PRIVREDNA BANKA ZAGREB
Intesa Sanpaolo Group

GENERAL INFORMATION ON EUR TRANSACTION CURRENT ACCOUNT

1. Information about the credit institution	
Name of credit institution	Privredna banka Zagreb d.d.
Address **Phone no.** **e-mail** **Fax no.** **Web page** **Activity**	Radnička cesta 50, Zagreb 01 636 0000 pbz@pbz.hr 01 636 0063 www.pbz.hr 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	
Name of authority	Croatian National Bank
Address	Trg hrvatskih velikana 3, Zagreb
3. Main product features description	
Transaction account type	EUR transaction current account (hereinafter: current account)
Opening T&C	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. The User may open only one current account in the Bank. The EUR transaction current account agreement with the corresponding general terms and conditions constitutes the Framework agreement closed between the Bank and the User, providing for the terms and conditions 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. The framework agreement consists of: • the EUR transaction current account agreement • the Statement • the General Terms and Conditions of Privredna banka Zagreb d.d. for Payment Transactions with Natural Persons – Consumers with its integral parts: − Time Schedule − the Bank's Tariff − the exchange rate list of Privredna banka Zagreb d.d. as valid on the day of application − special conditions for individual service/agreements for additional services – (if an additional service was agreed). Current account funds are managed as a vista funds. The Transaction account agreement can be agreed in the Bank's branch offices or remotely*, in electronic form together with the Online banking agreement. *The possibility to remotely agree a transaction current account is available to natural persons with a valid identity card of the Republic of Croatia issued to natural persons after August 1, 2021, residing in the Republic of Croatia, who did not agree any of the banking and/or financial services provided by the Bank and who are not registered by the Bank as authorized persons of the Bank's clients and who are not a politically exposed person and are of legal age. A politically exposed person is a person who acts (or used to act in the previous 12 months) in the country of their permanent residence/habitual residence in a prominent public office or is a member of the immediate family (spouse, partner in common-law or formal or informal life-partnership, children and their spouses and partners, parents) or is a close associate of a person holding a prominent public office (has joint beneficial ownership of a legal entity or close business relationship).

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Disposal of account funds	The Bank shall provide cash deposit and withdrawal services, credit transfers and other payment services to the User within the balance, i.e. the available amount of the current account funds, in accordance with the provisions of the Framework agreement and special regulations. The Bank may grant an authorized current account overdraft to the User, in which case the Bank shall close the Authorized overdraft agreement with the User. The Bank may grant card installment repayment to the User at their request, in which case the Bank Shall close the Current account installment repayment agreement with the User. Minor persons and persons under guardianship shall not be granted an authorized overdraft and card installment repayment by the Bank. 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. 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. The User and/or other authorized persons may dispose of the payment instruments as pursuant to the provisions of the Framework agreement.
Payment card	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 withdrawals and/or cash deposits and/or the use of other ATM or other device services.
Installment repayment	Card installment repayment is a current account card feature enabling the User to 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. The User who has closed the Agreement for the use of the subsequent division into installments functionality via the online banking mobile application [PBZ digital banking] shall be enabled to subsequently divide specially indicated current account transactions in the mobile online banking application [PBZ digital banking], with no interest and with a fee payment in the amount of EUR 3.98 for each installment division, as pursuant to the Bank's Tariff. The User may split specially indicated transactions in the amounts ranging EUR 70.00 – 400.00 via the mobile online banking application [PBZ digital banking] into 3 installments over a period of 3 months since the day the transaction was posted. The amount used for installment repayment at points-of-sale shall reduce the available amount for subsequent split into installments. Similarly, the amount used to subsequently split 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. Excluded from the subsequent division into installments are games of chance transactions, as well as payment transactions for credit obligations in the Bank, payments to credit cards, standing order and direct debit payments, credit transfers to own transaction accounts and to savings accounts.
Payment card limits	Daily limits for cash withdrawals and deposits and for payment card payments at points-of-sale: • for cash withdrawals, EUR 1,500 per card to the most • for cash deposits, EUR 4,000 to the most per account

	• total daily limit for point-of-sale payments and cash withdrawals EUR 2,500, i.e., counter value of a currency in which the transaction is performed. More information on daily card limits may be found in the document Daly card limits which is available at https://www.pbz.hr/gradjani/kartice/visa-inspire.html
Default and consequences of the default status	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.). In addition to previously listed cases, the User may get the default status in the following cases as well: - 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, - 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. If the User got the default status, their possibility to use overdrafts and card installment payment will be limited or fully terminated. The limitation or complete termination of the possibility from the previous item may apply for at least 90 days after the settlement of all obligations and the continuous fulfillment of all matured financial obligations of the User and related persons in that same period. More detailed explanations and specific periods for good standing status regarding the liability settlement applied in specific circumstances are available in the *Information for clients (consumers) on the good standing criteria when settling financial obligations in the Bank and the members of the PBZ Group* which is published on the Internet page of the Bank www.pbz.hr
Notification on the current account balance and transactions	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 interest rate applied and effective interest rates, the termination of the unutilized part of the authorized overdraft and/or the reduction and/or termination of the authroized 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 the User may agree with the Bank: • by e-mail or • via the online banking • in writing to an address or • to the Bank's branch office. In case delivery to the Bank's branch office was agreed, 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.

