

THE DECISION ON FEES FOR MASTERCARD CARDS
NAK-MC/12-2018/01

Decision on Fees for Mastercard Cards No. NAK–MC/12-2018/01 enters into force on 1st January 2019 thereby replacing the Decision on Fees for Mastercard Cards No. NAK–MC/11-2018/01 as of 1st December 2018.

| REGISTRATION AND MEMBERSHIP FEE | | | |
|---------------------------------|------------------|-------------------|------------------|
| | CONSUMERS | | LEGAL ENTITIES |
| Type of product | MEMBERSHIP FEE | | MEMBERSHIP FEE |
| | Basic user | Additional user | Business subject |
| Mastercard Standard Card | 17 HRK per month | 9.5 HRK per month | |
| Mastercard Revolving | - | - | |
| 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 |
| Fee for cash withdrawal from the card at ATMs in Croatia and abroad Mastercard Revolving | - | - |
| Fee for cash withdrawal on POS devices in Croatia and abroad Mastercard Revolving | - | - |

| CONSUMER CREDITING | | |
|--|-----------|----------------|
| Fee type | Consumers | Legal entities |
| REVOLVING LOAN | | |
| Interest rate | 8.20% | - |
| Minimum repayment amount as a percentage | 4% | - |
| Minimum repayment amount | 100 HRK | - |
| EIR* | 8.52% | - |

| 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 |
| Card issuing fee (basic and additional user) – Mastercard Revolving | - | - |
| Card re-issuing fee (basic and additional user) – Mastercard Revolving | - | - |

| 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 | - |

| OSTALE NAKNADE | | |
|--|---------|---------|
| 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 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.