

## Fees for payment and cheque handling services to corporates

May 27 2024

Item	Service	Fee
<b>1.1</b>	<b>Transaction account management</b>	
1.1.1	Account opening	EUR 6,90 per account
1.1.2	Account maintenance	EUR 6,50 per account
1.1.3	Changes in account register	EUR 5,31
1.1.4	Transfer of Initial capital in account	EUR 1,33
1.1.5	Account closing*	EUR 13,27
1.1.7	Shut-down of the Sinergo Premium 2.0 Package	EUR 19,91
1.1.8	Package SINERGO Standard 2.0 - membership fee	EUR 9,95 per month
1.1.9	Package SINERGO Plus 2.0 - membership fee	EUR 11,94 per month
1.1.10	Package SINERGO Premium 2.0 - membership fee	EUR 19,91 per month
1.1.11	Package SINERGO Craftsman 2.0 - membership fee	EUR 8,63 per month
	*When closing the account, if the account balance is less than EUR 13 and if the Bank cannot fully recover its claims, the fee is calculated in the amount of current account balance, to avoid extra costs.	
<b>1.10</b>	<b>Direct channels</b>	
<b>1.10.1</b>	<b>Com@net</b>	
1.10.1.1	Issuing or replacing of card, USB stick	EUR 30,00
1.10.1.2	Service utilisation per user	EUR 5,00 per account
1.10.1.4	Contracting the PBZePlaće service	EUR 39,82
1.10.1.5	Sending of a cryptographic device or a smart card by mail (within Croatia)	EUR 7,00 per piece
1.10.1.6	Sending of a cryptographic device or a smart card by international mail	EUR 13,00 per piece
<b>1.10.3</b>	<b>FINA certificate</b>	
1.10.3.1	Issuance/renewal of FINA certificate	EUR 20,00 per annum + VAT
1.10.3.2	Modification of data on FINA certificate	EUR 15,93 per request + VAT
1.10.3.3	FINA certificate revocation	EUR 7,96 per request + VAT
1.10.3.4	Fee for use of Fina e-service	EUR 6,64 per month + VAT
1.10.3.5	Use of Fina e-service with authorisation to max 10 users	EUR 1,59 + VAT/authorisation per month
1.10.3.6	Use of Fina e-service with authorisation to max 30 users	EUR 1,33 + VAT/ authorisation per month
1.10.3.7	Use of Fina e-service with authorisation to max 50 users	EUR 0,93 + VAT/authorisation per month
1.10.3.8	Use of Fina e-service with authorisation to max 100 users	EUR 0,66 + VAT/authorisation per month
1.10.3.9	Use of Fina e-service with authorisation to over 100 users	EUR 0,33 + VAT/authorisation per month
1.10.3.10	Fee for the use of the e-Invoice service per user*	EUR 0,93 per month + VAT
1.10.3.11	Fee for sending up to 1500 e-invoices	EUR 0,27 per invoice + VAT
1.10.3.12	Fee for sending from 1501 to 3000 e-invoices	EUR 0,24 per invoice + VAT
1.10.3.13	Fee for sending from 3001 to 5000 e-invoices	EUR 0,21 per invoice + VAT
1.10.3.14	Fee for sending from 5001 to 7000 e-invoices	EUR 0,19 per invoice + VAT
1.10.3.15	Fee for sending from 7001 to 9000 e-invoices	EUR 0,16 per invoice + VAT
1.10.3.16	More than 9000	EUR 0,13 per invoice + VAT
	*FINA e-Invoice service for business entities can be used on behalf and for the account of another business entity, under a power of attorney. For each additional POA, a fee is charged to the agent under the POA, i.e. to the business entity that was granted the POA. If the client already granted you a power of attorney for one of FINA services (e.g.RGFI), then the power of a torney for e-Invoice service shall not be additionally charged.	
