


**GENERAL INFORMATION ON EUR TRANSACTION CURRENT ACCOUNT**

1. Information about the credit institution	
<b>Name of credit institution</b>	Privredna banka Zagreb d.d.
<b>Address</b>	Radnička cesta 50, Zagreb
<b>Phone no.</b>	01 636 0000
<b>e-mail</b>	pbz@pbz.hr
<b>Fax no.</b>	01 636 0063
<b>Web page</b>	www.pbz.hr
<b>Activity</b>	The Bank operates on basis of work authorization issued by the Croatian National Bank. The Bank is listed in the Zagreb Commercial Court register under no. 080002817.
2. Credit institution supervising authority	
<b>Name of authority</b>	Croatian National Bank
<b>Address</b>	Trg hrvatskih velikana 3, Zagreb
3. Main product features description	
<b>Transaction account type</b>	Transaction current account opened in EUR (hereinafter: current account)
<b>Opening T&amp;C</b>	<p>The Bank opens and manages the current account for the User on basis of the EUR transaction current account agreement, for the purpose of executing payment transactions.</p> <p>The User may open only one current account in the Bank.</p> <p>The EUR transaction current account agreement with the corresponding general terms and conditions constitutes the Framework agreement closed between the Bank and User, used to provide for the opening, management and closing of the transaction account, the execution of the payment services and the execution/use of other services tied to the transaction account.</p> <p>The framework agreement consists of:</p> <ul style="list-style-type: none"> <li>• the EUR transaction current account agreement</li> <li>• the Statement</li> <li>• the General Terms and Conditions of Privredna banka Zagreb d.d. for Payment Transactions with Natural Persons – Consumers with its integral parts: <ul style="list-style-type: none"> <li>– Time Schedule</li> <li>– the Bank's Tariff</li> <li>– the exchange rate list of Privredna banka Zagreb d.d. as valid on the day of application</li> <li>– special conditions for individual service/agreements for additional services – (if an additional service was agreed).</li> </ul> </li> </ul> <p>Current account funds are managed as a vista funds.</p>
<b>Disposal of account funds</b>	<p>The Bank shall provide cash deposit and withdrawal services, credit transfers and other payment services to the User within the balance, or the available amount of the current account funds, in accordance with the provisions of the Framework agreement and special regulations.</p> <p>The Bank may grant an authorized current account overdraft for the User, in which case the Bank shall close the Authorized overdraft agreement with the User.</p> <p>The Bank may grant card installment repayment to the User in addition to the overdraft.</p> <p>Minor persons and persons under guardianship shall not be granted an authorized overdraft and card installment repayment by the Bank.</p> <p>The User shall manage records of the transactions and balances on the current account, and they may not take over liabilities higher than the balance or the available amount of the current account funds. The Balance is the amount of the current account funds, and the available amount is the balance increased by the authorized overdraft amount.</p>



	<p>The unauthorized overdraft is the total negative balance of the account which occurs by debiting the current account with an amount higher than the available funds on the account.</p> <p>The User and/or other authorized persons may dispose of the payment instruments as pursuant to the provisions of the Framework agreement.</p>
<b>Payment card</b>	<p>The payment card which is issued with the current account enables payments for goods and/or services either at the point-of-sale and/or remotely and/or cash deposits and/or the user of other ATM or other device services.</p>
<b>Installment repayment</b>	<p>Card installment repayment is a current account card feature enabling the User to:</p> <ul style="list-style-type: none"> <li>• Pay for goods and/or services in installments at points-of-sale in Croatia supporting this functionality of the current account card, without any interest or fee and the number and the amount of installments shall depend on the terms and conditions of the point-of-sale. The installments mature monthly, provided that the first installment shall mature a month after the transaction date and</li> <li>• Subsequently divide one-off card transactions into installments via the online banking mobile application [PBZ digital banking] at points-of-sale in Croatia and abroad, with no interest and with fee payment in the amount of EUR 3.98 for each installment division, as pursuant to the Bank's Tariff. The installments mature monthly, provided that the first installment shall mature a month after the date on which the amount was divided into installments.