

Bank's Fees for Services Provided to Domestic and Foreign Natural Persons – Citizens (BANK'S TARIFF)

TYPE OF SERVICE		FEE AMOUNT
1. NATURAL PERSONS' ACCOUNT SERVICES IN THE BANK		
1.1. ACCOUNT OPENING		
1.1.1.	Account opening - EUR current account	no fee charged
1.1.2.	Account opening - EUR giro account	no fee charged
1.1.3.	Account opening - EUR and foreign currency current account	no fee charged
1.1.4.	Account opening - EUR and foreign currency giro account	no fee charged
1.1.5.	Account opening - special purposes account	no fee charged
1.1.6.	Account opening - basic account	no fee charged
1.1.7.	Account opening - basic account for vulnerable group	no fee charged
1.2. ACCOUNT MANAGEMENT¹³		
1.2.1.	Account management - EUR current account ^{1/4/12}	0.97 - 1.61 EUR/monthly
1.2.2.	Account management - EUR current account for retired persons ^{1/4/6/12}	0.43 - 0.72 EUR/monthly
1.2.3.	Account management - EUR current account - PBZ the young ¹⁴	no fee charged
1.2.4.	Account management - PBZ Indeks Plus student package ^{1/2/5/7}	0.40 - 0.66 EUR/monthly
1.2.5.	Account management - Student Plus current account ^{2/3}	no fee charged
1.2.6.	Account management - EUR giro account ^{1/4/8}	0.58 - 0.96 EUR/monthly
1.2.7.	Account management - EUR and foreign currency current account ^{1/4/12}	0.97 - 1.61 EUR/monthly
1.2.8.	Account management - EUR and foreign currency current account for foreign pension users ^{1/4/12}	0.43 - 0.72 EUR/monthly
1.2.9.	Account management - EUR and foreign currency giro account ^{1/4}	0.58 - 0.96 EUR/monthly
1.2.10.	Account management - EUR and foreign currency giro account for foreign pension users ^{1/4}	0.43 - 0.72 EUR/monthly
1.2.11.	Account management - special purposes account	no fee charged
1.2.12.	Account management – basic account ^{4/9}	2.52 EUR/monthly
1.2.13.	Account management - basic account for vulnerable group ^{4/10/11}	0.13 EUR/monthly
1.2.14.	Account management - EUR and foreign currency current account - if the client has agreed some of the accounts under tariff items 1.2.1., 1.2.2., 1.2.3., 1.2.5., 1.2.7., and 1.2.8. as well ^{1/4/12}	0.58 - 0.96 EUR/monthly

¹ The fee amount shall be reduced depending on Inovacija package.

² Regular EUR current account fee is charged to clients older than 27, regardless of their student status.

³ Student Plus current account may no longer be agreed.

⁴ The first regular monthly EUR current account, EUR and foreign currency current account, basic account, basic account for vulnerable group, EUR giro account and EUR and foreign currency giro account management fee shall be charged 90 days after the day the account was opened.

⁵ The first regular monthly management fee for the PBZ Indeks Plus student package shall be charged 30 days after the day the package was agreed. By way of an exception, PBZ Indeks plus student package management fee shall not be charged throughout the whole package utilization period for those PBZ Indeks plus student packages agreed in the period July 1 – December 31, 2024. If individual package services were agreed before the day the package was activated, the regular monthly fee for those services shall be collected at the regular price for the current month.

⁶ EUR current account management fee is collected from adult current account users who receive income into the EUR current account on basis of pension payments only. If the user received payments which are not pensions in addition to the pension payments (salary, other regular monetary income etc.), as well as if the payment based on pension were terminated for an uninterrupted period of three consecutive months, the Bank shall collect from the User the regular EUR current account management fee from tariff item no. 1.2.1.

⁷ For all clients who agree PBZ Indeks Plus student package and e-Kasica [e-coin bank] after September 1, 2017, the collected PB Indeks Plus student package monthly management fee will be paid to the benefit of the e-Kasica savings product for the first three months. If the client did not immediately agree the e-Kasica savings product after the first or second PBZ Indeks Plus student package monthly management fee has been collected, the Bank shall pay the second and/or third monthly fee into the e-Kasica savings product.

⁸ The fee is not collected from clients with student status and younger than 27, regardless of the student status or from those who use PBZ Indeks Plus student package.

⁹ The basic account monthly fee amounts to EUR 2.52, and it includes the basic account management and online banking [PBZ digital banking] membership fee.

¹⁰ The basic account for vulnerable group monthly fee amounts to EUR 0.13, and it includes: the management of the basic account for vulnerable group, online banking [PBZ digital banking] membership fee and 10 free-of-charge national and cross-border EUR payment transactions monthly, executed through the Bank's channels.

¹¹ A vulnerable group consumer shall confirm to the Bank every 12 months that they continue to be entitled to the basic account for vulnerable group, by submitting a confirmation of the respective authority of the status of the social security beneficiary. After the 12 months have expired, the Bank may invite the consumer to submit the status of the social security beneficiary in written and within two months. Should the consumer fail to submit the confirmation in the two-month period or to cancel the basic account.

¹² 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 a current account for retired persons and/or EUR and foreign currency current account before December 31, 2024, the first regular monthly fee shall be collected upon expiry of the twelve-month period since the day the first regular income was paid.

¹³ Includes management of a User account – Golden, Silver and Retired persons package agreed before November 30, 2012 and no longer offered by the Bank.

Account management – Golden package in the amount of EUR 5.31 /monthly includes: EUR and EUR and foreign currency current account management fee, online banking [PBZ digital banking] and SMS banking PBZ365SMS, accident insurance policy with insured sums in case of death of EUR 2,654.46, and in case of disability of EUR 5,308.91, EUR current account overdraft to regular income ratio of 1:3, Mastercard credit card [revolving, charge] issued to the basic without registration and membership fees.

Account management – Silver package in the amount of EUR 2.65 /monthly includes: EUR and EUR and foreign currency current account management fee, online banking [PBZ digital banking] and SMS banking PBZ365SMS, accident insurance policy with insured sums in case of death of EUR 1,327.23, and in case of disability of EUR 2,654.46, EUR current account overdraft to regular income ratio of 1:2, i.e. 1:3 to the most.

