

## DECISION ON FEES FOR DINERS CLUB CARDS

NAK-DC/12-2016/01

Decision on Fees for Diners Club Cards, Ref. NAK–DC/12-2016/01, i.e. the part concerning interest rate changes shall enter into force on 1<sup>st</sup> January 2017, and the part concerning the incorporation of the Enrolment Fee, Membership Fee and Card Issue and Reissue Fee into the Special Terms and Conditions on Issuing and Using particular Diners Club products shall enter into force on 1<sup>st</sup> February 2017 and shall replace the Decision on Fees for Diners Club cards, Ref. NAK–DC/06-2016/01.

### INTEREST AND FEES RELATING TO LOANS TO CARDHOLDERS

Fee type		Consumer	Legal entity
<b>REVOLVING LOAN</b>			
Interest rate	<b>Revolving loan (private and senior cardholders):</b> Diners Club Standard card, Diners Club Exclusive card, Diners Club Croatia Airlines card, Diners Club HAK card, Diners Club ORYX card, Diners Club SmartX card, Diners Club Rijeka City Card credit card	9,15%	N/A
Minimum repayment percentage		4%	
Minimum repayment amount		100 HRK	
Effective interest rate – revolving loan*		9,62%	
<b>DINERS CLUB PLUS CARD</b>			
Interest rate	<b>Diners Club Plus card (private and senior cardholders):</b> Diners Club Standard card, Diners Club Exclusive card, Diners Club Croatia Airlines card, Diners Club HAK card, Diners Club ORYX card, Diners Club SmartX credit card, Diners Club Rijeka City Card credit card	9,15%	12%
Effective interest rate	<b>Diners Club Plus card (business cardholders):</b> Diners Club Standard card, Diners Club Exclusive card, Diners Club Croatia Airlines card, Diners Club HAK card, Diners Club ORYX card, Diners Club Rijeka City Card credit card	9,62%	12,78%
<b>CONSUMER LOAN WITH CURRENCY CLAUSE</b>			
Interest rate – Consumer loan (13-60 instalments)	<b>Diners Club card (private, senior and student cardholders)</b> Diners Club Standard card, Diners Club Exclusive card, Diners Club Croatia Airlines card, Diners Club HAK card, Diners Club ORYX card, Diners Club SmartX credit card, Diners Club Rijeka City Card credit card	9,15%	9,15%
Effective interest rate – Consumer loan with a currency clause (13-23 instalments)	<b>Diners Club card (business and corporate cardholders):</b> Diners Club Standard card, Diners Club Exclusive card, Diners Club Croatia Airlines card, Diners Club HAK card, Diners Club ORYX card, Diners Club Rijeka City Card credit card	9,61%	9,61%
<b>TOS cash loan (loan to legal entities)</b>			
Interest rate	<b>TOS cash loan (business and corporate cardholders):</b> Diners Club Standard card, Diners Club Exclusive card, Diners Club Croatia Airlines card, Diners Club HAK card, Diners Club ORYX card, Diners Club Rijeka City Card credit card	N/A	8-10%
Early repayment fee			0-2%
TOS loan processing fee			1-2%
Effective interest rate			8,77-11,45%
<b>CASH ADVANCE FEES</b>			
Fee type		Consumer	Legal entity
<b>CASH ADVANCE FEES</b>			
ATMs in Croatia and abroad	All the cards which, according to the Framework Agreement, have a cash advance functionality at ATMs and POS devices.	5,9%, min 30 HRK	5,9%, min 30 HRK
POS devices in Croatia		5,9%, min 30 HRK	5,9%, min 30 HRK
POS devices abroad		4%	4%
Fee for the third and each subsequent declined authorization at an ATM**		10 HRK	10 HRK

**FEEES FOR SMS PACKAGES AND SERVICES**

Fee type		Consumer	Legal entity
Monthly fee for the „ Rewards Program SMS Info“ package		1 HRK	
Monthly fee for the “Account Balance SMS Info“ package (monthly/weekly/daily)		0,50 HRK / 2 HRK / 6 HRK	N/A
OTHER FEES			
<b>Enrolment fee</b>	Diners Club Travel Account – business entity	N/A	520 HRK
	Diners Club Plus card	225 HRK/year	225 HRK/year
<b>Membership fee</b>	Diners Club Travel Account - business entity	N/A	500 HRK/year
	Diners Club Travel Account - business user	N/A	180 HRK/year
<b>Membership fee for the „dinersirano za vas“ rewards program</b>	Applies only to cardholders participating in the „dinersirano za vas“ rewards program	10 HRK/month	N/A
<b>PIN issue</b>	Diners Club Plus card	20 HRK	20 HRK
<b>PIN reissue</b>	All the cards which, according to the Framework Agreement, have a cash advance functionality at ATMs	20 HRK	20 HRK
<b>Travel Account card issue/reissue</b>		None	20 HRK
<b>Undelivered card resending fee</b>		30 HRK	30 HRK
<b>Card issue – non-regular</b>		50 HRK	50 HRK
<b>Card issue (Diners Club Travel Account) – non-regular</b>		None	20 HRK
<b>Urgent card issue fee and card issue before renewal</b>		100 HRK	100 HRK
<b>Deposited card return fee (primary cardholder and business entity)</b>		50 HRK	50 HRK
<b>Card revocation at a point of sale</b>		300 HRK	300 HRK
<b>Sending a copy of a payment slip from a point of sale in Croatia at cardholder’s request</b>		20 HRK	20 HRK
<b>Sending a copy of a payment slip from a point of sale abroad at cardholders’s request</b>		70 HRK	70 HRK
<b>Transfer of charges to another card account at cardholder’s request</b>		15 HRK	15 HRK
<b>Payment by check fee</b>		20 HRK	20 HRK
<b>Changing the due date of a bill for the third and each subsequent time during a calendar year</b>		25 HRK	25 HRK
<b>Issue of a certificate regardless of its purpose</b>		30 HRK	30 HRK
<b>Standing order set up for payment of HEP (Croatian Electricity Company) charges – fee per transaction</b>		1,50%	N/A
<b>Paying e-bills at sviracuni.hr</b>		1HRK+0,5% of invoice amount	1HRK+0,5% of invoice amount
<b>DC Plus analytics at cardholder’s request</b>		10 HRK	10 HRK
<b>Sending the third copy of a billing statement (by registered mail)</b>		25 HRK	25 HRK
<b>Sending a billing statement by registered mail (by prior arrangement)</b>		10 HRK	10 HRK
<b>Billing statement analytics at cardholder’s request</b>		15 HRK	None

\* 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.

\*\* The fee applies to declined authorizations at an ATM that occurred within the same calendar day.