

Fees for payment and cheque handling services to corporates

Valid from June 1st 2022

Item	Service	Fee
1.1	Transaction account management	
1.1.1	Account opening	HRK 50 per account
1.1.2	Account maintenance	HRK 35 per month
1.1.8	Changes in account register	HRK 40
1.1.9	Transfer of initial capital to account	HRK 10
1.1.10	Account closing	HRK 100
1.1.11	Monthly fee for payment system services	fixed amount per month (as per separate Decision)
1.1.12	SINERGO Standard Package – membership fee*	HRK 41 per month
1.1.13	SINERGO Plus Package – membership fee*	HRK 76 per month
1.1.14	SINERGO Premium Package – membership fee*	HRK 150 per month
1.1.15	Closing the SINERGO Premium Package	HRK 150
1.1.16	SINERGO Obrtnik Package – membership fee*	HRK 65 per month
1.1.17	SINERGO Standard 2.0 Package – membership fee	HRK 75 per month
1.1.18	SINERGO Plus 2.0 Package – membership fee	HRK 90 per month
1.1.19	SINERGO Premium 2.0 Package – membership fee	HRK 150 per month
1.1.20	Closing the SINERGO Premium 2.0 Package	HRK 150
1.1.21	SINERGO Obrtnik 2.0 Package – membership fee	HRK 65 per month
	* Not contracted from July 19 2021	
1.10	Direct channels	
1.10.1	Com@net	
1.10.1.1	Issuing or replacing of card, USB stick	HRK 190
1.10.1.2	Service utilisation per user	HRK 35 monthly
1.10.1.3	Card reader replacement (if damaged, destroyed or lost) or card reader buy-back ***	HRK 190
1.10.1.4	Contracting the PBZePlaće service	HRK 300
1.10.2	mPBZCOM	
1.10.2.1	mPBZCOM	no charge
1.10.2.2	Use of mBZCOM per user	HRK 20 per month
1.10.2.3	Issuance of PBZm Token	HRK 35
1.10.2.4	Use of PBZm Token	HRK 15 per year
1.10.2.5	Use of mPBZCOM per user (for package users)	HRK 15 per month
1.10.3	FINA certificate	
1.10.3.1	Issuance/renewal of FINA certificate	HRK 120 per annum + VAT
1.10.3.2	Modification of data on FINA certificate	HRK 120 per request + VAT
1.10.3.3	FINA certificate revocation	HRK 60 per request + VAT
1.10.3.4	Use of Fina e-service per user	HRK 50 per month + VAT
1.10.3.5	Use of Fina e-service with authorisation to max 10 users	HRK 12 + VAT /authorisation per month
1.10.3.6	Use of Fina e-service with authorisation to max 30 users	HRK 10 + VAT /authorisation per month
1.10.3.7	Use of Fina e-service with authorisation to max 50 users	HRK 7 + VAT /authorisation per month
1.10.3.8	Use of Fina e-service with authorisation to max 100 users	HRK 5 + VAT /authorisation per month
1.10.3.9	Use of Fina e-service with authorisation to over 100 users	HRK 2.50 + VAT /authorisation per month
1.10.3.10	Fee for the use of the e-Invoice service per user*	HRK 7 per month + VAT
1.10.3.11	Fee for sending up to 1500 e-invoices monthly	HRK 2.00 /invoice + VAT
1.10.3.12	Fee for sending from 1501 to 3000 e-invoices monthly	HRK 1.80 /invoice + VAT
1.10.3.13	Fee for sending from 3001 to 5000 e-invoices monthly	HRK 1.60 /invoice + VAT
1.10.3.14	Fee for sending from 5001 to 7000 e-invoices monthly	HRK 1.40 /invoice + VAT
1.10.3.15	Fee for sending from 7001 to 9000 e-invoices monthly	HRK 1.20 /invoice + VAT
1.10.3.16	More than 9000	HRK 1.00 /invoice + VAT

1.10.4	PBZ365 telephone banking – only for craftsmen and self-employed professionals	
1.10.4.1	PBZ365 internal payment orders by phone	HRK 3.50 per order
1.10.4.2	PBZ365 external payment orders by phone	HRK 3.50 per order
1.10.4.3.	Monthly membership fee for phone banking	HRK 6
1.10.4.4	Issuing of a replacement token if the token was lost or stolen	HRK 370
	* 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 attorney for e-Invoice service shall not be additionally charged.	