Account management – Retired persons package in the amount of EUR 0.40 /monthly includes: EUR current account management fee and current account overdraft to regular income ratio of 1:2, i.e. 1:3 to the most.

¹⁴ Monthly fee amounts to EUR 0.00 and it refers to the EUR current account management and it includes the online banking [PBZ digital banking] service for the young clients of the Bank aged 18 – 25, regardless of their student status. The EUR current account management fee as referred to in Item 1.2.1. and the online banking [PBZ digital banking] membership fee from Item 4.1.3. shall be charged to clients who turned 25. The PBZ young offer does not include the possibility to use the EUR current account overdraft facility.

	TYPE OF SERVICE	FEE AMOUNT
1.3.	ACCOUNT NOTIFICATIONS	
1.3.1.	Regular EUR current and giro, EUR and foreign currency current and giro, basic and basic for vulnerable group and special purposes account balance statements – agreed method delivery – once a month Regular EUR current and giro, EUR and foreign currency current and giro, basic and basic for vulnerable group and special purposes account balance statements – currently agreed method delivery – less than once a month	no fee charged
1.3.2.	Reissuing of the EUR current and giro, EUR and foreign currency current and giro, basic and basic for vulnerable group and special purposes account balance statements – upon client request	EUR 0.40
1.3.3.	Reissuing of the EUR current and giro, EUR and foreign currency current and giro, basic and basic for vulnerable group and special purposes account balance statements – upon client request and sent to an address	EUR 0.66
1.3.4.	EUR current and giro, EUR and foreign currency current and giro, basic and basic for vulnerable group and special purposes account transactions print-out - upon client request	0.66 EUR/per page
1.3.5.	Notification to the debtor about an unauthorized overdraft by means of an SMS, e-mail etc.	no fee charged

TYPE OF SERVICE		FEE AMOUNT
1.3.6.	First transaction account reminder	no fee charged
1.3.7.	Second transaction account reminder	no fee charged
1.4.	OTHER ACCOUNT SERVICES	
1.4.1.	Fund balance inquiry for retail transaction and deposit accounts - at client request in a branch office	no fee charged
1.4.2.	Change of overdraft terms and conditions	no fee charged
1.4.3.	Special purposes account - signature card issuing	no fee charged
1.4.4.	Transaction account freeze at client request	EUR 0.66
1.4.5.	Transaction account freeze at the Bank and external institutions' request	no fee charged
2.	A VISTA SAVINGS DEPOSIT	
2.1.	EUR a vista savings deposit management	no fee charged
2.2.	EUR and foreign currency a vista savings deposit management	no fee charged
2.3.	EUR a vista savings deposit - order registration	no fee charged
2.4.	EUR a vista savings deposit discharge	no fee charged
2.5.	The lowest balance amount of an EUR a vista savings deposit	EUR 1.33
2.6.	The lowest balance amount of an EUR and foreign currency a vista savings deposit	EUR 1.33 countervalue of the savings deposit currency managed
2.7.	Notification about the balance of an a vista savings deposit/EUR deposit account and a vista savings/EUR and foreign currency deposit account, annually/quarterly - delivery in the agreed manner	no fee charged
2.8.	Replacement of a destroyed savings book	1,33 eur
2.9.	Deposit account and savings deposit freeze at client request	0,66 eur
2.10.	Deposit account and savings deposit freeze at the Bank and external institutions' request	no fee charged
3.	TRANSACTION ACCOUNT, SAVINGS DEPOSIT AND DEPOSIT ACCOUNT AGREEMENT TERMINATION AND ACCOUNT CLOSING	
3.1.	Mutual termination of a framework agreement or an EUR current/giro account, an EUR and foreign currency current/giro account, basic and basic account for vulnerable group, special purposes account or EUR a vista savings deposit agreement and EUR and foreign currency a vista savings agreement	no fee charged
3.2.	Termination of a framework agreement or an EUR current/giro account, an EUR and foreign currency current/giro account, basic and basic account for vulnerable group, special purposes account or EUR a vista savings deposit agreement and EUR and foreign currency a vista savings agreement by the owner	no fee charged
3.3.	Termination of a framework agreement or an EUR current/giro account, an EUR and foreign currency current/giro account, basic and basic account for vulnerable group, special purposes account or EUR a vista savings deposit agreement and EUR and foreign currency a vista savings agreement by the Bank	no fee charged
3.4.	Termination of a transaction account or deposit account agreement by the Bank due to the Owner not exercising their rights from those agreements if the Owner's transaction or deposit account inactivity was longer than 18 months and the balance is lower or equal to EUR 99.54 or currency countervalue	no fee charged
3.5.	Closing transaction accounts after termination/mutual termination/inactivity	no fee charged
3.6.	Termination of an agreement on additional services tied to transaction account (standing order/direct debiting, <i>online</i> banking etc.)	no fee charged
3.7.	Purpose time deposit early termination fee: Non-specific purpose foreign currency variable interest savings, foreign currency fixed interest savings, foreign currency rent savings, Kuna plus at a variable interest, Kuna plus at a fixed interest, Standard EUR and foreign currency savings, MEBA (non-specific purpose EUR and foreign currency savings)	0.50% of the deposit amount

