

# THE DECISION ON FEES FOR DINERS CLUB CARDS

NAK-DC/06-2022/01

The Decision on Fees for the Diners Club Cards No. NAK–DC/06-2022/01 enters into force on 1<sup>st</sup> August 2022, except in interest rate part, which enters into force on 1<sup>st</sup> July 2022, thereby replacing the Decision on Fees for the Diners Club Cards No. NAK–DC/12-2021/01.

INTEREST RATES AND FEES RELATED TO CONSUMER CREDITING		
Fee type	Consumers	Legal entities
<b>REVOLVING LOAN</b>		
Interest rate	7,00%	-
Minimum percentage	4%	
Minimum repayment amount	100 kn	
EIR*	7,24%	
<b>DINERS CLUB PLUS CARD – 12/ 24/ 36 instalments</b>		
Interest rate	7,00%	12%
EIR	7,24%	12.95%
<b>DINERS CLUB RATETOGO CARD – 6/ 12/ 24/ 36 instalments</b>		
Interest rate	7,00%	-
EIR	7,24%	-
<b>DINERS CLUB REVOLVING CARD</b>		
Interest rate	7,00%	9.50%
EIR*	7,24%	10.13%

CASH WITHDRAWAL FEES		
Fee type	Consumers	Legal entities
<b>Fees for cash withdrawals from the card</b>		
Fee for cash withdrawal from the card at ATMs in Croatia and abroad	5.9%, min 30 HRK	5.9%, min 30 HRK
Fee for cash withdrawal from the card at ATMs in Croatia and abroad	5.9%, min 30 HRK	5.9%, min 30 HRK
Fee for cash withdrawal from the card on POS devices abroad	4%	4%

FEES FOR USING SMS PACKAGES AND SERVICES		
Fee type	Consumers	Legal entities
Monthly fee for "SMS Info Status" package	0.50 HRK/ 2 HRK / 6 HRK	

OTHER FEES		
Membership for Diners Club Plus Card	225 HRK per year	225 HRK per year
Fee for re-issuing of PIN	20 HRK	20 HRK
Fee for resending the undelivered card	30 HRK	30 HRK
Fee for card re-issuance	50 HRK	50 HRK
Fee for emergency card re-issuance and card issuance prior to renewal	100 HRK	100 HRK
Fee for card confiscation at the point of sale	300 HRK	300 HRK
Fee for sending a copy of the slip from the point of sale in Croatia upon user complaint	20 HRK	20 HRK
Fee for sending a copy of the slip from the point of sale abroad upon user complaint	70 HRK	70 HRK
Fee for changing the payment due date for the Invoice for 3rd and every subsequent time during the calendar year	25 HRK	25 HRK

\* Effective Interest Rate (EIR), the annuity amount and total revolving loan repayment amount have been calculated under the assumption that the maximum Revolving loan is drawdown in a single instalment and repaid in 12 monthly instalments in their full amount. Different amounts and dynamics of fund withdrawal, longer repayment and payment period in the amount different from the monthly instalment amount cause a different calculation of the EIR.