1.11	Vaults for business entities	
1.11.1	Safe deposit premises - open deposits for safe keeping (securities included)+VAT	1% of the amount - p.a., min HRK 100, max HRK 200 + VAT
1.11.2	Safe deposit premises - open deposits for safe keeping and handling (securities included)+VAT	1% of the amount - p.a., min HRK 100, max HRK 500 + VAT
1.11.3	Safekeeping of closed, sealed safe deposit with value denotation - annually + VAT	HRK 200 per annum + VAT
1.11.4	Safekeeping of closed, sealed safe deposit without value denotation - annually + VAT	HRK 150 per annum + VAT
1.11.5	Safekeeping of closed safe deposit with spare keys - annually + VAT	HRK 100 per annum + VAT
1.11.6	Safekeeping of valuable objects/items + VAT	2% +VAT
1.12	Digital banking	
1.12.1.1	Use of PBZ Digital banking for business entities per end user	HRK 60 per month
1.2	Transfer payments**	
1.2.1	National payment system HRK	
1.2.1.1	Incoming payments	
1.2.1.1.2	Collections from other banks	HRK 0.80 per transaction
1.2.1.2	Outgoing payments	
1.2.1.2.1	Internal orders	
1.2.1.2.1.1	Internal electronic payment orders	HRK 2.00 per order
1.2.1.2.1.3	Internal orders under standing order agreement	HRK 2.50 per order
1.2.1.2.1.5	Internal mPBZCOM orders	HRK 2.00 per order
1.2.1.2.2	External orders	
1.2.1.2.2.1	External electronic payment orders	HRK 3.00 per order
1.2.1.2.2.2	Urgent orders - Croatian RTGSS	HRK 100 per order
1.2.1.2.2.3	External orders under standing order agreement	HRK 3.50 per order
1.2.1.2.2.5	External mPBZCOM orders	HRK 3.00 per order
1.2.1.2.2.6	Electronic Instant payment orders	HRK 3.00 per order
1.2.1.3	Other - national payment transactions in Kuna	
1.2.1.3.1	Issuing of payment orders based on statutory powers	HRK 10 per order
1.2.1.3.2	Single order revocation	HRK 5 per order
1.2.1.3.3	Bulk order revocation	HRK 25 per order
1.2.1.3.4	Revocation of a single order from a bluk order	HRK 5 per order
1.2.1.3.5	Fees under special contracts/agreements	by agreement
1.2.1.3.8	Exchange with domestic payment systems	HRK 0.80 per transaction
1.2.1.4.	SEPA direct debits in HRK – fees paid by the recipient	
1.2.1.4.1	Placing of direct debit order – electronic channels – internal orders	HRK 2.00 per order
1.2.1.4.2	Placing of direct debit order – electronic channels – external orders	HRK 3.00 per order
1.2.1.4.3	Revocation – revocation of direct debit order – internal	HRK 3.00 per order
1.2.1.4.4	Revocation – revocation of direct debit order - external	HRK 4.00 per order
1.2.1.5	SEPA direct debits in HRK – fees paid by the payer	
1.2.1.5.1	Direct debit execution	HRK 3.00 per order
1.2.1.5.2	Refusal of direct debit order	HRK 4.00 per order
1.2.1.5.3	Refund (fee for an unjustified request for a refund)	HRK 300
1.2.1.5.4	Notification of a non-executed direct debit order – delivered electronically	No fee charged
1.2.1.5.6	A change of special conditions of the execution	HRK 10 per change
1.2.1.5.7	Request for a copy of the Mandate	50 per copy
1.2.2	SEPA credit transfers *	
1.2.2.1	National collections and transfers of funds	HRK 0.80 per transaction
1.2.2.2	Internal electronic payment orders and transfers of funds	HRK 2.00 per order

1.2.2.3	National electronic payment orders and transfers of funds	HRK 3.00 per order
1.2.2.4	Cross-border collections	HRK 0.80 per order
1.2.2.7	Cross-border electronic payment orders	HRK 3.00 per order
	Notes: * 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"	
1.2.3	Credit transfers in national payment system	
1.2.3.1	National collections and transfers of funds - other currencies HRK 25 per order	0.12%, min HRK 50, max HRK 7500
1.2.3.2	Internal electronic payment orders - other currencies HRK 5 per order	0.15%, min HRK 50, max HRK 7500
1.2.3.3	Internal transfer of funds	no charge
1.2.3.4	External electronic payment orders and transfers of funds - other currencies	0.15%, min HRK 80, max HRK 7500