TYPE OF SERVICE		FEE AMOUNT
3.8.	Non-specific purpose time deposit early termination fee: Premium invest savings, Premium Plus Package savings, Perspektiva savings, children's savings, e-Perspektiva savings, e-Kasica savings	no fee charged
4. ON-LINE BANKING [PBZ DIGITAL BANKING] AND SMS BANKING		
4.1. REGISTRATION AND MEMBERSHIP FEES*		
4.1.1.	SMS banking membership fee PBZ365SMS	0.53 EUR/monthly
4.1.2.	Online banking [PBZ digital banking] registration fee	no fee charged
4.1.3.	Online banking [PBZ digital banking] membership fee**/***/****	1.59 EUR /monthly
<p>* The monthly fee is reduced depending on the rewards Inovacija program, except for the PBZ365SMS service. ** For clients who use existing and newly agreed loans and who before 31.12.2024. direct their regular income into an existing or newly agreed EUR current account or a current account for retired persons and/or EUR and foreign currency current account, the first regular monthly fee shall be collected upon expiry of the twelve-month period since the day the first regular income was paid. *** Special offer period for the Online banking service [PBZ digital banking] is extended by not charging the monthly membership fee for the service in the first three months since its agreement to new users who agree the service before December 31, 2024.</p>		
4.2. OTHER ONLINE BANKING SERVICES		
4.2.1.	Additional authorization device fee for PBZmToken	EUR 6.64
4.2.2.	Lost, damaged or additional card reader/token fee	EUR 13.27
5. PAYMENT SERVICES		
5.1. PAYMENT TRANSACTIONS - BASED ON A FRAMEWORK AGREEMENT		
5.1.1. NATIONAL PAYMENT TRANSACTIONS		
5.1.1.1. Cash depositing in a branch office		
5.1.1.1.1.	Cash depositing into a natural person's account in the Bank in a branch office based on a payment order issued by the owner/authorized person/legal representative/guardian	no fee charged
5.1.1.2. Cash withdrawals in a branch office		
5.1.1.2.1.	EUR cash withdrawals in the amount of EUR 663.61 or less, in a branch office and from a natural person's transaction accounts* in the Bank, based on a payment order issued by the owner/authorized person** * EUR current account, EUR and foreign currency current account, EUR giro account, EUR and foreign currency giro account ** the fee is not charged when withdrawing an amount of EUR 20 or less, nor for withdrawals from protected income accounts (Separate account for inflow of funds exempted from seizure), basic accounts and basic accounts for vulnerable group, accounts owned by persons deprived of legal capacity and special purposes accounts	EUR 0.40
5.1.1.2.2.	EUR and foreign currency withdrawals in the amount of or countervalue* of EUR 10,000 or higher from a natural person's transaction accounts** in the Bank, based on a payment order issued by the owner/authorized person*** * calculated at the PBZ buying exchange rate on the day of the transaction ** EUR current account, EUR and foreign currency current account, EUR giro account, EUR and foreign currency giro account *** the fee is not charged for withdrawals from protected income accounts (Separate account for inflow of funds exempted from seizure), basic accounts and basic accounts for vulnerable group, accounts owned by persons deprived of legal capacity and special purposes accounts	0.2%, min. EUR 19.91, max. EUR 99.54
5.1.1.3. EUR national credit transfer in a branch office****		
5.1.1.3.1.	Credit transfer in a branch office into a natural person's transaction account in the Bank based on a payment order issued by the owner/authroized person/legal representative/guardian, in EUR	no fee charged
5.1.1.3.2.	Credit transfer in a branch office into another natural person's transaction account in the Bank: EUR current account, EUR and foreign currency current account, basic account or basic account for vulnerable group, in EUR	no fee charged

TYPE OF SERVICE		FEE AMOUNT
5.1.1.3.3.	Credit transfer in a branch office into another natural person's transaction account in the Bank: EUR giro account, EUR and foreign currency giro account and special purposes account*, in EUR	1%, min. EUR 1.59, max. EUR 9.95
5.1.1.3.4.	Credit transfer in a branch office into a legal person's transaction account in the Bank**, in EUR	1%, min. EUR 1.59, max. EUR 9.95
5.1.1.3.5.	Credit transfer in a branch office into a transaction account in the Bank: PBZ Card d.o.o., PBZ Leasing d.o.o., PBZ d.d. employee union, Eurizon Asset Management Croatia d.o.o., UCITS funds managed by Eurizon Capital S.A., in EUR	EUR 0.52
5.1.1.3.6.	Credit transfer in a branch office to settle credit and other obligations to the Bank, in EUR	no fee charged
5.1.1.3.7.	Credit transfer in a branch office into a transaction account of a charity in the Bank, in EUR	no fee charged
5.1.1.3.8.	Credit transfer in a branch office into a transaction account in another bank in Croatia, in EUR	1%, min. EUR 1.59, max. EUR 9.95
5.1.1.3.9.	Instant credit transfer in a branch office into a transaction account in another bank in Croatia, in EUR	1%, min. EUR 1.59, max. EUR 9.95
5.1.1.5. Online banking [PBZ digital banking] EUR national credit transfer		
5.1.1.5.1.	Online banking [PBZ digital banking] credit transfer into a natural person's transaction account in the Bank based on a payment order issued by the owner/ authorized person/legal representative/guardian, in EUR	no fee charged
5.1.1.5.2.	Online banking [PBZ digital banking] credit transfer into another natural person's transaction account in the Bank: EUR current account, EUR and foreign currency current account, basic account or basic account for vulnerable group, in EUR	no fee charged
5.1.1.5.3.	Online banking [PBZ digital banking] credit transfer into another natural person's transaction account in the Bank: EUR giro account, EUR and foreign currency giro account and special purposes account*, in EUR	EUR 0.20
5.1.1.5.4.	Online banking [PBZ digital banking] credit transfer into a legal entity's transaction account in the Bank**, in EUR	EUR 0.20
5.1.1.5.5.	Online banking [PBZ digital banking] credit transfer into a transaction account in the Bank: PBZ d.d. employee union, Eurizon Asset Management Croatia d.o.o., UCITS funds managed by Eurizon Capital S.A., in EUR	EUR 0.20
5.1.1.5.6.	Online banking [PBZ digital banking] credit transfer to settle credit and other obligations to the Bank, in EUR	no fee charged
5.1.1.5.7.	Online banking [PBZ digital banking] credit transfer into a transaction account of a charity in the Bank, in EUR	no fee charged
5.1.1.5.8.	Online banking [PBZ digital banking] credit transfer into a transaction account in another bank in Croatia, in EUR **	EUR 0.33
5.1.1.5.9.	Instant online banking [PBZ digital banking] credit transfer into a transaction account in another bank in Croatia, in EUR	EUR 0.33
5.1.1.6. Foreign currency national credit transfer in a branch office****		
5.1.1.6.1.	Credit transfer in a branch office into a foreign currency transaction account in the Bank, SHA option	1%, min. EUR 1.59, max. EUR 9.95
5.1.1.6.2.	Credit transfer in a branch office into a foreign currency transaction acc. in another bank in Croatia, SHA option	0.75%, min. EUR 9.95, max. EUR 39.82
5.1.1.7. Online banking [PBZ digital banking] national foreign currency credit transfer		
5.1.1.7.1.	Online banking [PBZ digital banking] credit transfer into a foreign currency transaction account in the Bank, SHA option	EUR 1.06
5.1.1.7.2.	Online banking [PBZ digital banking] credit transfer into a foreign currency transaction account in another Bank in Croatia, SHA option	EUR 3.98
5.1.2. CROSS-BORDER PAYMENT TRANSACTIONS		
5.1.2.1. Credit transfer abroad in EUR and currency other than EUR, cross-border, in a branch office****		
5.1.2.1.1.	Credit transfer in a branch office into a payment account in a Member State, in EUR, SHA option	1%, min. EUR 1.59, max. EUR 9.95