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Additional services tied to the current account	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: 1. online banking [PBZ digital banking] 2. SEPA direct debiting 3. standing order 4. credit cards - Mastercard and Visa Classic [revolving] 5. credit cards - Mastercard and Visa Classic [charge] 6. authorized overdraft 7. installment repayment 8. service package 9. free service package.
4. Interest, fees and current account costs	
Current nominal annual interest rate: **- passive** (positive balance) **- penalty** (unauthorized overdraft)	The Bank shall calculate a passive interest rate on the current account balance (positive balance), which currently amounts to 0.01% annually, variable. The Bank shall calculate and collect the legal penalty interest on the transaction account unauthorized overdraft amount, which is variable in accordance with the regulations, and which is determined for each half of the year, by increasing the reference rate by three percentage points, whereby the reference rate as valid on January 1 shall apply for the first half of the year, and the reference rate as valid on July 1 of the same year for the second half of the year, respectively. The reference rate is the interest rate applied by the European Central Bank to its latest main refinancing operations or the marginal interest rate resulting from the tender procedures for the variable rate for the latest main refinancing operations of the European Central Bank. The Croatian National Bank publishes the reference rate of the European Central Bank that is in effect on January 1st and July 1st in Narodne novine [Official Gazette]. The penalty interest is calculated by applying the decoursive method, using simple interest calculation
Interest rate calculation method	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 decoursive conformity method.
Fees	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 **who receive income into the current account from pension only.** 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. The monthly EUR current account management fee amounts to EUR 1.61 and for the EUR current account for the retired persons it amounts to EUR 0.72. The Users who agree a transaction current account remotely before June 30, 2026 the Bank shall grant its use for the first 6 months with no fee charged. 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 www.pbz.hr
Annual percentage rate of charge (APRC)	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.
5. Other key features	
	The Bank shall block the current account and the respective payment

Current account/payment card blocking	instruments: - 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, - in case it learns of the User's death, - in case the payment card/other payment instruments were lost, missing or stolen. The Bank my block the current account: - due to an overdrawn balance, i.e., available current account amount, - for reasons referring to the payment instrument security, suspected unauthorized use or intended fraudulent payment instrument use and - in case of a payment instrument with the credit line, which refers to considerably increased risk that the User shall not be able to fulfill its payment obligations. During the current account blocking, the User may not dispose of the account funds, unless the income is exempted from seizure.
Special account for receiving payments and fees exempted from seizure, i.e., partial income payments and fees with limited seizure	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). In addition to the special account, upon User's request, the Bank issues a Visa Inspire debit card enabling its owner disposal, not only in the Bank's branch offices, but also execution of 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. The Bank closes the special account on basis of an order issued by the Financial Agency for the closing of a special account. The following apply to the special account: ▪ The General Terms and Conditions of Privredna banka Zagreb d.d. for Payment Transactions 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, ▪ The General Terms and Conditions of Privredna banka Zagreb d.d., Zagreb for Providing Retail Services.
Reporting payment card loss/theft	The payment card loss or theft shall be immediately reported to a Bank's branch office or the PBZ Card contact center to 01/4891 333 or 01/6124 333. In case the report was made by phone, it should be confirmed in writing as well. 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.
Duration and cancellation of the EUR transaction current account agreement	The transaction account agreement is closed for an indefinite time and is terminated by cancellation or termination. Both the User and the Bank may mutually terminate the Agreement, in writing and effective immediately. 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. Termination of the EUR transaction account agreement is a condition for the cancellation of all agreements for additional services tied to the current account. 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.

Right to free-of-charge draft of the EUR transaction current account agreement	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.
Basic information on deposit insurance	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 intermediate exchange rate of the CNB as valid on the day the insured event has occurred. 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 www.pbz.hr or the agency Internet page: https://www.haod.hr/ 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: haod@haod.hr
6. Miscellaneous	
General T&C	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 Retail Services
List of all General T&C articles of importance for the current account	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 for Providing Retail Services shall apply as well.
Governing law and language in which the agreement is closed	Positive Croatian regulations shall apply to the transaction current account agreement. The agreement is closed in Croatian language.
Method of complaint, out-of-court and lawsuit proceedings and alternative dispute resolution	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 pbz365@pbz.hr. The Bank shall issue a Confirmation on received complaint to the consumer. 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. 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. 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. 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: mirenje@hgk.hr (http://www.hgk.hr/centar-za-mirenje/o-centru-za-mirenje)or any other alternative consumer dispute resolution body.

	The Bank shall participate in the alternative dispute resolution procedure which was initiated by the Payment Services User. 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 received, in paper, or, if thus agreed between the Bank and the user, on another permanent data carrier. By way of an exception, if the Bank cannot provide its final 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. In all disputes arising from the application of Regulation (EU) No. 2021/1230, Regulation (EU) No. 260/2012 or Regulation (EU) 2015/751, the User has the right to instigate an alternative consumer disputes resolution procedure before any alternative consumer dispute resolution body. The Bank shall participate in the alternative dispute resolution procedure which was initiated by the Payment Services User. 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. 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.
Contact	- toll free info phone: 0800 365 365 - e-mail: pbz365@pbz.hr - Bank's web page: www.pbz.hr - branch offices of the Bank
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