<b>1.11</b>	<b>Vaults for business entities</b>	
1.11.1	Safe deposit premises - open deposits for safe keeping (securities included)+VAT	1% of the ammount-p.a.,min EUR 13,27, max EUR 26,5 + VAT
1.11.2	Safe deposit premises - open deposits for safe keeping and handling (securities included) + VAT	1% of the ammount-p.a.,min EUR 13,27, max EUR 67 + VAT
1.11.3	Safekeeping of closed, sealed safe deposit with value denotation - annually + VAT	EUR 26,54 per annum + VAT
1.11.4	Safekeeping of closed, sealed safe deposit without value denotation - annually + VAT	EUR 19,91 per annum + VAT
1.11.5	Safekeeping of closed safe deposit with spare keys - annually + VAT	EUR 13,27 per annum + VAT
1.11.6	Safekeeping of valuable objects/items + VAT	2% + VAT

<b>1.12</b>	<b>Digital banking</b>	
1.12.1.1	Use of PBZ digital banking for business entities, per End User	EUR 7,96 per month
1.12.1.2	Issuing of certificates for electronic signature to business entities	EUR 0,00
1.12.1.3	Activation of the #withMYBANKS service for corporate clients	EUR 7,96 per request + VAT
1.12.1.4	Use of the #withMYBANKS service for corporate clients	EUR 1,33 per month
<b>1.2</b>	<b>Transfer payments***</b>	
<b>1.2.1</b>	<b>SEPA credit transfers</b>	
<b>1.2.1.1</b>	<b>Incoming payments</b>	
1.2.1.1.1	Collections from other banks	EUR 0,16 per transaction
<b>1.2.1.2</b>	<b>Outgoing payments</b>	
<b>1.2.1.2.1</b>	<b>Internal orders</b>	
1.2.1.2.1.1	Internal electronic payment orders	EUR 0,38 per order
1.2.1.2.1.2	Internal orders under standing order agreement	EUR 0,50 per order
<b>1.2.1.2.2</b>	<b>External orders</b>	
1.2.1.2.2.1	External electronic payment orders	EUR 0,43 per order
1.2.1.2.2.4	Urgent orders **	EUR 14,00 per order
1.2.1.2.2.5	External orders pursuant to standing order agreement	EUR 0,50 per order
1.2.1.2.2.6	Electronic Instant payment orders	EUR 0,43 per order
<b>1.2.1.3</b>	<b>SEPA credit transfers - other</b>	
1.2.1.3.1	Issuing of payment orders based on statutory powers	EUR 1,50 per order
1.2.1.3.2	Single order revocation	EUR 0,66 per order
1.2.1.3.3	Bulk order revocation	EUR 3,32 per order
1.2.1.3.4	Revocation of single order from bulk order	EUR 0,66 per order
1.2.1.3.5	Fees under special contracts/agreements	By agreement
1.2.1.3.6	Exchange with domestic payment systems	EUR 0,15 per transaction
<b>1.2.1.5.</b>	<b>SEPA direct debits - fees paid by the payer</b>	
1.2.1.5.1	Execution of a direct debit	EUR 0,43 per order
1.2.1.5.2	Refusal	EUR 0,60 per order
1.2.1.5.3	Refund (fee for an unjustified request for a refund)	EUR 40,00
1.2.1.5.4	Notification of a non-executed direct debit order - delivered electronically	No fee charge
1.2.1.5.5	Notification of non-executed direct debit order - by mail or fax	EUR 7,00 per notification
1.2.1.5.6	A change of special conditions of the execution	EUR 1,50 per change
1.2.1.5.7	Request for a copy of the Mandate	EUR 7,00 per copy
<b>1.2.3</b>	<b>Credit transfers in national payment system</b>	
1.2.3.1	National collections and transfers of funds - other currencies	0,12% min. EUR 6,64, max. EUR 995
1.2.3.2	Internal electronic payment orders - other currencies	0,20% min. EUR 6,64, max. EUR 995
1.2.3.3	Internal transfer of funds - other currencies	No fee charge
1.2.3.4	External electronic payment orders and transfers of funds - other currencies	0,20% min. EUR 10,62, max. EUR 995
1.2.3.5	Transfer of funds' assets	EUR 10,62 per order
<b>1.2.4</b>	<b>Non SEPA credit transfers</b>	
1.2.4.1	Collections in cross-border and international payment transactions	0,12% min. EUR 6,64, max. EUR 995
1.2.4.4	Electronic payment orders in cross-border and international payment transactions	0,20% min. EUR 10,62, max. EUR 995
<b>1.2.5</b>	<b>National, cross-border and international payment transactions - other</b>	
1.2.5.1	Notification of collection from aboard	No fee charge
1.2.5.2	Complaints related to cases up to 3 months old	EUR 39,82