TYPE OF SERVICE		FEE AMOUNT
5.1.2.1.2.	Credit transfer in a branch office into a payment account in a Member State, in currency other than EUR, SHA option	0.75%, min. EUR 9.95, max. EUR 39.82
5.1.2.1.3.	EUR instant credit transfer into a payment account in a member state, in a branch office, SHA option	1%, min. EUR 1.59, max. EUR 9.95
5.1.2.2.	Online banking [PBZ digital banking] Credit transfer abroad in EUR and currency other than EUR, cross-border	
5.1.2.2.1.	Online banking [PBZ digital banking] credit transfer into a payment account in a Member State, in EUR, SHA option	EUR 0.33
5.1.2.2.2.	Online banking [PBZ digital banking] credit transfer into a payment account in a Member State, in currency other than EUR, SHA option	EUR 3.98
5.1.2.2.3.	EUR instant credit transfer into a payment account in a member state, via online banking [PBZ digital banking], SHA option	EUR 0.33
5.1.3.	INTERNATIONAL PAYMENT TRANSACTIONS	
5.1.3.1.	Credit transfer abroad in EUR and currency other than EUR, international, in a branch office****	
5.1.3.1.1.	Credit transfer in a branch office into a payment account in a third country, in EUR, SHA option	1%, min. EUR 11.28, max. EUR 39.82
5.1.3.1.2.	Credit transfer in a branch office into a payment account in a third country, in EUR, OUR option + actual cost of other banks	1%, min. EUR 10.62, max. EUR 42.47
5.1.3.1.3.	Credit transfer in a branch office into a payment account in a third country, in EUR, OUR all-inclusive option	1%, min. EUR 13.27, max. EUR 46.45
5.1.3.1.4.	Credit transfer in a branch office into a payment account in a third country, in a curr. different than EUR, SHA option	1%, min. EUR 11.28, max. EUR 39.82
5.1.3.1.5.	Credit transfer in a branch office into a payment account in a third country, in a curr. different than EUR, OUR option + actual cost of other banks	1%, min. EUR 10.62, max. EUR 42.47
5.1.3.1.6.	Credit transfer in a branch office into a payment account in a third country, in a curr. different than EUR, OUR all-inclusive option	1%, min. EUR 13.27, max. EUR 46.45
5.1.3.2.	Online banking [PBZ digital banking] credit transfer abroad in EUR and currency other than EUR, international	
5.1.3.2.1.	Online banking [PBZ digital banking] credit transfer into a payment account in a third country, in EUR, SHA option	EUR 3.98
5.1.3.2.2.	Online banking [PBZ digital banking] credit transfer into a payment account in a third country, in EUR, OUR option + actual cost of other banks	EUR 3.98
5.1.3.2.3.	Online banking [PBZ digital banking] into a payment account in a third country, OUR all-inclusive option	0.75%, min. EUR 11.95, max. EUR 50.43
5.1.3.2.4.	Online banking [PBZ digital banking] credit transfer into a payment account in a third country, in a currency different than EUR, SHA option	EUR 3.98
5.1.3.2.5.	Online banking [PBZ digital banking] credit transfer into a payment account in a third country, in a currency different than EUR, OUR option + actual cost of other banks	EUR 3.98
5.1.3.2.6.	Online banking [PBZ digital banking] credit transfer into a payment account in a third country, in a currency different than EUR, OUR all-inclusive option	0.75%, min. EUR 11.95, max. EUR 50.43
5.2.	ONE-OFF PAYMENT TRANSACTIONS	
5.2.1.	NATIONAL PAYMENT TRANSACTIONS	
5.2.1.1.	Cash depositing in a branch office	
5.2.1.1.1.	Cash depositing in the amount of up to EUR 1,000.00 in a branch office into another natural person's account in the Bank: EUR current account, EUR and foreign currency current account, basic account and basic account for vulnerable group*, in EUR *save the protected income account (Separate account for receiving funds exempted from seizure) and special purpose account in relation to which the Bank has closed a business cooperation agreement	EUR 0.40

TYPE OF SERVICE		FEE AMOUNT
5.2.1.1.2.	Cash depositing in the amount of EUR 1,000.00 – 5,000.00 in a branch office into another natural person's account in the Bank: EUR current account, EUR and foreign currency current account, basic account and basic account for vulnerable group*, in EUR *save the protected income account (Separate account for receiving funds exempted from seizure) and special purpose account in relation to which the Bank has closed a business cooperation agreement	EUR 9.95
5.2.1.1.3.	Cash depositing in the amount of EUR 1,000.00 – 5,000.00 in a branch office into another natural person's account in the Bank: EUR current account, EUR and foreign currency current account, basic account and basic account for vulnerable group*, in EUR *save the protected income account (Separate account for receiving funds exempted from seizure) and special purpose account in relation to which the Bank has closed a business cooperation agreement	EUR 13.27
5.2.1.1.4.	Cash depositing in the amount of EUR 10,000.00 or higher in a branch office into another natural person's account in the Bank: EUR current account, EUR and foreign currency current account, basic account and basic account for vulnerable group*, in EUR *save the protected income account (Separate account for receiving funds exempted from seizure) and special purpose account in relation to which the Bank has closed a business cooperation agreement	0.25%, max. EUR 199.08
5.2.1.1.5.	Cash depositing (payment) in a branch office into another natural person's account in the Bank: EUR giro account, EUR and foreign currency giro account and special purposes account*, in EUR	1.7%, min. EUR 1.59, max. EUR 66.36
5.2.1.1.6.	Cash depositing (payment) in a branch office into a legal entity's account in the Bank**, in EUR	1.7%, min. EUR 1.59, max. EUR 66.36
5.2.1.1.7.	EUR cash depositing (payment) in a branch office into a legal entity's account in the Bank: PBZ Leasing d.o.o., PBZ d.d. employee union, Eurizon Asset Management Croatia d.o.o.	EUR 0.78
5.2.1.1.8.	EUR cash depositing (payment) in a branch office into a legal entity's account in the Bank: PBZ Card d.o.o., in EUR	EUR 0.78
5.2.1.1.9.	Cash depositing (payment) in a branch office into the Bank's account to settle credit and other liabilities to the Bank, in EUR	no fee charged
5.2.1.1.10.	Cash depositing (payment) in a branch office into a charity account in the Bank, in EUR	no fee charged
5.2.1.1.11.	Cash depositing (payment) in a branch office into another bank's account in Croatia, in EUR	1.7%, min. EUR 1.59, max. EUR 66.36