</li> </ul> <p>In addition to installment payment, the User may split specially indicated one-off card transactions in the amounts ranging EUR 70.00 – 400.00 via the mobile online banking application [PBZ digital banking] into 3 installments during the period of 3 months since the day the transaction was posted.</p> <p>The amount used for installment repayment at points-of-sale shall reduce the available amount for subsequent split into installments of one-off card transactions. Similarly, the amount used to subsequently split one-off card transactions into installments shall reduce the available installment repayment amount for points-of-sale transactions, about which the User shall be notified in the monthly current account balance statement.</p>
<b>Payment card limits</b>	<p>Daily limits for cash withdrawals and deposits and for payment card payments at points-of-sale:</p> <ul style="list-style-type: none"> <li>• for cash withdrawals, EUR 700 per card to the most</li> <li>• for cash deposits, EUR 4,000 to the most</li> <li>• total daily limit for point-of-sale payments and cash withdrawals EUR 2,000, i.e., counter value of a currency in which the transaction is performed.</li> </ul> <p>More information on daily card limits may be find in the document Daly card limits which is available at <a href="https://www.pbz.hr/gradjani/kartice/visa-inspire.html">https://www.pbz.hr/gradjani/kartice/visa-inspire.html</a></p>
<b>Default and consequences of the default status</b>	<p>The User may get the default status if they are late with the fulfillment of their financial obligations for more than 90 days consecutively in the Bank and/or members of the PBZ Group (e.g., loan arrears, overdue payment of card liabilities with the bank and PBZ Card d.o.o. company etc.).</p> <p>In addition to previously listed cases, the User may get the default status in the following cases as well:</p> <ul style="list-style-type: none"> <li>- if the loan user of a loan in which the User is a solidary debtor was late with the settlement of their financial obligations regarding any of the financial liabilities with the Bank or the members of the PBZ Group, although the User was without default while settling their financial obligations with the Bank or the members of the PBZ Group,</li> <li>- if the User was also the owner of a craft business which is in arrears with their financial obligations' settlement regarding any service or product of the Bank and/or members of the PBZ Group.</li> </ul>



	<p>If the User got the default status, their possibility to use overdrafts and card installment payment will be limited or fully terminated.</p> <p>The limitation or complete termination of the possibility from the previous item may be applied at least 90 days after all liabilities have been settled and all matured financial obligations of the User and related persons have been settled continuously in that same period.</p> <p>More detail explanations and specific period for good standing status regarding the liability settlement applied in specific circumstances are available in the <i>Information for clients (consumers) on the good standing criteria when settling financial obligations in the Bank and the members of the PBZ Group</i> which is published on the Internet page of the Bank <a href="http://www.pbz.hr">www.pbz.hr</a></p>
<p><b>Notification on the current account balance and transactions</b></p>	<p>The Bank shall inform the User about their current account balances and transactions and the exact period to which the report refers to, the previous report balance, the date of its issuing, the new balance, the dates and amounts of downpayments, the dates and amounts of withdrawals, the amount and the terms and conditions of an authorized overdraft, the amount and the duration of the authorized overdraft, the authorized overdraft applied and effective interest rates, the termination of the unutilized part of the authorized overdraft and/or the reduction and/or termination of the authorized overdraft, the amount and the terms and conditions of the card installment repayment, various notifications regarding the current account utilization and the changes and novelties in operation that have occurred (as pursuant to the regulations on personal data protection), as well as the changes in the terms and conditions, by means of the current account balance statement, as the integral part of the transaction account agreement, as pursuant to the closed Framework agreement, by one of the following methods of delivery, which may be agreed with the Bank:</p> <ul style="list-style-type: none"> <li>• by e-mail or</li> <li>• via the online banking</li> <li>• in writing to an address or</li> <li>• to the Bank's branch office.