1.2.3.6	Transfers of funds' assets	HRK 80 per order
1.2.4	Non SEPA credit transfers	
1.2.4.1	Collections in cross-border and international payment transactions	0.12%, min HRK 50, max HRK 7500
1.2.4.4	Electronic payment orders in cross-border and international payment transactions	0.15%, min HRK 80, max HRK 7500
1.2.5	National, cross-border and international payment transactions - other	
1.2.1.3.2	Single order revocation	HRK 5 per order
1.2.1.3.3	Bulk order revocation	HRK 25 per order
1.2.1.3.4	Revocation of a single order from a bulk order	HRK 5 per order
1.2.5.1	Notification of collection from abroad	no charge
1.2.5.2	Complaints related to cases up to 3 months old	HRK 300
1.2.5.3	Complaints related to cases over 3 months old	HRK 500
1.2.5.4	Issuance of a NOSTRO cheque	HRK 50
1.2.5.5	Suspension of cheque payment	HRK 200
1.2.5.6	Urgent orders	HRK 100 per order
1.2.5.7	Exchange of data with international systems	HRK 35 per order
1.2.5.8	Preparation of an order for the payment or transfer of funds	HRK 150 per order
1.2.5.9	Payments to (in favour of) accounts of humanitarian organisations	no charge
1.2.5.10	Payments from accounts of humanitarian organisations	no charge
1.2.5.11	Payment of salaries in a foreign currency - Other currencies	HRK 40 per beneficiary
1.2.5.12	Receiving and processing of orders on paper*	HRK 10 per order
	*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. **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:	
	<ul style="list-style-type: none"> • Currency: EUR • Account number: correct IBAN (payer's/payee's) • Cost option: SHA • Use of payment service provider's BIC • 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) 	
1.3	Cash transactions	
1.3.1	Cash handling -HRK	
1.3.1.1	Depositing of cash at PBZ	0.33% of the transaction amount
1.3.1.2	Depositing of cash at PBZ in favour of an account with another bank	0.40% of the transaction amount
1.3.1.3	Depositing of cash to PBZ's DNT	0.19%
1.3.1.3.1	Depositing of cash to PBZ's ATM	0.19% of the deposit amount
1.3.1.4	Depositing of cash to PBZ's DNT in favour of an account with another bank	0.40% of the transaction amount
1.3.1.5	Disbursement of cash at PBZ	0.33% of the transaction amount
1.3.1.6	Lease of cassettes for PBZ's DNT	HRK 10, monthly per cassette
1.3.1.7	Charge for PVC bags for cash depositing to DNT	HRK 1 per bag
1.3.1.8	Records of cash payments and disbursements at PBZ	HRK 5 per order
1.3.1.9	Records of cash payments at PBZ credited to an account with another bank	HRK 5.50 per order
1.3.1.10	Disbursement of coins and small paperbank notes (in HRK 5, 10, 20, 50 denominations)	2.50% of the transaction amount
1.3.1.11	Depositing of coins with PBZ	2.50% of the transaction amount
1.3.1.12	Depositing of coins to an ATM (deposit machine)	0.50% of the deposit amount
1.3.1.13	Exchange of bank notes in different denominations	2.50% of the transaction amount

1.3.2	Cash handling - foreign currencies	
1.3.2.1	Disbursement of funds from humanitarian organisations' accounts	no charge
1.3.2.2	Payment of funds to (in favour of) humanitarian organisations' accounts	no charge
1.3.2.3	Disbursement of cash from legal entities' accounts	0.60%, min HRK 50
1.3.2.4	Depositing of foreign currency cash	1.00% of the amount
1.3.2.5	Reimbursement of foreign currency cash for business trip	no charge
1.4	Transactions with FINA	
1.4.1	National payment transactions HRK	
1.4.1.2.1	Internal	
1.4.1.2.1.1	Electronic payment orders on magnetic medium	HRK 3.98 per order
1.4.1.2.1.2	Electronic payment orders	HRK 3.98 per order
1.4.1.2.1.3	Payment orders on paper	HRK 9 per order
1.4.1.2.2	External	
1.4.1.2.2.1	Electronic payment orders on magnetic medium	HRK 3.98 per order
1.4.1.2.2.2	Electronic payment orders	HRK 3.98 per order
1.4.1.2.2.3	Payment orders on paper	HRK 9 per order
1.4.2	Statements and information - FINA	
1.4.2.1	Statement and protocol on paper at FINA	HRK 4 per page (5 items)
