

THE DECISION ON FEES FOR MASTERCARD CARDS

Decision on Fees for Mastercard Cards No. NAK–MC/06-2018/01 enters into force on 1st October 2018, excluding the part related to interest rate changes for which the Decision enters into force on 1st July 2018, thereby replacing the Decision on Fees for Mastercard Cards No. NAK–MC/12-2017/01 as of 1st January 2018.

REGISTRATION AND MEMBERSHIP FEE			
Type of product	CONSUMERS		LEGAL ENTITIES
	MEMBERSHIP FEE		MEMBERSHIP FEE
	Basic user	Additional user	Business subject
Mastercard Standard Card	17 HRK per month	9.5 HRK per month	
Mastercard Business Card	-	-	120 HRK

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 30 HRK		3.5%, min 30 HRK
Fee for cash withdrawal on POS devices in Croatia and abroad	3.5%, min 30 HRK		3.5%, min 30 HRK
CONSUMER CREDITING			
Fee type	Consumers		Legal entities
REVOLVING LOAN			
Interest rate	8.45%		-
Minimum repayment amount as a percentage	4%		-
Minimum repayment amount	100 HRK		-
EIR*	8.79%		-
OTHER FEES			
Fee type	Consumers		Legal entities
CARD AND PIN ISSUING FEE			
Card issuing fee (basic and additional user)	30 HRK		30 HRK
Card re-issuing fee (basic and additional user)	30 HRK		30 HRK
PIN re-issuing fee	20 HRK		20 HRK
FEES FOR USING SMS PACKAGES AND SERVICES			
Monthly fee for the service "ECC SMS Info" – Account balance and available funds	4 HRK		-
Monthly fee for the service "ECC SMS Info" – Authorization	3 HRK		-
OTHER FEES			
Fee for resending the undelivered card	30 HRK		30 HRK
Fee for card re-issuance	50 HRK		50 HRK
Fee for emergency card re-issuance and card issuance prior to renewal	100 HRK		100 HRK
Fee for card confiscation at the point of sale	300 HRK		300 HRK
Fee for sending a copy of the slip from the point of sale in Croatia upon user complaint	20 HRK		20 HRK
Fee for sending a copy of the slip from the point of sale abroad upon user complaint	70 HRK		70 HRK
Fee for receipt issuance, whatever the intended purpose	30 HRK		30 HRK
Fee for sending the third and each subsequent copy of the invoice (registered mail)	25 HRK		25 HRK
Fee for contracted sending of invoices via registered mail	10 HRK		10 HRK
Fee for invoice analysis at request	15 HRK		-

* 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 drawn down 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.