1.2.5.3	Complaints related to cases over 3 months old	EUR 66,36
1.2.5.4	Issuance of a NOSTRO cheque	EUR 6,64
1.2.5.5	Suspension of cheque payment	EUR 26,54
1.2.5.6	Urgent orders - other currencies**	EUR 14,00 per order
1.2.5.7	Exchange of data with international systems	EUR 4,65 per order
1.2.5.8	Preparation of an order for the payment or transfer of funds	EUR 20,00 per order
1.2.5.9	Paymentss to (in favour to) accounts of humanitarian organisations	No fee charge

1.2.5.10	Payments from accounts of humanitarian organisations	No fee charge
1.2.5.11	Payments of salaries in a foreign currency - other currencies	EUR 5,31 per beneficiary
1.2.5.12	Receiving and processing of orders on paper*	EUR 2,00 per order
1.2.1.3.2	Revocation of a single order	EUR 0,66 per order
1.2.1.3.3	Revocation of a bulk order	EUR 3,32 per order
1.2.1.3.4	Revocation of a single order from a bulk order	EUR 0,66 per order
<p>*To all orders received on paper, in addition to the appropriate fee for an electronically issued order, applied is also the fee for the receipt and processing of orders on paper. An order issued on paper implies any order received on paper medium, by fax or on any other medium that is not designed for automatic data upload and processing.  **Orders marked as URGENT are not considered SEPA credit transfers, and to such orders applied are the fees from the groups C credit transfers in national payment system or Non SEPA credit transfers, depending on the type of order, as well as the fee "Urgent orders-other currencies  ***Transfer of funds - a non-cash payment transaction to/from accounts held by one legal entity (same tax ID number). Electronic payment orders - orders for payment to (in favour of) another legal entity or natural person issued via electronic channels  Payment orders on paper - orders for payment to (in favour of) another legal entity or natural person issued on paper, at the bank's branch (office).  Collections - incoming payments credited to a legal entity's account.  SEPA payments - payment orders meeting the following terms:  • Currency: EUR  • Account number: correct IBAN(payer's/payee's)  • Cost option:SHA  • Use of payment service provider'sBIC  • Application area: country of the payer's/payee's bank: 28 EU member countries + Norway, Island, Lichtenstein, Switzerland and Monaco  • Mandatory use of ISO 20022 XML standard for non-consumers (deadline 31 October 2016)</p>		
<b>1.3</b>	<b>Cash transactions</b>	
<b>1.3.1</b>	<b>Cash handling - EUR</b>	
1.3.1.1	Depositing of cash at PBZ	0,54% of the transaction amount
1.3.1.2	Depositing of cash at PBZ in favour of an account with another bank	0,60% of the transaction amount
1.3.1.3	Depositing of cash to PBZ's DNT	0,21% of the deposit amount
1.3.1.4	Depositing of cash to PBZ' s ATM	0,21% of the deposit amount
1.3.1.5	Depositing of cash to PBZ's DNT in favour of an account with another bank	0,60% of the transaction amount
1.3.1.6	Disbursement of cash at PBZ	0,54% of the transaction amount
1.3.1.7	Lease of cassettes for PBZ' s DNT	EUR 1,50 per cassette
1.3.1.8	Charge for PVC bags for cash depositing to DNT	EUR 0,15 per bag
1.3.1.9	Records of cash payments and disbursements at PBZ	EUR 0,80 per order
1.3.1.10	Record of cash payments at PBZ credit to an account with another bank	EUR 0,80 per order
1.3.1.11	Disbursement of coina and small paperbank notes (in EUR 5,10)	3,30% of the transaction amount
1.3.1.12	Depositing of coins with PBZ	3,30% of the transaction amount
1.3.1.13	Depositing of coins to an ATM (deposit machine)	0,50% of the transaction amount
1.3.1.14	Exchange of banknotes in different denominations	3,30% of the transaction amount
<b>1.3.2</b>	<b>Cash handling- other currencies</b>	
1.2.5.9	Payment of funds to (in favour of) humanitarian organisations accounts	No fee charge
1.2.5.10	Disbursement of funds from humanitarian organisations account	No fee charge
1.3.2.3	Disbursement of cash from legal entities accounts	1%, min. EUR 6,64