** save the protected income account (Separate account for receiving funds exempted from seizure) and special purpose account in relation to which the Bank has closed a business cooperation agreement

** save those accounts in relation to which the Bank has closed business cooperation agreements

SHA - split costs - the payer shall meet the payer bank's costs, and the recipient shall meet those of the recipient's bank

OUR - all costs met by the payer - a fee is paid to the Bank as the order is initiated and their account shall be debited with the actual costs of other banks subsequently

OUR all-inclusive - all costs met by the payer - all costs included in an individual fee.

5.2.1.2. Payments made at a contractual partner - agent

5.2.1.2.1.	Cash depositing (payment) into service providers' accounts by means of 2D bar code payment slips at iNovine agent	EUR 0.48
5.2.1.2.2.	Cash depositing (payment) to the benefit of the government budget for the purpose of paying personal document production costs at iNovine agent*	EUR 0.66
5.2.1.2.3.	Cash depositing (payment) into service providers' accounts by means of 2D bar code payment slips at Petrol agent	EUR 0.48
5.2.1.2.4.	Cash depositing (payment) into service providers' accounts by means of 2D bar code payment slips at Studenac agent	EUR 0.48

TYPE OF SERVICE		FEE AMOUNT
5.2.1.2.5.	Cash depositing (payment) into service providers' accounts by means of 2D bar code payment slips at Bakmaz agent	EUR 0.48
5.2.1.2.6.	Cash depositing (payment) into service providers' accounts by means of 2D bar code payment slips at NARODNI TRGOVAČKI LANAC agent	EUR 0.48
5.2.1.2.7.	Cash depositing (payment) into service providers' accounts by means of 2D bar code payment slips at INA-INDUSTRIJA NAFTE agent	EUR 0.48
5.2.1.2.8.	Cash depositing (payment) into service providers' accounts by means of 2D bar code payment slips at Grad Slavonski Brod agent	EUR 0.27
5.2.1.2.9.	Cash depositing (payment) into service providers' accounts by means of M1 and OCR payment slips at Grad Slavonski Brod agent	EUR 0.27
5.2.1.2.10.	Cash depositing (payment) into service providers' accounts by means of 2D bar code at TOMMY agent	EUR 0.48

* The service is available at a limited number of specially marked points-of-sale (Ministry of the Interior Zagreb, Petrinjska street).

5.3. OTHER PAYMENT SERVICES

5.3.1.	Recall EUR payment orders for national payment transactions initiated by the payer	EUR 1.33
5.3.2.	Refusing a payment order if refusal was objectively accounted for and refusal of request for reimbursement of an unauthorized transaction, with notification on refusal sent	EUR 1.33
5.3.3.	Request for reimbursement of an executed payment order funds	no fee charged
5.3.4.	Processing of national EUR credit transfers inflow	EUR 0.00
5.3.4.1.	Processing of cross-border EUR credit transfers inflow	EUR 0.00
5.3.5.	Processing of national foreign currency credit transfers inflow	EUR 1.00
5.3.5.1.	Processing of international credit transfers inflows in all currencies and cross-border credit transfers in all currencies	EUR 1.00
5.3.6.	Recall of foreign currency payment order for national payment transactions and a payment order for cross-border and international payment transactions in all currencies	EUR 13.27
5.3.7.	Processing of incorrect payment instruction inflow	EUR 13.27
5.3.8.	Notification on execution of a payment order for cross-border and international credit transfers sent to home address, at payer's request	EUR 3.98
5.3.9.	Dealing with complaints in national, cross-border and international payment system	EUR 13.27
5.3.10.	Principal and/or intermediary bank fee regarding inflow from abroad	Actual cost

The Bank retains its right to calculate and debit all expenses related to the processing of inflow from abroad to the benefit of a client account in PBZ d.d. and received through other banks' accounts in Croatia to the client's account.

5.4. STANDING ORDER

5.4.1.	Standing order agreement	no fee charged
5.4.2.	Standing order payment from a natural person's transaction account in the Bank to the benefit of a natural person's transaction account in the Bank	no fee charged
5.4.3.	Standing order payment from a natural person's transaction account to the benefit of a legal entity's transaction account in the Bank	0.50%, min. EUR 0.27, max. EUR 6.64
5.4.4.	Standing order payment from a natural person's transaction account to the benefit of a transaction account in other banks in Croatia	0.50%, min. EUR 0.27, max. EUR 6.64
5.4.5.	Standing order payment from a natural person's transaction account into a legal entity's transaction account for which the Bank has closed a standing order execution agreement*	no fee charged
5.4.6.	Standing order payment to the benefit of a legal entity's transaction account in the Bank: PBZ Card d.o.o., PBZ Leasing d.o.o., PBZ d.d. employee union, Eurizon Asset Management Croatia d.o.o., UCITS funds managed by Eurizon Capital S.A.	no fee charged
5.4.7.	Refusing payment orders executed by a standing order due to insufficient funds on the transaction account, with the notification on the refused payment order delivered by mail	EUR 1.33

5.5. SEPA DIRECT DEBITING

TYPE OF SERVICE		FEE AMOUNT
5.5.1.	Payment by direct debiting to a legal entity's account in the Bank	1%, min. EUR 0.27, max. EUR 6.64
5.5.2.	Payment by direct debiting to a legal entity's account in another bank	1%, min. EUR 0.27, max. EUR 6.64
5.5.3.	Payment by direct debiting to a legal entity's account - the fee settled by the legal entity (as pursuant to the Agreement)**	no fee charged
5.5.4.	Payment by direct debiting to a legal entity's account - the fee settled by the payer with a partial subsidy of the legal entity (as pursuant to the Agreement)***	EUR 0.13
5.5.5.	Special order execution conditions - issuing/change/termination	EUR 0.00
5.5.6.	One-off termination of the existing special order execution condition	EUR 0.00
5.5.7.	Refusing payment orders executed by direct debiting due to insufficient funds on the transaction account, with the notification on the refused payment order delivered by mail	EUR 1.33

* The list of legal entities may be found at the end of the document.