1.4.2.2	Statement and protocol in PDF format via eFINA	HRK 0.35 per item
1.4.2.3	Statement and protocol in TXT format, via eFINA	HRK 0.25 per item
1.4.2.4	Statement and protocol in data file format (magnetic medium or computer communication) at FINA	HRK 0.20 per item
1.4.2.5	InfoFINA SERVICE	
1.4.2.5.1	Maintenance	HRK 60 per account, monthly
1.4.2.5.2	Voice recorded information	HRK 30 per account, monthly
1.4.2.6	Daily statements on paper - monthly package	
1.4.2.6.1	Statement by fax - in one call	HRK 40 per account, monthly
1.4.2.6.2	Statement by fax - in return call	HRK 60 per account, monthly
1.4.2.6.3	Statement by fax - automatic	HRK 90 per account, monthly
1.4.2.7	INFO FINA SMS SERVICE	
1.4.2.7.1	Message about account balance from the statement	
1.4.2.7.1.1	For one account open by client	HRK 20 per cell phone, monthly
1.4.2.7.1.2	For each new account open by client	HRK 10 per cell phone, monthly
1.4.2.7.2	Message about movement in account	
1.4.2.7.2.1	About incoming / outgoing payment	HRK 0.80 per message
1.4.2.7.2.2	About currently available balance of funds	HRK 0.80 per message
1.4.2.8	FINA ON-LINE SERVICE	
1.4.2.8.1	Maintenance	HRK 100 per account, monthly
1.4.2.8.2	Account register review	HRK 0.20 per record
1.4.2.8.3	Review of daily account balance and of orders per account	HRK 0.10 per record
1.4.2.9	Confirmations and reviews issued under statutory requirements, at a client's request	
1.4.2.9.1	On paper	HRK 39 per initiated page
1.4.2.9.2	In data file format (magnetic medium or computer communication)	HRK 0.20 per item
1.4.3	Cash transactions - FINA	
1.4.3.1	Depositing of cash at FINA	0.35% of the deposit amount
1.4.3.2	Depositing of cash to FINA's DNT	0.35% of the deposit amount
1.4.3.3	Disbursements at FINA	0.35% of the disbursement amount
1.4.3.4	Records of cash payments and disbursements at FINA	HRK 5.00 per order
1.5	Bills of exchange, cheques, money orders, letters of credit	
1.5.1	Processing of money orders and cheques from trading network	
1.5.1.1	Money order	HRK 1.60 per order
1.5.1.2	Processing of cheques - retail accounts	

1.5.1.2.1	Processing of Privredna banka Zagreb cheques	no charge
1.5.1.2.2	Processing of other banks' cheques	HRK 10 per specification
1.5.2	Letters of credit	
1.5.2.1	Opening of L/C and amending of L/C terms	HRK 50 per opening or amendment
1.5.2.2	Urgent (phone) info about opening, status and amendments to L/C terms at participants' request	HRK 60 per info
1.5.3	Bills of exchange	
1.5.3.1	BOE records and control	HRK 30 per bill
1.5.3.2	BOE Protest	HRK 100 + actual costs
1.5.3.3	Payment of a BOE	HRK 10
1.5.3.4	Safe keeping of BOE and following up due dates	HRK 50 per bill
1.6	Cash Management	
1.6.1.1	Participation in notional cash pool	by agreement
1.6.3	Global cash management	
1.6.3.1	Notice of rejected order/complaint	HRK 40
1.6.3.2	Paper order for payment from account with third bank	HRK 50
1.6.3.3	Service contracting	HRK 45
1.6.3.4	Service maintenance	HRK 15 per month
1.6.3.5	Modifications of contracted conditions	HRK 40
1.6.3.6	Account sweep	0.08% of amount
1.6.4	Host-to-Host connection	
1.6.4.1	Fee for establishing H2H connection	HRK 7500 one-off fee
1.6.4.2	Use of H2H service	HRK 125 monthly fee
1.6.5	InBiz	
1.6.5.1	InBiz activation	HRK 750 one-off fee
1.6.5.2	InBiz use	HRK 300 monthly fee
1.7	Statements	
1.7.1	Statements on paper - separately, per account	
1.7.1.2	Statement sent to user's address	HRK 4 per page
1.7.2	Statements in electronic form - separately, per account	
1.7.2.1	Statement - electronic channels	HRK 0.10 per item
1.7.2.2	Statement in PDF format	HRK 1 perpage
1.7.2.3	Statement in TXT format	HRK 1 perpage
1.7.2.5	Notice of orders executed in real time	HRK 0.20 perorder
1.7.4	General statement	
1.7.4.1	Statement picked up at the Bank	HRK 10 perenvelope
1.7.4.2	Statement sent to user's address	HRK 10 perenvelope
