FEES  Undelivered card resending fee  Sol HRK  Sol HRK  Urgent card issue fee and card issue before renewal  Legal Entity  A HRK  N/A  Monthly fee for the ECC SMS Info - Authorization  THER FEES  Undelivered card resending fee  Sol HRK  Sonding a copy of a payment slip from a point of sale in Croatia at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  To HRK  Sending a billing statement by registered mail (by prior arrangement)  10 HRK  10 HRK	REVOLVING LOAN						
Minimum repayment percentage  Minimum repayment amount  Effective interest rate – revolving loan*  Nisa Business revolving Visa Business revolving Visa Croatia Airlines  OTHER FEES  Fee type  Consumer  Card issue (basic and additional cardholder)  Card issue (basic and additional cardholder)  Sol HRK  Card reissue (basic and additional cardholder)  Sol HRK  Sol HRK  Sol HRK  OTHER FEES  Monthly fee for the ECC SMS Info - Account Balance and Available Amount  Monthly fee for the ECC SMS info - Authorization  OTHER FEES  Undelivered card resending fee  Card issue fee and card issue before renewal  Deposited card return fee (basic cardholder)  Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Fransfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Fee type  Consumer  Legal Entity  10,00% - 13,34%  100,00% - 13,34%	Interest rate	,	8,50%	9,5% - 12,5%			
Effective interest rate – revolving loan*  Fee type  Consumer  Card issue (basic and additional cardholder)  Card reissue (basic and additional cardholder)  Bin reissue  Fee type  Consumer  Legal Entity  CARD ISSUE AND PIN ISSUE FEE  Card issue (basic and additional cardholder)  30 HRK  30 HRK  30 HRK  30 HRK  20 HRK  FEES FOR SMS PACKAGES AND SERVICES  Monthly fee for the ECC SMS Info - Account Balance and Available Amount  Monthly fee for the ECC SMS Info - Authorization  3 HRK  N/A  Monthly fee for the ECC SMS Info - Authorization  3 HRK  N/A  Morticered card resending fee  30 HRK  30 HRK  30 HRK  N/A  Morticered card resending fee  30 HRK  30 HRK  30 HRK  50 HRK  50 HRK  Card issue – non-regular  50 HRK  50 HRK  50 HRK  Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's  Feeling a copy of a payment slip from a point of sale abroad at cardholder's  Fending a copy of a payment slip from a point of sale abroad at cardholder's  Feeling a copy of a payment slip from a point of sale abroad at cardholder's  Feeling a copy of a payment slip from a point of sale abroad at cardholder's  Feeling a copy of a payment slip from a point of sale abroad at cardholder's  Feeling a copy of a payment slip from a point of sale abroad at cardholder's  Feeling a copy of a payment slip from a point of sale abroad at cardholder's  Feeling a copy of a payment slip from a point of sale abroad at cardholder's  Feeling a copy of a payment slip from a point of sale abroad at cardholder's  Feeling a copy of a payment slip from a point of sale abroad at cardholder's  Feeling a copy of a payment slip from a point of sale abroad at cardholder's  Feeling a copy of a payment slip from a point of sale abroad at cardholder's  Feeling a copy of a payment slip from a poi	Minimum repayment percentage	Visa Croatia Airlines	4%	8,33%			
Cardholders): Visa Business revolving Visa Croatia Airlines Business revolving  OTHER FEES  Fee type  Consumer  Legal Entity  CARD ISSUE AND PIN ISSUE FEE  Card issue (basic and additional cardholder) Card reissue (basic and additional cardholder) Card reissue (basic and additional cardholder) Card reissue (basic and additional cardholder) Sol HRK PIN reissue  Bonding a Copy of a payment slip from a point of sale abroad at cardholder's  Sending a Copy of a Payment slip from a point of sale abroad at cardholder's  Sending a Copy of a payment slip from a point of sale abroad at cardholder's  Pixa Business revolving  9,02% 10,00% - 13,34%  10,00% - 14,00%  10,00% - 14,00%  10,00% - 14,00%  10,00% - 14,00%  10,00% - 14,00%  10,00% - 14,00%  10,00% - 14,00%  10,00% - 14,00%  10,00% - 14,00%  10,00% - 14,00%  10,00% - 14,00%  10,00% - 14,00%  10,00%	Minimum repayment amount		100 HRK	500 HRK			