</li> </ul> <p>In case delivery was agreed to the Bank's branch office, the proposed amendments to the Framework agreement, the notification about the changes to the interest rate, the basic information on deposit protection and other notifications, for which personalized delivery to the User could be provided for by a special regulation, the Bank shall deliver written notifications to an address recorded by the Bank and not to a branch office.</p>
<p><b>Additional services tied to the current account</b></p>	<p>The User may agree and/or use one or several additional services tied to the current account with the Bank if they meet special conditions as determined for each individual service, and as follows:</p> <ol style="list-style-type: none"> <li>1. online banking [PBZ digital banking]</li> <li>2. direct debiting</li> <li>3. standing order</li> <li>4. credit cards - Mastercard and Visa Classic [revolving]</li> <li>5. credit cards - Mastercard and Visa Classic [charge]</li> <li>6. authorized overdraft.</li> </ol>
<p><b>4. Interest, fees and current account costs</b></p>	
<p><b>Current nominal annual interest rate:</b></p> <ul style="list-style-type: none"> <li>- <b>passive</b> (positive balance)</li> <li>- <b>penalty</b> (unauthorized overdraft)</li> </ul>	<p>The Bank shall calculate a passive interest rate on the current account balance (positive balance), which currently amounts to 0.01% annually, variable.</p> <p>The Bank shall calculate and collect the legal penalty interest, which is applicable in accordance with the regulations, and which is determined for each half of the year, by increasing the interest the European Central Bank applied to their most recent main refinance options prior to the first calendar half of the year, by three percentage points, which at the moment this form was drafted amounted to 7.50% annually. The Croatian National Bank publishes</p>

	the European Central Bank's interest rate applying as of January 1 and July 1 in Narodne novine. The published interest rate of the Croatian National Bank is applied in the current half of the year.																								
<b>Interest rate calculation method</b>	The Bank shall calculate a variable annual interest rate on the current account balance and shall pay it monthly, by payment into the current account. The interest is calculated by applying the decursive conformity method.																								
<b>Fees</b>	<p>The first regular monthly current account management fee shall be collected after 90 days since the account opening, as pursuant to the Bank's Tariff. The management fee for current account for retired persons shall be charged to current account users of age <b>who receive income into the current account from pension only</b>. If the User has been receiving payments which are not pension (salary, other regular monetary income etc.) in addition to pension payments, and in case pension payments were terminated for an uninterrupted period of three consecutive months, the Bank shall collect regular monthly current account management fee from the User.</p> <p>The monthly fee shall be reduced in accordance with the Inovacija package as follows:</p> <table border="1"> <thead> <tr> <th>No. of packages</th> <th>Retired persons</th> <th>Other</th> </tr> </thead> <tbody> <tr> <td>No package</td> <td>0.60 EUR</td> <td>1.19 EUR</td> </tr> <tr> <td>package "3" (3 product groups utilized)</td> <td>0.59 EUR</td> <td>1.17 EUR</td> </tr> <tr> <td>package "4" (4 product groups utilized)</td> <td>0.58 EUR</td> <td>1.14 EUR</td> </tr> <tr> <td>package "5" (5 product groups utilized)</td> <td>0.56 EUR</td> <td>1.12 EUR</td> </tr> <tr> <td>package "6" (6 product groups utilized)</td> <td>0.51 EUR</td> <td>1.01 EUR</td> </tr> <tr> <td>package "7" (7 product groups utilized)</td> <td>0.39 EUR</td> <td>0.77 EUR</td> </tr> <tr> <td>package "8" (8 product groups utilized)</td> <td>0.36 EUR</td> <td>0.71 EUR</td> </tr> </tbody> </table> <p>For clients who use existing and newly agreed loans and who direct their regular income into an existing or newly agreed EUR current account or current account for retired persons before December 31, 2024, the first regular monthly EUR current account or retired persons current account management fee shall be collected upon expiry of a 12-month period since the day the first regular income was received.