

## DECISION ON FEES FOR VISA CARDS

NAK-VC/12-2016/01

Decision on Fees for Visa cards Ref. NAK-VC/12-2016/01 shall enter into force on 1<sup>st</sup> January 2017 and shall replace the Decision on Fees for Mastercard cards Ref. NAK-VC/06-2016/01 from 1<sup>st</sup> July 2016.

ENROLMENT FEE AND MEMBERSHIP FEE				
Product	CONSUMER		LEGAL ENTITY	
	MEMBERSHIP FEE		ENROLMENT FEE	MEMBERSHIP FEE
	Basic User	Additional User	Business Entity	Business User
Visa Classic	180 HRK	100 HRK	N/A	N/A
Visa Croatia Airlines	300 HRK	162 HRK	N/A	N/A
Visa Gold	400 HRK	200 HRK	N/A	N/A
Visa Platinum	800 HRK	400 HRK	N/A	N/A
Visa Business Charge	N/A	N/A	500 HRK	120 HRK
Visa Business revolving	N/A	N/A	500 HRK	120 HRK
Visa Croatia Airlines Business revolving	N/A	N/A	520 HRK	300 HRK
Visa Corporate	N/A	N/A	500 HRK	120 HRK

CASH ADVANCE FEES			
Fee type		Consumer	Legal Entity
<b>CASH ADVANCE FEES</b>			
ATMs in Croatia and abroad		3,5%, min 30 HRK	3,5%, min 30 HRK
POS devices in Croatia and abroad		3,5%, min 30 HRK	3,5%, min 30 HRK
Fee for the third and each subsequent declined authorization at an ATM		10 HRK	10 HRK
<b>INTEREST AND FEES RELATING TO LOANS TO CARDHOLDERS</b>			
Fee type		Consumer	Legal Entity
<b>REVOLVING LOAN</b>			
Interest rate	Revolving loan (private cardholders): Visa Classic Visa Croatia Airlines Visa Platinum	9,15%	9,5% - 12,5%
Minimum repayment percentage		4%	8,33%
Minimum repayment amount	Revolving loan (Business cardholders): Visa Business revolving Visa Croatia Airlines Business revolving	100 HRK	500 HRK
Effective interest rate – revolving loan*		9,62%	10,00% - 13,34%
<b>OTHER FEES</b>			
Fee type		Consumer	Legal Entity
<b>CARD ISSUE AND PIN ISSUE FEE</b>			
Card issue (basic and additional cardholder)		30 HRK	30 HRK
Card reissue (basic and additional cardholder)		30 HRK	30 HRK
PIN reissue		20 HRK	20 HRK
<b>FEES FOR SMS PACKAGES AND SERVICES</b>			
Monthly fee for the ECC SMS Info - Account Balance and Available Amount		4 HRK	N/A
Monthly fee for the ECC SMS Info - Authorization		3 HRK	N/A
<b>OTHER FEES</b>			
Undelivered card resending fee		30 HRK	30 HRK
Card issue – non-regular		50 HRK	50 HRK
Urgent card issue fee and card issue before renewal		100 HRK	100 HRK
Deposited card return fee (basic cardholder)		50 HRK	50 HRK
Card revocation at a point of sale		300 HRK	300 HRK
Sending a copy of a payment slip from a point of sale in Croatia at cardholder's request		20 HRK	20 HRK
Sending a copy of a payment slip from a point of sale abroad at cardholder's request		70 HRK	70 HRK
Transfer of charges to another card account at cardholder's request		15 HRK	15 HRK
Payment by check fee		20 HRK	20 HRK
Issue of a certificate regardless of its purpose		30 HRK	30 HRK
Sending the third copy of a billing statement (by registered mail)		25 HRK	25 HRK
Sending a billing statement by registered mail (by prior arrangement)		10 HRK	10 HRK
Billing statement analytics at cardholder's request		15 HRK	N/A

\*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.