

II. FEES FOR CARD TRANSACTIONS

ITEM	DESCRIPTION OF FEE	BASIS OF CALCULATION	FEE AMOUNT
10.	CARD OPERATIONS		
10.1.	Use of debit business card		
10.1.1.	Annual membership fee (for each card issued)		6,64 EUR
10.1.2.	Card and PIN		
10.1.2.1.	Debit card issuance - per user		free-of-charge
10.1.2.2.	PIN for debit card		free-of-charge
10.1.2.3.	Replacement card (lost/stolen)		6,64 EUR
10.1.2.4.	Replacement card (change of master data or damage to the card)		free-of-charge
10.1.2.5.	PIN replacement		2,65 EUR
10.1.2.6.	Card lock		1,33 EUR
10.1.2.7.	Card unlock		free-of-charge
10.1.3.	Card and transactions		
10.1.3.3.	Transaction fees		
10.1.3.3.1.	EFT-POS - cash (in MBNet network)		0,40 EUR + 1,5%
10.1.3.3.2.	EFT-POS - cash (in Croatia, outside of MBNet network)		0,80 EUR + 1,5%
10.1.3.3.3.	EFT-POS - cash (abroad)		0,80 EUR + 1,5%
10.1.3.3.4.	ATMs of Bank		0,1%, min. 0,27 EUR
10.1.3.3.5.	ATM within the MBnet network in Croatia		0,93 EUR + 0,25%
10.1.3.3.6.	ATM out of the MBnet network in Croatia		1,99 EUR + 0,25%
10.1.3.3.7.	ATM abroad (EU)		1,99 EUR + 0,25%
10.1.3.3.8.	ATM abroad (non-EU)		3,98 EUR + 1,20%
10.1.3.3.9.	Cost of disputed unjustified customer complaint		20%, min. 6,64 EUR, max. 66,36 EUR
10.2.	Use of MasterCard Business Card (revolving i charge)		
10.2.1.	Fee for credit card use		
10.2.1.1.	Account		
10.2.1.1.1.	Registration fee	one-off	26,54 EUR
10.2.1.1.2.	Account maintenance		free-of-charge
10.2.1.2.	Card and PIN		
10.2.1.2.1.	Membership fee from 1-5 cards	per year/per card	26,54 EUR

10.2.1.2.2.	Membership fee from 6 or more cards	per year/per card	19,91 EUR
10.2.1.2.3.	Credit card issuance		included in membership fee
10.2.1.2.4.	PIN for credit card		included in membership fee
10.2.1.2.5.	Replacement card (lost/stolen)		13,27 EUR
10.2.1.2.6.	PIN replacement		1,33 EUR
10.2.1.2.7.	Card lock (unpaid fees)		13,27 EUR
10.2.1.2.8.	Card lock (lost/stolen)		6,64 EUR
10.2.1.2.9.	Card unlock		free-of-charge
10.2.1.3.	Monthly statement - notice of costs		included in membership fee
10.2.1.4.	Reminders		
10.2.1.4.1.	1st reminder		13,27 EUR
10.2.1.4.2.	2nd reminder		26,54 EUR
10.2.1.6.	Transactions fees		
10.2.1.6.1.	EFT-POS - cash (in MBNet network)		0,40 EUR + 1,5%
10.2.1.6.2.	EFT-POS - cash (in Croatia, outside the MBNet network)		0,80 EUR + 1,5%
10.2.1.6.3.	EFT-POS - cash (abroad)		0,80 EUR + 1,5%
10.2.1.6.4.	Cash payments in Croatia (domestic country)		3,98 EUR + 2,5%
10.2.1.6.5.	Cash payments abroad		3,98 EUR + 2,5%
10.2.1.6.6.	Cost of disputed unjustified customer complaint		20%,min 6,64 EUR,max 66,36 EUR
10.2.1.6.7.	Fee for international Stop list		66,36 EUR
10.2.2.	MasterCard Revolving		
10.2.2.1.	Amount		segment depending
10.2.2.2.	Interest rate - regular (annual)		7,30% varibale
10.2.3.	Default interest rate		accordance with the law
11.	EFT POS device		
11.1.	Transactions fees		
11.1.1.	Fee for accepting credit cards issued by Bank in the EU		
11.1.1.1.	Fee for accepting MasterCard		2,60%
11.1.1.2.	Fee for accepting Visa card		2,60%
11.1.2.	Fee for accepting Debit+Prepaid card issued by Bank in the EU		
11.1.2.1.	Fee for accepting Maestro card		1,80%
11.1.2.2.	Fee for accepting MasterCard		2,60%
11.1.2.3.	Fee for accepting Visa card		2,60%
11.1.3.	Fee for accepting Commercial (Business) card issued by Bank in the EU		
11.1.3.1.	Fee for accepting Maestro card		1,80%
11.1.3.2.	Fee for accepting MasterCard		2,60%
11.1.3.3.	Fee for accepting Visa card		2,60%
11.1.4.	Fee for accepting Maestro card outside of EU		1,80%
11.1.5.	Fee for acceptitng MasterCard&Visa cards outside of EU		2,60%

11.2.	Non-transactions fees		
11.2.1.	Fee for installation of EFT-POS service		26,54 EUR + PDV
11.2.2.	Fee for the use of the device in case of monthly turnover less than 530,89 EUR		33,18 EUR
11.2.3.	Fee for uninstallation of EFT POS device		26,54 EUR + PDV
11.2.4.	Fee for lost (stolen/destroyed) EFT POS device		398,17 EUR + PDV
11.2.5.	Fee for use of SIM card on wireless EFT POST device		13,27 EUR + PDV

¹ The registration fee is charged once, upon contract signing, regardless of the number of cards issued, i.e. the registration fee is charged for each client.

² The membership fees are charged in the moment the cards are issued for each card.

³ For each card (over 5 cards) a membership fee is charged in the amount of 19,91 EUR