

**SPECIAL TERMS AND CONDITIONS ON ISSUING AND USING DINERS CLUB HAK
CARD ISSUED BY ERSTE CARD CLUB d.o.o.**

1. These Special Terms and Conditions on Issuing and Using Diners Club HAK Card Issued by Erste Card Club d.o.o. (hereinafter: "the Special Terms") set special terms and conditions and fees for issuing and using Diners Club HAK Card (hereinafter: "the DC HAK Card").
2. Terms with a capital initial letter have the meaning as defined under the General Terms of the Blanket Agreement on Issuing and Using the Diners Club Card Issued by Erste Card Club d.o.o. (hereinafter: "the General Terms"), unless otherwise specified in these Special Terms.
3. DC HAK Card is a Co-brand Card issued in cooperation with the Croatian auto club Hrvatski autoklub (hereinafter: "HAK").
4. DC HAK Card is issued to Basic Private and Senior Users, Additional Private and Senior Users, Student Users and Business Users.
5. Every DC HAK Card User is a member of HAK and has all the rights and benefits offered under the HAK membership, including a choice of packages: START, OPTIMUM and EUROPA Packages, pursuant to the General Terms and Conditions for the Membership and Right to Membership Benefits found on www.hak.hr or via a request from HAK.
6. DC HAK Cards enable the use of HAK membership models benefits offered to the Users by HAK after the Bill with written enrolment and membership fees for DC HAK Card is paid and said payment registered in the ECC system.
7. DC HAK Card membership fee is calculated after the Request approval and recorded on the first Bill. Monthly membership fee for existing DC HAK Card Users shall be calculated monthly and recorded on the Bill for the current month.
8. When using DC HAK Card, transfer from a less expensive into a more expensive or from a more expensive into a less expensive Package is possible after the paid HAK membership fee year ends.
9. Annual DC HAK Card membership fee is due two months before the end of the current membership year, in order to enable timely use of HAK membership model for DC HAK Card in the following membership year, and the Users shall pay the same by the maturity date written on the Bill. Membership fee is valid for the following 12 months after the end of the current membership year.
10. In case of cancellation or termination of the Blanket Agreement for DC HAK Card, the return of proportional part of membership fee shall be reduced by a regular HAK membership fee since the User has the right to use HAK membership benefits until the end of the paid membership fee year, regardless of the end of Blanket Agreement. In case the HAK membership rights fee amount is larger than the DC HAK Card membership fee amount, the User has no right of return of proportional part of membership fee.
11. Blanket Agreement on Issuing and Using of DC HAK Card shall be terminated without any additional deadline or reasoning in case User HAK membership ends, unless otherwise requested by HAK. In that case termination shall become effective when the ECC sends written notice on termination via registered mail to the User's address.

