

PRIVREDNA BANKA ZAGREB - DIONIČKO DRUŠTVO

Zagreb, Radnička cesta 50

LEI: 549300ZHFZ4CSK7VS460

ISIN: HRPBZ0RA0004

TICKER: PBZ-R-A

Zagrebačka burza – redovito tržište

**HANFA – Croatian Financial Services Supervisory Agency
Z a g r e b, F. Račkoga 6**

**Zagreb Stock Exchange
Z a g r e b, I. Lučića 2a**

Re: Announcement of new card product to replace American Express card issued by PBZ Card d.o.o.

Zagreb, 22 January 2019 – Further to the announcement of Privredna banka Zagreb d.d. of 23 January 2018, we would like to inform you that American Express cards, issued by PBZ Card d.o.o., will be replaced by Visa cards, a custom-developed new and innovative card product with unique features on the market.

By the end of 2019 all current and new American Express cardholders will get the new Visa card of PBZ Card that will allow them to continue using all existing functionalities and benefits offered by their American Express cards as well as some additional functionalities and benefits that come with Visa cards.

All American Express cards issued by PBZ Card can be used as they are today, until 31 December 2019.

The Visa card issued by PBZ Card, is a unique and new Visa card on the Croatian market, and will be available to all interested cardholders, regardless of the commercial bank where they hold their accounts.

Cooperation with Visa as one of the strongest card brands in the world is a result of strategic commitment of PBZ Card to providing its cardholders and business partners with the best possible card service and benefits also in the future. In that light, PBZ Card and Visa have signed today contractual documentation to expand their cooperation.

Visa is a global payments technology company that enables fast, secure and reliable electronic payments in more than 200 countries and territories. Visa is the world's leader in digital payments and it provides its clients with innovative solutions, a wide range of products, platforms, and value-added services. With 3.3 billion cards and a strong network of around 54 million merchant locations, it has a worldwide presence.

Privredna banka Zagreb d.d.

Radnička cesta 50, HR-10000 Zagreb, Hrvatska; Tel. 01 636 0000, Fax 01 636 0063; www.pbz.hr; SWIFT: PBZGHR2X. Upisana u registar Trgovačkog suda u Zagrebu pod br. 080002817, statistički broj: 3269841, OIB 02535697732, IBAN: HR64 2340 0091 0000 0001 3. Temeljni kapital Banke u iznosu od: 1.907.476.900,00 kuna, uplaćen je u cijelosti i podijeljen je na 19.074.769 dionica svaka nominalne vrijednosti od 100,00 kuna po dionici. Uprava Banke: Dinko Lucić (predsjednik), Alessio Cioni (zamjenik predsjednika), Andrea Pavlović, Darko Drozdek, Draženko Kopljar, Ivan Gerovac, Ivan Krolo, predsjednik Nadzornog odbora: Giovanni Boccolini

PBZ Card d.o.o. is a company fully owned by Privredna banka Zagreb d.d. and the leader in the Croatian card market with a respectable and long experience in card business that has around 500,000 American Express cards and 50,000 points-of-sale in Croatia as well as around 35,000 installed POS devices and a market share above 30 percent in that segment, which makes it the leading issuer and acquirer in the country.

Further strengthened by our partnership with Visa, PBZ Card remains strategically committed to providing first-rate card service and developing new benefits, thus ensuring even greater card acceptance in the country and abroad and secure and innovative solutions unrivalled on the Croatian market.

Also, thanks to an almost 50-year long tradition and excellence in card business, which resulted in a top-rate service and a number of benefits and functionalities, such as instalment payments without interest or fees, rewards program, insurance, and many other, PBZ Card will keep offering highly competitive card products to all its current and future cardholders.

Privredna banka Zagreb d.d.