1.8	Reports and documents, infoservices	
1.8.1	Solvency and credit ratingdata	
1.8.1.1	Information on solvency (BON-2) for ownbusinessaccount	HRK 150 percopy
1.8.1.2	Information on solvency (BON-2) for athirdperson	HRK 150 + VAT percopy
1.8.1.3	Information on solvency (BON-2) via COM@NET for own business account	HRK 85 daily for one client per type ofaccount
1.8.1.4	Information on solvency (BON-2) via COM@NET forthird person	HRK 85 + VAT daily for one client per type ofaccount
1.8.1.5	Information on solvency (BON-2) via UPI device for own business account	HRK 90 daily for one client per type ofaccount
1.8.1.6	Information on solvency (BON-2) in English for own business account	HRK 250 percopy
1.8.1.7	Information on solvency (BON-2) in English for at hird person	HRK 250 + VAT percopy
1.8.1.8	Inquiry into balance	HRK 1 perinquiry
1.8.2	PBZ Info services	
1.8.2.1	Monthly fee (for service maintenance,voice recorded information, faxing of account balance statement in one call)	HRK 40 per month
1.8.2.2	Faxing of account balance statement inreturncall	HRK 1.5 perpage
1.8.2.3	Faxing of account balance and account movements statement - automatic	HRK 1.5 perpage
1.8.2.4	PBZInfoCard issuance and re-issuance	HRK 20 percard

1.8.3	PBZCom-SMS	
1.8.3.1	PBZCOM-SMS - fixed, beginning or endofday	HRK 7 /cell phone number/monthly
1.8.3.2	PBZCOM-SMS - fixed, beginning and endofday	HRK 14/cell phone number/monthly
1.8.3.3	PBZCOM-SMS - by turnover in business account	HRK 25/cell phone number/monthly
1.8.3.4	PBZCOM-SMS - as per special criterion	HRK 0.3 /message /cell phone number
1.8.4	Copies of filed documents	
1.8.4.1	- Up to 3 years old (BON-2copyincluded)	HRK 15 perpage
1.8.4.2	- 3 to 5yearsold	HRK 30 perpage
1.8.4.3	- 5 to 10yearsold	HRK 50 perpage
1.8.5	Other transactions	
1.8.5.1	Claim settlement on request	HRK 50 per request
1.8.5.2	Reminders	HRK 30 per reminder
1.8.5.3	Confirmations and certifications	HRK 50 per confirmation
1.8.5.4	Recording of data on electronic medium	HRK 0.8 per page, min HRK300
1.8.5.5	Creation of a credit report at the request of a legalentity	HRK 160.00 +VAT
5.6.	Report for audit purposes	HRK 200,00 per report
5.6.1.	Account balance certificate for audit purposes	HRK 50,00 per report
1.8.6	Fees on deposits (for transaction accounts and term deposits)	
1.8.6.1	Fee for demand deposits in EUR exceeding EUR 0.5 m	0.5% p.a., calculated and collected monthly
1.8.6.2	Fee for general-purpose term deposits in EUR with maturity up to 36 months, exceeding EUR 0.5 m	0.5% p.a., calculated and collected monthly
1.9	Cardoperations	
1.9.1	Debit card -membershipfee**	HRK 12 per year
1.9.2	Non-standard debit card issuance/re-issuance	HRK 180 per card, annually
1.9.3	Extraissuing of a debit card when personal data have been changed or the card damaged	HRK 30
1.9.4	Extraissuing of a debit card when lost or stolen	HRK 50
1.9.5	Re-issuing of PIN at auser'srequest	HRK 20
1.9.6	Withdrawal of cash with a debit card at the Bank's ATMs	0.15%, min HRK 2.50
1.9.7	Withdrawal of cash at other banks'ATMs in Croatia	HRK 10 + 1.00% of amount
1.9.8	Withdrawal of cash with a debit card at ATMs of banks abroad	HRK 10 + 1.00% of amount
1.9.9	Disbursement of cash with a debit card at the Bank'sPOS devices	0.15%, min HRK2.50
1.9.1	Disbursement of cash with a debit card at other banks'POS devices in Croatia	2% of amount
1.9.2	Disbursement of cash with a debit card at POS devices of banks abroad	2% of amount
1.9.3	Payment with a debit card at POS devices	no charge
1.9.4	Requesting of supplementary documents about the use of a card	HRK 25
	Notes	
	* When closing the account, if the account balance is less than HRK 100 and if the Bank cannot fully recover its claims, the fee is calculated in the amount of current account balance, to avoid extra costs.	
	**The fee is charged for the second or any subsequent cards.	