

Overview of Interbank Fees for Diners, Visa, JCB, MasteCard and Maestro cards

Interbank (Interchange) fee is a fee that is paid directly or indirectly for each Transaction between the Issuer and Erste Card Club who are involved in a particular Transaction. Interbank fees vary depending on the category and brand of the cards, as well as to the country (region) in which the card was issued. The overview of Interbank fees is delivered below:

Diners Interchange Fee for countries in EEA*

Originating Country	Consumer Credit		Consumer Debit		Commercial Credit		Commercial Debit	
	Intra EEA ⁽¹⁾	Non - EEA ⁽²⁾	Intra EEA ⁽¹⁾	Non - EEA ⁽²⁾	Intra EEA ⁽¹⁾	Non - EEA ⁽²⁾	Intra EEA ⁽¹⁾	Non - EEA ⁽²⁾
EGP **	0,30%		0,20%					
Izvan EGP-a ***	1,50%	1,50%	1,50%	1,50%		1,75%		

EEA* - European Economic Area

* Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Romania, Slovakia, Slovenia, Spain, Sweden, UK

** Iceland, Lichtenstein, Norway

⁽¹⁾ Intra-EEA Transaction - A transaction in which the Acquirer is located in an EEA country and the Issuer is located in a different EEA country.

⁽²⁾ Non-EEA Transaction - A transaction in which the Acquirer is located in the Originating EEA country but the Issuer is located outside the EEA.

Intra Visa Europe EEA (Multi - lateral Interchange Fees), Croatia (Domestic Multi - lateral Interchange Fees)

CONSUMER						
VISA		Croatia		Intra Visa Europe EEA		
		Credit cards	Immediate Debit & Prepaid	Credit & Deferred debit		Immediate Debit & Prepaid
Visa Consumer	Contactless Low Value	n/a	n/a	0,30%		0,20%
	Secure ⁽²⁾	0,30%	0,20%			
	Non - Secure					
V PAY	Contactless Low Value	n/a	n/a	n/a		0,20%
	Secure					
	Non - Secure					
COMMERCIAL						
VISA		Croatia		Intra Visa Europe EEA		
		Credit cards	Immediate Debit & Prepaid	Credit cards		Immediate Debit & Prepaid
Non - Merchant Specific	Business	1,60%	1,60%	n/a		n/a
	Business - EMV Chip			1,30% ⁽³⁾		0,60 €
	Business - Electronic Authorised	n/a		1,40% ⁽³⁾		
	Business - Standard			1,45% ⁽³⁾		
	Purchasing - Line item detail or tax dana	1,50%	n/a	n/a		n/a
	Corporate & Purchasing - EMV Chip			1,35% ⁽³⁾		
	Corporate & Purchasing - Electronic Authorised	n/a		1,45% ⁽³⁾		
Corporate & Purchasing - Standard	1,85%		1,50% ⁽³⁾			
Merchant Specific	Business - Parking & Vending	n/a	n/a	1,30%		0,60 €
	Corporate & Purchasing - Parking & Vending			1,35%		n/a
	Petrol station - Electronic	0,50%	0,50%	n/a		n/a
	Petrol station - Full EMV Chip					
	Petrol station - EMV Chip Acquirer					
	Petrol station - EMV Chip Issuer	0,60%	0,60%	n/a		n/a
	Petrol station - Standard	1,00%	1,00%			
Utilities	0,75%	0,75%				

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⁽¹⁾ Applicable to the following transactions: i) EEA issued Visa Europe cards transacting at EEA based merchants (in a different country); ii) Non-EEA issued Visa Europe cards transacting at EEA based merchants; iii) EEA issued Visa Europe cards transacting at Turkish merchants. For consumer interchange only, EEA includes the territories of Guadeloupe, French Guiana, Martinique, Reunion, Mayotte and Saint-Martin.

⁽²⁾ Comprises of EMV Chip, Verified by Visa, V.me by Visa or other equivalent secure Visa Europe technology which may be developed in the future.

⁽³⁾ Commercial Credit Deferred Debit transactions submitted with specific additional dana (VGIS or LID) are eligible to an incentive of 0,50 €, payable by issuer to acquirer.