1.3.2.4	Depositing of foreign currency cash	1,00% of the transaction amount
1.3.2.5	Reimbursement of foreign currency cash for business trip	No fee charge
<b>1.4</b>	<b>Transactions with FINA</b>	
<b>1.4.1</b>	<b>SEPA credit transfers</b>	
<b>1.4.1.2.1</b>	<b>Internal</b>	
1.4.1.2.1.1	Electronic payment orders on magnetic media	EUR 0,55 per order
1.4.1.2.1.2	Electronic payment orders	EUR 0,55 per order
1.4.1.2.1.3	Payment orders on paper	EUR 1,70 per order
<b>1.4.1.2.2</b>	<b>External</b>	
1.4.1.2.2.1	Electronic payment orders on magnetic media	EUR 0,55 per order
1.4.1.2.2.2	Electronic payment orders	EUR 0,55 per order
1.4.1.2.2.3	Payment orders on paper	EUR 1,70 per order
<b>1.4.2</b>	<b>Statements and information - FINA</b>	
1.4.2.1	Statement and protocol on paper at FINA	EUR 0,60 per order ( 5 items)
1.4.2.2	Statement and protocol in PDF format via eFINA	EUR 0,05 per item
1.4.2.3	Statement and protocol in TXT format, via eFINA	EUR 0,05 per item
1.4.2.4	Statement and protocol in data file format (magnetic media or computer communication) at FINA	EUR 0,05 per item
<b>1.4.2.5</b>	<b>InfoFINA SERVICE</b>	
1.4.2.5.1	Maintenance	EUR 7,96 per account, monthly

1.4.2.5.2	Voice recorded information	EUR 3,98 per account, monthly
<b>1.4.2.6</b>	<b>Daily statements on paper - monthly package</b>	
1.4.2.6.1	Statement by fax - in one call	EUR 5,31 per account, monthly
1.4.2.6.2	Statement by fax - in return call	EUR 7,96 per account, monthly
1.4.2.6.3	Statement by fax - automatic	EUR 11,95 per account, monthly
<b>1.4.2.7</b>	<b>INFO FINA SMS SERVICE</b>	
<b>1.4.2.7.1</b>	<b>Message about account balance from the statement</b>	
1.4.2.7.1.1	For one account open by client	EUR 2,65 per cell phone, monthly
1.4.2.7.1.2	For each new account open by client	EUR 1,33 per cell phone, monthly
<b>1.4.2.7.2</b>	<b>Message about movement in account</b>	
1.4.2.7.2.1	About incoming / outgoing payment	EUR 0,11 per message
1.4.2.7.2.2	About currently available balance of funds	EUR 0,11 per message
<b>1.4.2.8</b>	<b>FINA ON-LINE SERVICE</b>	
1.4.2.8.1	Maintenance	EUR 13,27 per account, monthly
1.4.2.8.2	Account register review	EUR 0,03 per record
1.4.2.8.3	Review of daily account balance and of orders per account	EUR 0,01 per record
<b>1.4.2.9</b>	<b>Confirmations and reviews issued under statutory requirements, at a client's request</b>	
1.4.2.9.1	on paper	EUR 5,18 per initiated page
1.4.2.9.2	In data file format (magnetic medium or computer communication)	EUR 0,03 per item
<b>1.4.3</b>	<b>Cash transactions in euro - FINA</b>	
1.4.3.1	Depositing of cash at FINA	0,51% of the deposit amount
1.4.3.2	Depositing of cash to FINA's DNT	0,51% of the deposit amount
1.4.3.3	Disbursements at FINA	0,51% of the disbursed amount
1.4.3.4	Records of cash payments and disbursements at FINA	EUR 0,80 per order
1.4.3.5	Depositing of euro coins at FINA	3,00% of the deposit amount
1.4.3.6	Disbursement of euro coins at FINA	3,00% of the disbursed amount
<b>1.5</b>	<b>Bills of exchange, cheques, money orders, letters of credit</b>	
<b>1.5.1</b>	<b>Processing of money orders and cheques from trading network</b>	
1.5.1.1	Money order	EUR 0,21 per order
<b>1.5.1.2</b>	<b>Processing of cheques - retail accounts</b>	
1.5.1.2.1	Processing of Privredna banka Zagreb cheques	No fee charge
1.5.1.2.2	Processing of other banks' cheques	EUR 1,33 per specification
<b>1.5.2</b>	<b>Letters of credit</b>	
1.5.2.1	Opening of L/C and amending of L/C terms	EUR 6,64 per opening or amendment
1.5.2.2	Urgent (phone) info about opening, status and amendments to L/C terms at participants' request	EUR 7,96 per info
<b>1.5.4</b>	<b>Bills of exchange</b>	
1.5.4.1	BOE records and control	EUR 3,98 per bill
1.5.4.2	BOE Protest	EUR 13,27 + actual costs
1.5.4.3	Payment of a BOE	EUR 1,33
1.5.4.4	Safe keeping of BOE and following up due dates	EUR 6,64 per bill
<b>1.6</b>	<b>Cash Management</b>	