Fee type  CARD ISSUE AND PIN ISSUE FEE  Card issue (basic and additional cardholder)  Card reissue (basic and additional cardholder)  30 HRK  30 HRK  30 HRK  20 HRK  PIN reissue  20 HRK  FEES FOR SMS PACKAGES AND SERVICES  Monthly fee for the ECC SMS Info - Account Balance and Available Amount  Monthly fee for the ECC SMS Info - Authorization  3 HRK  N/A  Monthly fee for the ECC SMS Info - Authorization  3 HRK  N/A  OTHER FEES  Undelivered card resending fee  30 HRK  Card issue – non-regular  Urgent card issue fee and card issue before renewal  100 HRK  Deposited card return fee (basic cardholder)  Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's  request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Sending the third copy of a billing statement (by registered mail)  Sending a billing statement by registered mail (by prior arrangement)  10 HRK  10 HRK  10 HRK  Sending a billing statement by registered mail (by prior arrangement)	Effective interest rate – revolving loan*	cardholders): Visa Business revolving	9,02%	10,00% - 13,34%			
CARD ISSUE AND PIN ISSUE FEE  Card issue (basic and additional cardholder)  Card reissue (basic and additional cardholder)  30 HRK  30 HRK  PIN reissue  20 HRK  FEES FOR SMS PACKAGES AND SERVICES  Monthly fee for the ECC SMS Info - Account Balance and Available Amount  Monthly fee for the ECC SMS Info - Authorization  3 HRK  N/A  Monthly fee for the ECC SMS Info - Authorization  3 HRK  N/A  OTHER FEES  Undelivered card resending fee  Card issue – non-regular  Urgent card issue fee and card issue before renewal  Deposited card return fee (basic cardholder)  Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's  request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  To HRK  Transfer of charges to another card account at cardholder's request  To HRK  T	OTHER FEES						
Card issue (basic and additional cardholder)  Card reissue (basic and additional cardholder)  30 HRK  30 HRK  PIN reissue  20 HRK  FEES FOR SMS PACKAGES AND SERVICES  Monthly fee for the ECC SMS Info - Account Balance and Available Amount  Monthly fee for the ECC SMS Info - Authorization  31 HRK  N/A  OTHER FEES  Undelivered card resending fee  Card issue - non-regular  Urgent card issue fee and card issue before renewal  Deposited card return fee (basic cardholder)  Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Issue of a certificate regardless of its purpose  Sending a topy of a billing statement (by registered mail)  Sending a billing statement by registered mail (by prior arrangement)  30 HRK  30 HRK  30 HRK  30 HRK  30 HRK  30 HRK  50 HRK  5	Fee type		Consumer	Legal Entity			
Card reissue (basic and additional cardholder)  PIN reissue  80 HRK 20 HRK 20 HRK  FEES FOR SMS PACKAGES AND SERVICES  Monthly fee for the ECC SMS Info - Account Balance and Available Amount 4 HRK N/A Monthly fee for the ECC SMS Info - Authorization 3 HRK N/A  OTHER FEES  Undelivered card resending fee 30 HRK Card issue – non-regular 50 HRK Urgent card issue fee and card issue before renewal Deposited card return fee (basic cardholder) 50 HRK Card revocation at a point of sale Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's request  Transfer of charges to another card account at cardholder's request 15 HRK Payment by check fee 15 HRK 15 HRK Sending the third copy of a billing statement (by registered mail) 25 HRK Sending a billing statement by registered mail (by prior arrangement) 10 HRK 10 HRK 10 HRK 20 HRK 25 HRK 25 HRK 25 HRK	CARD ISSUE AND PIN ISSUE FEE						
Card reissue (basic and additional cardholder)  PIN reissue  80 HRK 20 HRK 20 HRK  FEES FOR SMS PACKAGES AND SERVICES  Monthly fee for the ECC SMS Info - Account Balance and Available Amount 4 HRK N/A Monthly fee for the ECC SMS Info - Authorization 3 HRK N/A  OTHER FEES  Undelivered card resending fee 30 HRK Card issue – non-regular 50 HRK Urgent card issue fee and card issue before renewal Deposited card return fee (basic cardholder) 50 HRK Card revocation at a point of sale Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's request  Transfer of charges to another card account at cardholder's request 15 HRK Payment by check fee 15 HRK 15 HRK Sending the third copy of a billing statement (by registered mail) 25 HRK Sending a billing statement by registered mail (by prior arrangement) 10 HRK 10 HRK 10 HRK 20 HRK 25 HRK 25 HRK 25 HRK	Card issue (basic and additional cardhole	30 HRK	30 HRK				