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*** The list of legal entities may be found at the end of the document.

6. CARD BUSINESS

6.1. DEBIT CARD VISA INSPIRE - EUR current account, basic account and basic account for vulnerable group as well as the special purpose and protected income accounts (special account for the receipt of income exempted from seizure)

6.1.1.	Issuing of a VISA Inspire debit card and the PIN at account opening and reissuing of the card after expiry – for the account owner	no fee charged
6.1.2.	Issuing of a VISA Inspire debit card and the PIN at account opening and reissuing of the card after expiry - for the authorized person	no fee charged
6.1.3.	Extraordinary issuing of a VISA Inspire debit card and the PIN – for the owner or authorized person, in case of loss or theft	EUR 7.96
6.1.4.	Issuing of a VISA Inspire debit card for the owner or authorized person in case personal data changed or the card was damaged	EUR 5.97
6.1.5.	VISA Inspire debit card cash withdrawals at the Bank's ATMs	no fee charged
6.1.6.	VISA Inspire debit card cash withdrawals at the Bank's POS devices	no fee charged
6.1.7.	VISA Inspire debit card cash withdrawals at other Croatian banks' ATMs (national payment transaction)	2.5% of the amount + EUR 1.13
6.1.8.	VISA Inspire debit card cash withdrawals at other Croatian banks' POS devices (national payment transaction)	2.5% of the amount + EUR 1.13
6.1.9.	VISA Inspire debit card cash withdrawals at other Croatian banks' ATMs for EUR cross- border transactions	2.5% of the amount + EUR 1.13
6.1.9.1.	Cash withdrawals by a VISA Inspire debit card at other banks' ATMs for cross-border transactions in other currencies	2.5% of the amount + EUR 1.13
6.1.9.2.	Cash withdrawals by a debit card at other banks' ATMs for international transactions	3% of the amount + EUR 1.99
6.1.10.	Cash withdrawals by a VISA Inspire debit card at other banks' POS devices for EUR cross- border transactions	2.5% of the amount + EUR 1.13
6.1.10.1.	Cash withdrawals by a VISA Inspire debit card at other banks' POS devices for cross- border transactions in other currencies	2.5% of the amount + EUR 1.13
6.1.10.2.	Cash withdrawals by a VISA Inspire debit card at other banks' POS devices for international transactions	3% of the amount + EUR 1.99
6.1.11.	Payments at points-of- sale by a VISA Inspire debit card	no fee charged
6.1.12.	PIN reissuing for VISA Inspire debit card	EUR 2.65

TYPE OF SERVICE		FEE AMOUNT
6.1.13.	Cash withdrawals by a VISA Inspire debit card at ISP Group ATMs	no fee charged
6.1.14.	Visa Inspire Sticker debit card utilization fee	0.13 EUR/monthly
6.1.15.	Visa Inspire Sticker debit card reissuing for the user in case of loss or theft	EUR 3.98
6.1.16.	Visa Inspire Sticker debit card reissuing at user's request in case of damage	EUR 3.98
6.1.17.	Visa Inspire Sticker debit card payments at points-of-sale in Croatia and abroad	no fee charged
6.2.	PREPAID [GIFT] CARD - MAESTRO	
6.2.1.	Prepaid Maestro card issuing for payments of up to EUR 70.00	EUR 1.33
6.2.2.	Prepaid Maestro card issuing for payments EUR 70.01 – 140.00	EUR 1.99
6.2.3.	Cash withdrawals by prepaid Maestro card at other banks' ATMs in Croatia (national payment transactions) and abroad (cross-border and international payment transactions)	2% of the amount + EUR 1.19
6.2.4.	Cash withdrawals by prepaid Maestro card at other banks' POS devices in Croatia (national payment transactions) and abroad (cross-border and international payment transactions)	2% of the amount + EUR 1.19
6.2.5.	Cash withdrawals by prepaid Maestro card at the Bank's ATMs	no fee charged
6.2.6.	Cash withdrawals by prepaid Maestro card at the Bank's POS devices	no fee charged
6.3.	DEBIT CARD VISA DEBIT - EUR and foreign currency current account, EUR giro account, EUR and foreign currency giro account, special purpose and protected income accounts (special account for the receipt of income exempted from seizure)	
6.3.1.	Issuing of a Visa Debit debit card and the PIN at account opening and reissuing of the card after expiry – for the account owner	no fee charged
6.3.2.	Issuing of a Visa Debit debit card and the PIN when announcing power of attorney and reissuing of the card after expiry – for the authorized person	no fee charged
6.3.3.	Extraordinary issuing of a Visa Debit debit card and the PIN for the owner or the authorized person in case of loss or theft	EUR 7.96
6.3.4.	Issuing of a Visa Debit debit card for the owner or the authorized person in case personal data changed or the card was damaged	EUR 5.97
6.3.5.	Debit card Visa Debit PIN reissuing at user's request	EUR 2.65
6.3.6.	Cash withdrawals by Visa Debit debit card at the Bank's ATMs	no fee charged
6.3.7.	Cash withdrawals by Visa Debit debit card at other banks' ATMs in Croatia (national payment transaction)	2.5% of the amount + EUR 1.13
6.3.8.	Cash withdrawals by Visa Debit debit card at other banks' ATMs for EUR cross-border transactions	2.5% of the amount + EUR 1.13
6.3.8.1.	Cash withdrawals by Visa Debit debit card at other banks' ATMs for cross-border transactions in other currencies	2.5% of the amount + EUR 1.13
6.3.8.2.	Cash withdrawals by Visa Debit debit card at other banks' ATMs for international transactions	3% of the amount + EUR 1.99
6.3.9.	Cash withdrawals by Visa Debit debit card at the Bank's POS devices	no fee charged
6.3.10.	Cash withdrawals by Visa Debit debit card at other banks' POS devices in Croatia (national payment transaction)	2.5% of the amount + EUR 1.13
6.3.11.	Cash withdrawals by Visa Debit debit card at other banks' POS devices for EUR cross- border transactions	2.5% of the amount + EUR 1.13
6.3.11.1.	Cash withdrawals by Visa Debit debit card at other banks' POS devices for cross- border transactions in other currencies	2.5% of the amount + EUR 1.13
6.3.11.2.	Cash withdrawals by Visa Debit debit card at other banks' POS devices for international transactions	3% of the amount + EUR 1.99
6.3.12.	Visa Debit debit card payments at points-of- sale	no fee charged