JCB Interchange Fee

Card	Country of the Issuer	ICF
JCB Consumer Credit	EU	0,30%
JCB Consumer Debit and PrePaid	EU	0,20%
JCB Commercial	EU	0,70%

MasterCard Intra - EEA* Fallback POS Interchange Fees and Maestro Interchange Fees, Croatia - Mastercard and Maestro Domestic Interchange Fees

Mastercard / Maestro		CONSUMER						
		Croatia			MasterCard Intra - EEA			
		MasterCard Consumer Credit	MasterCard Consumer Debit, Debit MasterCard Consumer, MasterCard Consumer Prepaid	Maestro Consumer, Maestro Consumer Prepaid	Mastercard Consumer Credit	MasterCard Consumer Debit, Debit MasterCard Consumer, MasterCard Consumer Prepaid	Maestro Consumer, Maestro Consumer Prepaid	
Fee Tier (**)	Contactless Terminal ^{(1) (5)}	0,30%	0,20%	0,20%	n/a	n/a	n/a	
	Contactless (PayPass) ^{(1) (5)}				0,30%	0,20%	0,20%	
	Contactless Card ^{(1) (5)}				n/a	n/a	n/a	
	MasterPass Wallet				0,30%	0,20%	0,20%	0,20%
	Chip							
	Enhanced Electronic							
	Merchant UCAF (**)	n/a	n/a	n/a	n/a	n/a		
	Full UCAF (**)							
	Base							
	Mobile Payment - Acquirer Domain	n/a	n/a	n/a	n/a	n/a	0,20%	
	Chip - Late Presentment							
	PIN - Verified							
	Signature - Verified							
	Secure e-commerce							
Mail Order/Telephone order ⁽⁶⁾								

Mastercard / Maestro		COMERCIAL													
		Croatia			MasterCard Intra - EEA										
		MasterCard Business, MasterCard Prepaid Commercial, MasterCard Professional Card	MasterCard Corporate, MasterCard FleetCard, MasterCard Purchasing Card	Maestro Small Business	MasterCard Corporate, MasterCard Electronic Corporate	MasterCard BusinessCard, MasterCard Electronic BusinessCard, MasterCard Professional Card, MasterCard Prepaid Commercial	MasterCard FleetCard, MasterCard Purchasing Card	Maestro Prepaid Commercial	Maestro Small Business						
Fee Tier (**)	Low Value Payment ⁽¹⁾	1,75% + 0,40 HRK	1,85% + 0,40 HRK	1,75% + 0,40 HRK	n/a	n/a	n/a	n/a	n/a						
	Chip				1,50%	1,25%	1,25%	0,40% + 0,05 €	1,25%						
	Enhanced Electronic	1,90% + 0,40 HRK	2,00% + 0,40 HRK	n/a	1,35%	1,35%	1,35%	n/a	n/a						
	Merchant UCAF (**)				1,60%										
	Full UCAF (**)				1,75%										
	Base				1,90%	1,50%	1,50%								
	Mobile Payment - Acquirer Domain				2,10% + 0,40 HRK	2,20% + 0,40 HRK	1,65%								
	Large Ticket Level 1 ^{(2) (3)}				1,75% + 0,40 HRK	1,85% + 0,40 HRK	1,75% + 0,40 HRK			n/a	n/a	n/a	n/a		
	Large Ticket Level 2 ^{(2) (4)}	2,20% + 0,40 HRK	n/a	1,00% + 20,00 €				0,75% + 45,00 €							
	Chip - Late Presentment	n/a	n/a	1,90% + 0,40 HRK				n/a	n/a				n/a	0,75% + 0,05 €	1,65%
	PIN - Verified													0,50% + 0,05 €	1,35%
	Signature - verified													0,75% + 0,05 €	1,65%
	Secure e-commerce													1,05% + 0,05 €	1,50%
	Mail Order/Telephone order ⁽⁶⁾													1,05% + 0,05 €	1,50%
	MasterPass Wallet													1,50%	1,50%
	Contactless (PayPass)	n/a	n/a	1,60%				1,35%	1,35%				1,50%	0,45% + 0,05 €	0,80%
				n/a				n/a	n/a						

EEA* - European Economic Area

(**) Applicable only through the use of MasterCard SecureCode via Universal Cardholder Authentication Field (UCAF) authentication.

⁽¹⁾ For transaction amounts less than or equal to 100 HRK.

⁽²⁾ Applicable only to MasterCard FleetCard and MasterCard Purchasing Card.

⁽³⁾ For transaction amounts more than 3.000 EUR.

⁽⁴⁾ For transaction amounts more than 10.000 EUR.

⁽⁵⁾ For transaction amounts more than 100 HRK.

⁽⁶⁾ Credit refund transactions only.