

DECISION ON FEES FOR VISA CARDS

NAK-VC/12-2017/01

Decision on Fees for Visa cards Ref. NAK. VC/12-2017/01 shall enter into force on January 1st 2018 and shall replace the Decision on Fees for Visa cards Ref. NAK. VC/06-2017/01 from July 1st 2017.

| 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 |
| CASH ADVANCE FEES | | | |
| 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 |
| INTEREST AND FEES RELATING TO LOANS TO CARDHOLDERS | | | |
| Fee type | | Consumer | Legal Entity |
| REVOLVING LOAN | | | |
| Interest rate | Revolving loan (private cardholders): Visa Classic Visa Croatia Airlines Visa Platinum | 8,50% | 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* | | 9,02% | 10,00% - 13,34% |
| OTHER FEES | | | |
| Fee type | | Consumer | Legal Entity |
| CARD ISSUE AND PIN ISSUE FEE | | | |
| 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 |
| FEES FOR SMS PACKAGES AND SERVICES | | | |
| 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 |
| OTHER FEES | | | |
| 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.