SPECIAL TERMS AND CONDITIONS ON ISSUING AND USING DINERS CLUB RIJEKA
CITY CARD CARDS ISSUED BY ERSTE CARD CLUB d.o.o.

1. These Special Terms and Conditions on Issuing and Using Diners Club Rijeka City Card
Issued by Erste Card Club d.o.o. (hereinafter: “the Special Terms”) set special terms and
conditions and fees for issuing and using Diners Club Rijeka City Card credit card and Diners
Club Rijeka City Card companion card (hereinafter: “the DC RCC Card”).

2. Terms with a capital initial letter have the meaning as defined under the General General
Terms of the Blanket Agreement on Issuing and Using the Diners Club Card Issued by Erste
Card Club d.o.o. (hereinafter: “the General Terms”), unless otherwise specified in these
Special Terms.

3. DC RCC Card is a Co-brand Card issued in cooperation with the City of Rijeka.

4. DC RCC Card is issued to Basic Private and Senior Users, Additional Private and Senior
Users, Student Users and Business Users.

5. Using DC RCC Card allows the registration of rights to use and pay using city services in the
City of Rijeka, which are provided by companies and institutions owned by the City of Rijeka
(hereinafter: City Services).

6. DC RCC cards enable contactless payments of City Services, which is performed by pressing
DC RCC cards on devices that have accept such cards (hereinafter: “the validator”).

7. Diners Club Rijeka City companion card (hereinafter: “DC RCC companion card”) is a Joint
card which can be requested by the Basic User of any Diners Club cards for themselves or
for another person older than 7 years. If the Basic User is not the legal representative of the
minor for whom the card is requested, the Request must be signed by the legal representative
too. DC RCC companion card can be requested by Basic Private and Senior Users.

8. Basic functionalities of DC RCC companion card include one-time purchases of goods and
services in Croatia and instalment purchase in Croatia.

9. The Request submitter for DC RCC companion card, as a person responsible for
paying commitments charged to the Card, can set a spending limit on the card for the User.
The minimum amount of spending amount limit is 50.00 HRK.

10. These Special Terms are an integral part of the Blanket Agreement on Issuing and Using of
DC RCC Card. All circumstances not covered by these Special Terms shall be regulated by
General Terms.

11. These Special Terms shall become effective on 1st October 2018.

12. Special fees for Diners Club Rijeka City Card

<table>
<thead>
<tr>
<th></th>
<th>Private User</th>
<th>Senior User</th>
<th>Student</th>
<th>Business Client</th>
<th>Business/Corporate Client</th>
<th>DC RCC companion cards</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Basic Card</td>
<td>Additional Card</td>
<td>Basic Card</td>
<td>Additional Card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Membership Fee</td>
<td>235 HRK/y</td>
<td>120 HRK/y</td>
<td>15 HRK/m</td>
<td>10 HRK/m</td>
<td>50 HRK/y</td>
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<td>Membership Fee – Package with Visa Croatia Airlines Card</td>
<td>300 HRK/y</td>
<td>162 HRK/y</td>
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<tr>
<td>Card Reissuance Fee</td>
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<td>None</td>
<td>None</td>
<td>None</td>
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<td>None</td>
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