FEES FOR SMS PACKAGES AND SERVICES  Monthly fee for the ECC SMS Info - Account Balance and Available Amount  Monthly fee for the ECC SMS Info - Authorization  OTHER FEES  Undelivered card resending fee  Card issue – non-regular  Urgent card issue fee and card issue before renewal  Deposited card return fee (basic cardholder)  Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's  request  Transfer of charges to another card account at cardholder's request  Is HRK  15 HRK  Payment by check fee  20 HRK  Sending the third copy of a billing statement (by registered mail)  Sending a billing statement by registered mail (by prior arrangement)  10 HRK  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/			30 HRK	30 HRK			
Monthly fee for the ECC SMS Info - Account Balance and Available Amount  Monthly fee for the ECC SMS Info - Authorization  OTHER FEES  Undelivered card resending fee  Undelivered card resending fee  Card issue – non-regular  Urgent card issue fee and card issue before renewal  Deposited card return fee (basic cardholder)  Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's request  Transfer of charges to another card account at cardholder's request  Issue of a certificate regardless of its purpose  Sending the third copy of a billing statement (by registered mail)  Sending a billing statement by registered mail (by prior arrangement)  4 HRK  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/			20 HRK	20 HRK			
Monthly fee for the ECC SMS Info - Authorization  OTHER FEES  Undelivered card resending fee  Card issue – non-regular  Urgent card issue fee and card issue before renewal  Deposited card return fee (basic cardholder)  Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Payment by check fee  Sending the third copy of a billing statement (by registered mail)  Sending a billing statement by registered mail (by prior arrangement)  30 HRK  30 HRK  30 HRK  70 HRK	FEES FOR SMS PACKAGES AND SERVICES						
Monthly fee for the ECC SMS Info - Authorization  OTHER FEES  Undelivered card resending fee  Card issue – non-regular  Urgent card issue fee and card issue before renewal  Deposited card return fee (basic cardholder)  Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Payment by check fee  Sending the third copy of a billing statement (by registered mail)  Sending a billing statement by registered mail (by prior arrangement)  30 HRK  30 HRK  30 HRK  70 HRK	Monthly fee for the ECC SMS Info - Acco	4 HRK	N/A				
Undelivered card resending fee  Card issue – non-regular  Urgent card issue fee and card issue before renewal  Deposited card return fee (basic cardholder)  Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of a certificate regardless of its purpose  Sending the third copy of a billing statement (by registered mail)  Sending a billing statement by registered mail (by prior arrangement)  30 HRK  50 HRK  20 HRK  70 HRK  15 HRK  15 HRK  15 HRK  16 HRK  17 HRK  18 HRK  18 HRK  19 HRK  10 HRK			3 HRK	N/A			
Card issue – non-regular  Urgent card issue fee and card issue before renewal  Deposited card return fee (basic cardholder)  Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's request  Transfer of charges to another card account at cardholder's request  Payment by check fee  Issue of a certificate regardless of its purpose  Sending a billing statement by registered mail (by prior arrangement)  50 HRK  100 HRK  20 HRK  20 HRK  70 HRK  70 HRK  15 HRK  20 HRK  20 HRK  20 HRK  20 HRK  15 HRK  15 HRK  10 HRK	OTHER FEES						
Urgent card issue fee and card issue before renewal  Deposited card return fee (basic cardholder)  Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's request  Transfer of charges to another card account at cardholder's request  Payment by check fee  Issue of a certificate regardless of its purpose  Sending the third copy of a billing statement (by registered mail)  Sending a billing statement by registered mail (by prior arrangement)  100 HRK  50 HRK  20 HRK  70 HRK  70 HRK  15 HRK  20 HRK  20 HRK  20 HRK  20 HRK  10 HRK	Undelivered card resending fee	30 HRK	30 HRK				
