

# The decision on fees for Visa cards

NAK-VC/06-2022/01

Decision on Fees for Visa Cards No. NAK-VC/06-2022/01 Decision on Fees for Visa Cards No. 1st August 2022, except in interest rate part, which enters into force on 1st July 2022, thereby replacing the Decision on Fees for Visa Cards No. NAK-VC/12-2021/01.

| MEMBERSHIP FEE                           |                      |                     |                |
|--|----------------------|---------------------|----------------|
| Type of product                          | CONSUMERS            |                     | LEGAL ENTITIES |
|  | MEMBERSHIP FEE       |                     | MEMBERSHIP FEE |
|  | Basic user           | Additional user     | Basic user     |
| Visa Classic                             | 180 HRK / 23,89 EUR  | 100 HRK / 13,27 EUR | -              |
| Visa Croatia Airlines                    | 300 HRK / 39,82 EUR  | 162 HRK / 21,50 EUR | -              |
| Visa Gold                                | 400 HRK / 53,09 EUR  | 200 HRK / 26,54 EUR | -              |
| Visa Platinum                            | 800 HRK / 106,18 EUR | 400 HRK / 53,09 EUR | -              |
| Visa Revolving                           | -                    | -                   | -              |
| Visa Croatia Airlines Revolving          | -                    | -                   | -              |
| Visa Business Charge                     | -                    | -                   | 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   |
| <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 / 3,98 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<br>Visa Revolving/Visa Croatia Airlines Revolving | -                           | -                |
| Fee for cash withdrawal on POS devices in Croatia and abroad<br>Visa Revolving/Visa Croatia Airlines Revolving        | -                           | -                |

| CONSUMER CREDITING                       |                     |                |
|--|---------------------|----------------|
| Fee type                                 | Consumers           | Legal entities |
| <b>REVOLVING LOAN</b>                    |                     |                |
| Interest rate                            | 7,00%               | 9.99%          |
| Minimum repayment amount as a percentage | 4%                  | 8.33%          |
| Minimum repayment amount                 | 100 HRK / 13,27 EUR | 500 HRK        |
| EIR*                                     | 7,24%               | 10.68%         |

| OTHER FEES  |                   |                |
|---|-------------------|----------------|
| Fee type  | Consumers         | Legal entities |
| <b>CARD AND PIN ISSUING FEE</b>   |                   |                |
| Card issuing fee  | 30 HRK / 3,98 EUR | 30 HRK         |
| Card re-issuing fee   | 30 HRK / 3,98 EUR | 30 HRK         |
| Card issuing fee (basic and additional user) Visa Revolving/ Visa Croatia Airlines Revolving    | -                 | -              |
| Card re-issuing fee (basic and additional user) Visa Revolving/ Visa Croatia Airlines Revolving | -                 | -              |
| PIN re-issuing fee  | 20 HRK / 2,65 EUR | 20 HRK         |

| 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.