

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	23,89 EUR / 180 HRK	13,27 EUR / 100 HRK	-
Visa Croatia Airlines	39,82 EUR / 300 HRK	21,50 EUR / 162 HRK	-
Visa Gold	53,09 EUR / 400 HRK	26,54 EUR / 200 HRK	-
Visa Platinum	106,18 EUR / 800 HRK	53,09 EUR / 400 HRK	-
Visa Revolving	-	-	-
Visa Croatia Airlines Revolving	-	-	-
Visa Business Charge	-	-	15,93 EUR
Visa Business revolving	-	-	15,93 EUR
Visa Croatia Airlines Business revolving	-	-	39,82 EUR
Visa Corporate	-	-	15,93 EUR

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 3,98 EUR / 30 HRK	3,5%, min 3,98 EUR
Fee for cash withdrawal on POS devices in Croatia and abroad	3,5%, min 3,98 EUR / 30 HRK	3,5%, min 3,98 EUR
Fee for cash withdrawal from the card at ATMs in Croatia and abroad Visa Revolving/Visa Croatia Airlines Revolving	-	-
Fee for cash withdrawal on POS devices in Croatia and abroad Visa Revolving/Visa Croatia Airlines Revolving	-	-

CONSUMER CREDITING		
Fee type	Consumers	Legal entities
REVOLVING LOAN		
Interest rate	7,00%	9,99%
Minimum repayment amount as a percentage	4%	8,33%
Minimum repayment amount	13,27 EUR / 100 HRK	66,36 EUR
EIR*	7,24%	10,68%

OTHER FEES		
Fee type	Consumers	Legal entities
CARD AND PIN ISSUING FEE		
Card issuing fee	3,98 EUR / 30 HRK	3,98 EUR
Card re-issuing fee	3,98 EUR / 30 HRK	3,98 EUR
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	2,65 EUR / 20 HRK	2,65 EUR

FEES FOR USING SMS PACKAGES AND SERVICES		
Monthly fee for the service "ECC SMS Info" – Account balance and available funds	0,53 EUR / 4 HRK	-
Monthly fee for the service "ECC SMS Info" – Authorization	0,40 EUR / 3 HRK	-

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

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.