</p> <p>To those clients who direct their regular income into a newly agreed EUR current account or EUR current account for retired persons in the special offer period January 1 – March 31, 2024, the regular monthly EUR current account or EUR current account for retired persons management fee shall be charged upon expiry of a 6-month period since the day the first regular income was paid.</p> <p>The user shall pay to the Bank the payment transactions service fees and other fees and actual costs as pursuant to the Bank's Tariff, which are available in the Bank's branch offices and on the web page <a href="http://www.pbz.hr">www.pbz.hr</a></p>	No. of packages	Retired persons	Other	No package	0.60 EUR	1.19 EUR	package "3" (3 product groups utilized)	0.59 EUR	1.17 EUR	package "4" (4 product groups utilized)	0.58 EUR	1.14 EUR	package "5" (5 product groups utilized)	0.56 EUR	1.12 EUR	package "6" (6 product groups utilized)	0.51 EUR	1.01 EUR	package "7" (7 product groups utilized)	0.39 EUR	0.77 EUR	package "8" (8 product groups utilized)	0.36 EUR	0.71 EUR
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<b>Annual percentage rate of charge (APRC)</b>	The annual percentage rate of charge is calculated by applying the methodology defined by the Croatian National Bank's by-law providing for the annual percentage rate of charge.																								
<b>5. Other key features</b>																									
<b>Current account/payment card blocking</b>	<p>The Bank shall block the current account and the respective payment instruments:</p> <ul style="list-style-type: none"> <li>- on the grounds of an order delivered by an authority, according to the separate act providing for the seizure of monetary funds and the decisions of other supervisory and competent authorities,</li> <li>- in case it learns of the User's death,</li> <li>- in case the payment card/other payment instruments were lost, missing or stolen.</li> </ul> <p>The Bank may block the current account:</p>																								

	<p>- due to an overdrawn balance, i.e., available current account amount,</p> <p>- for reasons referring to the payment instrument security, suspected unauthorized use or intended fraudulent payment instrument use and</p> <p>- in case of a payment instrument with the credit line, which refer to considerably increased risk that the User shall not be able to fulfill its payment obligations.</p> <p>During the current account blocking, the User may not dispose of the account funds, unless the income is exempted from seizure.</p>
<p><b>Special account for receiving payments and fees exempted from seizure, i.e., partial income payments and fees with limited seizure</b></p>	<p>Based on an order issued by the Financial agency, as pursuant to special regulations, the Bank opens a separate account for the purpose of receiving incomes and fees exempted from seizure, i.e., of a part of the income and fee amount for which the seizure is limited (hereinafter: special account).</p> <p>In addition to the special account, upon User's request the Bank issues a Visa Inspire debit card enabling its owner to dispose not only in the Bank's branch offices, but also to execute payments for goods and/or services either at a point-of-sale and/or remotely and/or to withdraw cash and/or use other services at ATMs or another device and to transfer monetary funds, save the depositing of cash.</p> <p>The Bank closes the special account on basis of an order issued by the Financial agency for the closing of a special account.</p> <p>The following apply to the special account:</p> <ul style="list-style-type: none"> <li>▪ The General terms and conditions of Privredna banka Zagreb dd. For payment service with natural persons – consumers, together with the integral parts: the Time Schedule, the Bank's Tariff and the Exchange rate list of Privredna banka Zagreb d.d. as valid on the day of its application,</li> <li>▪ The General terms and conditions of Privredna banka Zagreb d.d., Zagreb with natural persons.</li> </ul>