1.6.1.1	Participation in national cash pool	By agreement
<b>1.6.3</b>	<b>Global cash management</b>	
1.6.3.1	Notice of rejected order/complaint	EUR 5,31
1.6.3.2	Paper order for payment from account with third bank	EUR 6,64
1.6.3.3	Service contracting	EUR 5,97
1.6.3.4	Service maintenance	EUR 1,99 monthly
1.6.3.5	Modifications of contracted conditions	EUR 5,31
1.6.3.6	Account sweep	0,08% of amount
<b>1.7</b>	<b>Statements</b>	
<b>1.7.1</b>	<b>Statements on paper - separately, per account</b>	
1.7.1.2	Statements sent to user's address	EUR 0,53 per page
<b>1.7.2</b>	<b>Statements in electronic form - separately, per account</b>	
1.7.2.1	Statement - electronic channels	EUR 0,02 per item
1.7.2.2	Statement in PDF format	EUR 0,14 per page

1.7.2.3	Statement in TXT format	EUR 0,14 per page
1.7.2.4	Notice of orders executed in real time	EUR 0,03 per order
1.7.2.5	Statement - electronic channels, flat	By agreement
<b>1.7.4</b>	<b>General statement</b>	
1.7.4.1	Statement picked up at the Bank	EUR 2,00 per envelope
1.7.4.2	Statements sent to user's address	EUR 2,00 per envelope
<b>1.8</b>	<b>Reports and documents, info services</b>	
1.8.1.1	Information on solvency (BON-2) for own business account	EUR 20,00 per copy
1.8.1.3	Information on solvency (BON-2) via COM@NET for own business account	EUR 11,28 per request
1.8.1.6	Information on solvency (BON-2) in English for own business account	EUR 33,18 per copy
1.8.1.8	Inquiry into balance	EUR 0,13 per inquiry
<b>1.8.2</b>	<b>PBZ Info services</b>	
1.8.2.1	PBZInfoCard issuance and re-issuance	EUR 2,65 per card
<b>1.8.3</b>	<b>PBZCom-SMS</b>	
1.8.3.1	PBZCOM-SMS - fixed, beginning or end of day	EUR 0,93 /cell phone number/monthly
1.8.3.2	PBZCOM-SMS - fixed, beginning and end of day	EUR 1,86 /cell phone number/monthly
1.8.3.3	PBZCOM-SMS - by turnover in business account	EUR 3,32 /cell phone number/monthly
1.8.3.4	PBZCOM -SMS - as per special criterion	EUR 0,04 /message/cell phone number
<b>1.8.4</b>	<b>Copies of filed documents</b>	
1.8.4.1	Copies of filed documents up to 3 years old (BON-2 copy included)	EUR 1,99 per page
1.8.4.2	Copies of filed documents 3 to 5 years old	EUR 3,98 per page
1.8.4.3	Copies of filed documents 5 to 10 years old	EUR 6,64 per page
<b>1.8.5</b>	<b>Other transactions</b>	
1.8.5.1	Claim settlement on request	EUR 6,64 per request
1.8.5.2	Reminders	EUR 3,98 per reminder
1.8.5.3	Confirmations and certifications	EUR 6,64 per confirmation
1.8.5.4	Recording of data on electronic medium	EUR 0,11 per page, min. EUR 40
1.8.5.5	Creation of a credit report at the request of a business entity	EUR 21,24 + VAT
9.9	Report for audit purposes	EUR 26,54 per report
9.10	Account balance certificate for audit purposes	EUR 6,64 per report
<b>1.9</b>	<b>Card operations</b>	
1.9.1	Debit card - membership fee*	EUR 1,59 per year
1.9.2	Non-standard debit card issuance/re-issuance	EUR 25,00 per card, annually
1.9.3	Extra issuing of a debit card when personal data have been changed or the card damaged	EUR 4,00
1.9.4	Extra issuing of a debit card when lost or stolen	EUR 7,00
1.9.5	Re-issuing of PIN at a user's request	EUR 3,00
1.9.6	Withdrawal of cash with a debit card at the Bank's ATMs	0,17%, min. EUR 0,40
1.9.7	Withdrawal of cash at other banks' ATMs in Croatia	EUR 1,50 + 2% of the transaction amount
1.9.8	Withdrawal of cash with a debit card at ATMs of banks abroad	EUR 1,50 + 2% of the transaction amount
1.9.9	Disbursement of cash with a debit card at the Bank's POS devices	EUR 1,50 + 2% of the transaction amount
1.9.10	Disbursement of cash with a debit card at other banks' POS devices in Croatia	2,50% of the transaction amount
1.9.11	Disbursement of cash with a debit card at POS devices of banks abroad	2,50% of the transaction amount
1.9.12	Payment with a debit card at POS devices	No fee charge
1.9.13	Requesting of supplementary documents about the use of a card	EUR 4,00 per order

\*The fee is charged for the second or any subsequent cards.