TYPE OF SERVICE		FEE AMOUNT
6.4.	CREDIT CARD [CHARGE] - MASTERCARD; VISA CLASSIC	
6.4.1.	Credit card [charge] issuing – registration fee for the basic card user	EUR 13.14
6.4.2.	Credit card [charge] issuing – registration fee for the additional card user	EUR 6.50
6.4.3.	Credit card [charge] issuing – membership fee for the basic card user	19.78 EUR/annually
6.4.4.	Credit card [charge] issuing – membership fee for the additional card user	13.14 EUR/annually
6.4.5.	Extraordinary issuing of a credit card [charge] and the PIN for the basic or additional user in case of loss or theft	EUR 7.96
6.4.6.	Credit card [charge] issuing for the basic or additional user in case personal data changed or the card was damaged	EUR 5.97
6.4.7.	Credit card [charge] issuing at basic or additional user's request, because of design change	EUR 5.31
6.4.8.	Credit card [charge] issuing for a credit card [charge] at user's request	EUR 2.65
6.4.9.	Credit card [charge] debt reminder	no fee charged
6.4.10.	Credit card [charge] cash withdrawal at the Bank's ATMs	3% of the amount + EUR 2.65
6.4.11.	Credit card [charge] cash withdrawal at other banks' ATMs in Croatia	4% of the amount + EUR 2.65
6.4.12.	Credit card [charge] cash withdrawal at other banks' ATMs abroad	4% of the amount + EUR 2.65
6.4.13.	Credit card [charge] cash withdrawal at the Bank's POS devices	3% of the amount + EUR 3.98
6.4.14.	Credit card [charge] cash withdrawal at other banks' POS devices in Croatia	4% of the amount + EUR 2.65
6.4.15.	Credit card [charge] cash withdrawal at other banks' POS devices abroad	4% of the amount + EUR 2.65
6.4.16.	Credit card [charge] payments at points-of-sale	no fee charged
6.5.	CREDIT CARD [REVOLVING] - MASTERCARD; VISA CLASSIC	
6.5.1.	Credit card [revolving] issuing - registration fee for the basic card user	no fee charged
6.5.2.	Credit card [revolving] issuing - registration fee for the additional card user	no fee charged
6.5.3.	Credit card [revolving] issuing - membership fee for the basic card user	no fee charged
6.5.4.	Credit card [revolving] issuing - membership fee for the additional card user	no fee charged
6.5.5.	Extraordinary issuing of a credit card [revolving] and the PIN for the basic or additional user in case of loss or theft	EUR 7.96
6.5.6.	Credit card [revolving] issuing for the basic or additional user in case personal data changed or the card was damaged	EUR 5.97
6.5.7.	Credit card [revolving] PIN reissuing at user's request	EUR 2.65
6.5.8.	Credit card [revolving] cash withdrawal at the Bank's ATMs	3% of the amount + EUR 2.65
6.5.9.	Credit card [revolving] cash withdrawal at other banks' ATMs in Croatia	4% of the amount + EUR 2.65
6.5.10.	Credit card [revolving] cash withdrawal at other banks' ATMs abroad	4% of the amount + EUR 2.65
6.5.11.	Credit card [revolving] cash withdrawal at the Bank's POS devices	3% of the amount + EUR 3.98
6.5.12.	Credit card [revolving] cash withdrawal at the other banks' POS devices in Croatia	4% of the amount + EUR 2.65
6.5.13.	Credit card [revolving] cash withdrawal at the other banks' POS devices abroad	4% of the amount + EUR 2.65
6.5.14.	Revolving credit account debt reminder	no fee charged

TYPE OF SERVICE		FEE AMOUNT
6.6. COMMON FEES FOR DIFFERENT CARD TYPES		
6.6.1.	PBZ card cash withdrawal at other banks' ATMs abroad	Foreign bank fee
6.6.2.	Chip card PIN change at the Bank's ATMs	no fee charged
6.6.3.	Obtaining documentation on a transaction performed on Croatian and foreign banks' devices - at client's request	EUR 5.31
6.6.4.	Unjustified complaint for a transaction performed at other Croatian and foreign banks' devices	EUR 6.64
6.6.5.	International Stop list registration costs - quarterly	EUR 159.27
6.6.6.	3D Secure Internet purchase card reader issuing	EUR 13.27
6.6.7.	3D Secure Internet purchase PBZmToken device issuing	EUR 6.64
6.6.8.	Cash withdrawals without a card at the Bank's ATMs	no fee charged
6.6.9.	Cash withdrawals without a card at the Bank's ATMs - Aircash	no fee charged
6.6.10.	Fee for cash withdrawal by credit cards issued abroad at the Bank's ATMs - Access Fee*	EUR 4.78
6.6.11.	Subsequent division of a one-off card transaction into installments, via the mobile online banking [PBZ digital banking] application	EUR 3.98

* Access fee shall not be calculated for the card user:

- If the card issuing state is 191 – HR (domestic)
- If the card is a Visa Group Card – Visa Inspire card of the Intesa Sanpaolo Group
- For all BINs (BIN – first six digits of the payment card number indicating the card brand and its issuer), regardless of the currency, if at least one subBIN of the issuer was HR (domestic 191)