<p><b>Reporting payment card loss/theft</b></p>	<p>The payment card loss or theft shall be immediately reported to a Bank's branch office or the PBZ Card contact center at 01/4891 333 or 01/6124 333. In case the report was made by phone, it should be confirmed in writing as well.</p> <p>If the payment card User managed to find the payment card after it was reported lost or stolen, it should not be used, but should be cut immediately and returned to the Bank.</p>
<p><b>Duration and cancellation of the EUR transaction current account agreement</b></p>	<p>The transaction account agreement is closed for an indefinite time and is terminated by cancellation or termination.</p> <p>Both the User and the Bank may mutually terminate the Agreement, in writing and effective immediately.</p> <p>At any time and unilaterally, in written and to the Bank's branch office address, the User may cancel the agreement, with a one-month cancellation period. The Bank may cancel the agreement with a cancellation period of 2 months.</p> <p>Termination of the EUR transaction account agreement is a condition for the cancellation of all agreements for additional services tied to the current account.</p> <p>In case the agreement has been terminated, the User shall settle all transaction account liabilities in full to the Bank, as well as additional service agreement liabilities and return the payment card(s) and any other devices delivered to them for the purpose of disposal of the current account funds, based on separate agreements on additional services tied to this current account.</p>
<p><b>Right to free-of-charge draft of the EUR transaction current account agreement</b></p>	<p>Upon request, the User has the right to receive a copy of the draft of the EUR transaction current account agreement. This shall not apply if the Bank has estimated that it did not want to close that particular legal transaction, of which the User shall be informed in writing.</p>
	<p>All deposits (time deposits, savings a vista deposits and monetary funds on transaction accounts, regardless of the currency and at the moment the insured event has occurred) deposited with Privredna banka Zagreb d.d. are insured with the Croatian Deposit Insurance Agency up to the amount of EUR 100,000.00 EUR per person, a deponent, in EUR counter value at the</p>



<b>Basic information on deposit insurance</b>	<p>intermediate exchange rate of the CNB as valid on the day the insured event has occurred.</p> <p>More information on the deposit insurance system may be obtained in all branch offices of Privredna banka Zagreb d.d. or on the web page <a href="http://www.pbz.hr">www.pbz.hr</a> or the agency Internet page: <a href="https://www.haod.hr/">https://www.haod.hr/</a> or by written inquiry, by phone, fax or by mail HRVATSKA AGENCIJA ZA OSIGURANJE DEPOZITA, 10 000 Zagreb, Jurišićeva 1/II, phone: +385 (1) 48 13 222, fax: +385 (1) 48 19 107, e-mail: <a href="mailto:haod@haod.hr">haod@haod.hr</a></p>
<b>6. Miscellaneous</b>	
<b>General T&amp;C</b>	<p>The General terms and conditions of Privredna banka Zagreb d.d. for payment transactions with natural persons – consumers and the General terms and conditions of Privredna banka Zagreb d.d. Zagreb for providing services to natural persons</p>
<b>List of all General T&amp;C articles of importance for the current account</b>	<p>In addition to the General terms and conditions of Privredna banka Zagreb d.d. for payment transactions with natural persons – consumers, Art. 1 – 3, Art. 14 – 18 and Art. 20 – 25 of the General terms and conditions of Privredna banka Zagreb d.d. Zagreb with natural persons shall apply as well.</p>
<b>Governing law and language in which the agreement is closed</b>	<p>Positive Croatian regulations shall apply to the transaction current account agreement. The agreement is closed in Croatian language.</p>
<b>Method of complaint, out-of-court and lawsuit proceedings and alternative dispute resolution</b>	<p>If the User believed that the Bank did not adhere to the provisions of the EUR transaction current account agreement and/or the general terms and conditions and/or provisions or respective regulations regulating individual service and consumer protection, they may submit their written complaint, in person in all branch offices/outlets of the Bank or by mail to Privredna banka Zagreb d.d., Praćenje zadovoljstva klijenata i upravljanje prigovorima, Radnička cesta 44, 10000 Zagreb or by e-mail to <a href="mailto:pbz365@pbz.hr">pbz365@pbz.hr</a>.</p> <p>The Bank shall issue a Confirmation on received complaint to the consumer.