Deposited card return fee (basic cardholder)  Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's request  Transfer of charges to another card account at cardholder's request  15 HRK  15 HRK  Payment by check fee  20 HRK  20 HRK  Sending the third copy of a billing statement (by registered mail)  25 HRK  Sending a billing statement by registered mail (by prior arrangement)  10 HRK		50 HRK	50 HRK				
Card revocation at a point of sale  Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's request  Transfer of charges to another card account at cardholder's request  Transfer of charges to another card account at cardholder's request  Payment by check fee  15 HRK  15 HRK  20 HRK  15 HRK  Payment by check fee  20 HRK  Sending the third copy of a billing statement (by registered mail)  Sending a billing statement by registered mail (by prior arrangement)  10 HRK			100 HRK	100 HRK			
Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request  Sending a copy of a payment slip from a point of sale abroad at cardholder's request  Transfer of charges to another card account at cardholder's request  Payment by check fee  15 HRK  15 HRK  20 HRK  15 HRK  Payment by check fee  20 HRK  Sending the third copy of a billing statement (by registered mail)  Sending a billing statement by registered mail (by prior arrangement)  10 HRK			50 HRK	50 HRK			
Sending a copy of a payment slip from a point of sale abroad at cardholder's request  Transfer of charges to another card account at cardholder's request  Payment by check fee  15 HRK  15 HRK  20 HRK  20 HRK  20 HRK  20 HRK  Sending the third copy of a billing statement (by registered mail)  20 HRK  15 HRK  15 HRK  20 HRK  20 HRK  20 HRK  20 HRK  10 HRK  10 HRK  10 HRK	Card revocation at a point of sale		300 HRK	300 HRK			
Sending a copy of a payment slip from a point of sale abroad at cardholder's request  Transfer of charges to another card account at cardholder's request  15 HRK  15 HRK  Payment by check fee  20 HRK  Issue of a certificate regardless of its purpose  30 HRK  Sending the third copy of a billing statement (by registered mail)  25 HRK  Sending a billing statement by registered mail (by prior arrangement)  10 HRK			20 HRK	20 HRK			
Transfer of charges to another card account at cardholder's request  Payment by check fee  15 HRK  20 HRK  20 HRK  Issue of a certificate regardless of its purpose  30 HRK  Sending the third copy of a billing statement (by registered mail)  Sending a billing statement by registered mail (by prior arrangement)  10 HRK	Sending a copy of a payment slip from a point of sale abroad at cardholder's		70 HRK	70 HRK			
Payment by check fee 20 HRK 20 HRK Issue of a certificate regardless of its purpose 30 HRK 30 HRK Sending the third copy of a billing statement (by registered mail) 25 HRK 25 HRK Sending a billing statement by registered mail (by prior arrangement) 10 HRK 10 HRK		15 HPK	15 HPK				
Issue of a certificate regardless of its purpose30 HRK30 HRKSending the third copy of a billing statement (by registered mail)25 HRK25 HRKSending a billing statement by registered mail (by prior arrangement)10 HRK10 HRK							
Sending the third copy of a billing statement (by registered mail)  25 HRK  25 HRK  Sending a billing statement by registered mail (by prior arrangement)  10 HRK  10 HRK							
Sending a billing statement by registered mail (by prior arrangement)  10 HRK  10 HRK		*******	********				
Billing statement analytics at cardnolder's request 15 HKK N/A	Billing statement analytics at cardholder	15 HRK	N/A				

<sup>\*</sup>The effective interest rate, the annuity amount and the total revolving loan repayment amount are calculated assuming that the maximum amount of the revolving loan is withdrawn at once and that is repayable in 12 monthly instalments in their full amount. Different amounts and dynamics of withdrawals, a longer repayment period and payments of amounts different from monthly instalment amounts shall result in a different calculation of the effective interest rate.