7. SAFE DEPOSIT BOX SERVICES

7.1.	New key production if lost by the user				EUR 13.27 + actual cost
7.2. FEE	MONTHLY*/**	QUARTERLY*/**	SEMI-ANNUAL*	ANNUAL*	BI-ANNUAL*
Safe deposit box volume 5,000 – 8,000 cm ³ (small)	EUR 7.17	EUR 14.33	EUR 32.65	EUR 53.09	EUR 101.13
Safe deposit box volume 8,000 - 10,000 cm ³	EUR 8.23	EUR 17.39	EUR 40.22	EUR 65.30	EUR 125.69
Safe deposit box volume 10,000 - 15,000 cm ³ (medium)	EUR 12.21	EUR 25.48	EUR 60.39	EUR 97.95	EUR 190.99
Safe deposit box volume 15,000 - 25,000 cm ³ (large)	EUR 15.26	EUR 30.66	EUR 72.86	EUR 118.39	EUR 231.73
Safe deposit box volume 25,000 - 30,000 cm ³	EUR 18.32	EUR 34.64	EUR 82.95	EUR 134.71	EUR 264.38
Safe deposit box volume 30,000 - 60,000 cm ³	EUR 18.45	EUR 40.88	EUR 98.08	EUR 159.13	EUR 313.36
Safe deposit box volume 60,000 - 90,000 cm ³	EUR 26.54	EUR 44.86	EUR 108.17	EUR 175.46	EUR 346.01
Safe deposit box volume 90,000 - 110,000 cm ³	EUR 30.66	EUR 50.97	EUR 123.17	EUR 200.01	EUR 394.98
Safe deposit box volume 110,000 - 130,000 cm ³	EUR 36.76	EUR 67.29	EUR 140.82	EUR 228.55	EUR 452.19

* The price includes VAT.

** The safe deposit box fee for periods of 1 month and 3 months is calculated during the contractual relationship for all currently valid safe deposit box agreements which were closed before July 1, 2020 for these periods (with renewal).

As of July 1, 2020 the Bank no longer offers the possibility to agree safe deposit box service for a period of 1 or 3 months.

8. OTHER NATURAL PERSONS SERVICES

8.1.	Checking the validity of banknotes	EUR 0.13 per banknote
8.2.	Issuing different certificates related to a client's relationship with the Bank - VAT is not charged	EUR 1.33 per certificate
8.3.	Producing document copies regarding client's relationship with the Bank, at special request – VAT is not charged	EUR 0.66 per page
8.4.	Producing A3 document copies regarding client's relationship with the Bank - VAT is not charged	EUR 0.13 per page
8.5.	Producing A4 document copies regarding client's relationship with the Bank - VAT is not charged	EUR 0.13 per page
8.6.	Producing interest calculations at special request regarding loan and deposit management	EUR 13.27

TYPE OF SERVICE		FEE AMOUNT
8.7.	Court ruling execution	EUR 2.65 + actual cost
8.8.	Foreign currency cash selling	EUR 3.32
8.9.	Foreign currency cash buying	EUR 3.32
8.10.	Foreign currency cash conversion	no fee charged
8.12.	Producing cheques for cross-border and international payment transactions	EUR 6.64
8.13.	Recall of a cheque production for cross-border and international payment transactions	EUR 26.54
8.14.	Registration and electronic signature services	
8.14.1.	#withSIGN qualified certificate issuing services	no fee charged
8.14.2.	#withSIGN qualified electronic signature services	no fee charged
9.	INVESTMENT SERVICES	
9.1.	Investment advisory services	no fee charged
10.	INVESTMENT GOLD	
10.1.	Investment gold depositing ^{*/**/**}	0.94% annually
10.2.	Fee for enabling investment gold inspection at the request of the client with whom the investment gold depositing agreement was closed	no fee charged

* The price includes VAT.

** the formula for daily depositing fee calculation: (the amount of deposited investment gold expressed in grams x average gold price in EUR x depositing fee) / 365

*** The investment gold depositing fee is not calculated for the period of 5 calendar days since the investment gold was received for depositing.

The service is intended for Private banking clients.

11. HOUSING SAVINGS TAKEN OVER FROM PBZ STAMBENA ŠTEDIONICA*

11.1.	Housing savings agreement fee**	As pursuant to the agreement
11.2.	Increase of the agreed amount***	1 % of the difference between the new and old agreed amount
11.3.	Increase of the agreed amount for agreements renewed automatically****	1 % of the difference between the new and old agreed amount
11.4.	Housing savings account management*****	EUR 5.97
11.5.	Cancellation of a housing savings agreement before two years have expired for Prima savings, i.e. five years for other savings types*****	0.5% of the amount agreed
11.6.	Cancellation of an automatically renewed agreement	no fee charged

*PBZ stambena štedionica merged with the Bank as of June 16, 2022.

**Housing savings agreement fee is collected subsequently from the first savings deposits paid into the housing savings account until the agreed fee amount has been collected in full.

***If the saved shall exceed the agreed amount, the Bank shall increase the agreed amount to the amount of the savings when the housing savings is transferred to another savings-and-loan entity or in case the housing savings has expired or if the housing savings agreement has been cancelled and the difference of the fee amount for the increase of the agreed amount shall be collected from the housing savings funds

****for agreements older than two years for Prima savings, i.e. five years for other types of savings

*****Housing savings account management fee is collected for each calendar year, once a year, on December 31, or as the savings are paid out after the savings period has expired or when the agreed amount is assigned. As the account management fee is collected, a possible account management fee due for previous year shall be collected as well.

*****When a housing savings agreement is cancelled, before the savings deposit is discharged to the housing savings client, the Bank shall debit their housing savings account for all fee receivables outstanding.

If there are no sufficient funds on the housing savings account, the fee is reduced to the amount of the account balance.

*** List of legal entities with whom the Bank has closed an agreement - standing order:**

AUTONOMNA ŽENSKA KUĆA ZAGREB, DJEČJA UDRUGA HRABROST, HUMANITARNA UDRUGA FRA MLADEN HRKAĆ, CRVENI NOSEVI - KLAUNOVI DOKTORI, ZDENAC, SOS DJEČJE SELO HRVATSKA, UNICEF, ZELENA AKCIJA, ZEPTER ZEST d.o.o., UDRUGA U IME DOBROTE

**** List of legal entities with whom the Bank has closed a SEPA direct debiting execution agreement – no fee charged: PBZ CARD d.o.o.**

***** List of legal entities with whom the Bank has closed a SEPA direct debiting execution agreement – fee debited to the payer with partial subsidy of the legal entity:**

Currently there are no such contractual partners.

****** Credit transfers executed from a special purpose account for renewal after earthquake are not collected from the account during their subsidy by the Ministry of Physical Planning, Construction and State Assets.**

As of December 2, 2024