</p> <p>The Bank shall deliver to the User the final reply to all observations in the complaint, no later than ten days since the complaint was received, on paper or another permanent data carrier, if thus was agreed between the User and the Bank. By way of an exception, if the Bank cannot provide an answer within the said period, for reasons beyond the Bank's control, within the same period it shall provide the User with a temporary answer citing the reasons for the belated reply to the complaint and the deadline by which the User shall receive the final reply, which cannot be longer than thirty-five days since the day the complaint was received.</p> <p>The User who believes that the Bank has acted contrary to the provisions of the agreement, the general terms and conditions and/or respective regulations, may file a complaint with the Croatian National Bank.</p> <p>In all disputes arising in relation to the application of provisions of the agreement, the general terms and conditions or respective regulations, the user may initiate the procedure of alternative consumer disputes resolution.</p> <p>The proposal for an alternative consumer dispute resolution may be filed with the Mediation Center of the Croatian Economic Chamber, Rooseveltov trg 2, e-mail: <a href="mailto:mirenje@hgk.hr">mirenje@hgk.hr</a> (<a href="http://www.hgk.hr/centar-za-mirenje/o-centru-za-mirenje">http://www.hgk.hr/centar-za-mirenje/o-centru-za-mirenje</a>).</p> <p>The Bank shall participate in the alternative dispute resolution procedure which was initiated by the consumer before the Mediation Center of the Croatian Economic Chamber, Zagreb, Rooseveltov trg 2.</p> <p>If the Payment Services User believed that the Bank did not adhere to the Regulation (EC) No. 924/2009., Regulation (EU) No. 260/2012. or Regulation (EU) 2015/751, they may submit a complaint to the Bank in written and in person in a Bank's branch office, or by mail to the Bank's headquarters, to which complaint the Bank shall reply within ten days since the complaint was</p>



	<p>received, in paper, or, if thus agreed between the Bank and the user, on another permanent data carrier.</p> <p>By way of an exception, if the Bank cannot provide an answer within the said period, for reasons beyond the Bank's control, within the same period it shall provide the User with a temporary answer citing the reasons for the belated reply to the complaint and the deadline by which the User shall receive the final reply, which cannot be longer than thirty-five days since the day the complaint was received.</p> <p>In all disputes arising from the application of Regulation (EC) No. 924/2009, Regulation (EU) No. 260/2012 and/or the Act on the Implementation of EU Regulations Governing Payment Systems, the User has the right to instigate an alternative consumer disputes resolution procedure before Mediation Center of the Croatian Economic Chamber, 10 000 Zagreb, Rooseveltov trg 2, e-mail: mirenje@hgk.hr (<a href="http://www.hgk.hr/centar-za-mirenje/o-centru-za-mirenje">http://www.hgk.hr/centar-za-mirenje/o-centru-za-mirenje</a>) or another authority in charge of alternative consumer disputes resolution which occurred in relation to financial services, according to the information available at <a href="https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.adr.show">https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.adr.show</a>.</p> <p>The Bank shall participate in the alternative dispute resolution procedure which was initiated by the consumer before the authority as referred to in the above paragraph.</p> <p>In disputes with the Bank arising from the application of Regulation (EU) 2015/751 and/or the Act on the Implementation of EU Regulations Governing Payment Systems, the Payment Services User has the right to instigate a resolution procedure before the Mediation Center of the Croatian Economic Chamber or another independent mediation authority.</p> <p>The right to file objections and complaints and instigate consumer dispute alternative resolution or settlement procedures do not affect the right of the Payment Services User to instigate court procedures.</p> <p>The Payment Services User may file a complaint with the Croatian National Bank against the Bank if they believe that the Bank has acted contrary to the said Regulations and the Act on the Implementation of EU Regulations Governing Payment Systems.</p>
<b>Contact</b>	<ul style="list-style-type: none"> <li>- toll free info phone: 0800 365 365</li> <li>- e-mail: pbz365@pbz.hr</li> <li>- Bank's web page: <a href="http://www.pbz.hr">www.pbz.hr</a></li> <li>- branch offices of the Bank</li> </ul>
<b>Document date:</b>	1. 1. 2024