

## Special terms and conditions on issuing and using Diners Club RateToGo card issued by Erste Card Club d.o.o.

1. These Special terms and conditions on issuing and using Diners Club RateToGo card issued by Erste Card Club d.o.o. (hereinafter: Special terms) set special terms and conditions and fees for issuing and using Diners Club RateToGo Card (hereinafter: DC RateToGo 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: General terms), unless otherwise specified in these Special terms.
3. DC RateToGo Card is issued to Basic private and senior users, Additional private and senior users.
4. The Card can not be used for the purchase in instalments without interest rates and fees, consumer loan with foreign currency clause or to arrange direct debiting.
5. The repayment of approved Card loan does not include:
  - Costs above the approved loan amount.
  - Fees charged to the Card by ECC in accordance with the Decision on Fees for Diners Club Cards i.e. applicable Special terms.
6. The card allows each one-time purchase of goods and services at the Points of Sale as well as raised cash to be repaid by means of the approved Card loan: a) in 6 or 12 instalments, if the cost exceeds HRK 100 (in words: one hundred kuna) / 13,27 EUR (Thirteen euros and twenty-seven cents) and b) in 24 and 36 instalments, if the cost exceeds HRK 200 (in words: two hundred kuna) / 26,54 EUR (Twenty-six euros and fifty-four cents).
7. If the Card is used for a one-time cost of purchasing goods and services at the Point of Sale or withdrawing cash in the amount smaller than the amount specified in article 6, the Basic user is required to settle each such expense at once before the maturity date.
8. If the Card is used for the payment of goods and/or services, the Basic user agrees that any such expense shall be considered as a one-time cost regardless of the fact whether ECC has issued an authorization for payment in instalments. If an Agreement regulating the consumer loan with currency clause has been concluded during the usage of the Card, the Agreement shall be deemed terminated on the day when ECC receives the information on its conclusion from the Point of Sale.
9. ECC does not charge a fee for cash withdrawal defined in the Decision on Fees for Diners Club Cards. The maximum amount of cash that can be raised every month using the DC RateToGo card is up to 80% of the total approved limit and depends on the total used limit.
10. Card users do not have the option to contract other joint cards offered by ECC: Diners Club Junior card.
11. Erste Card Club d.o.o. (hereinafter: ECC), independently and/or in cooperation with other contractual partners, provides the following additional benefits to the DC RateToGo card users:
  - Participation in the D Club reward program in accordance with the Rules of the D Club award programme available on the website [www.erstecardclub.hr](http://www.erstecardclub.hr)
  - Airport Lounge services in compliance with Special terms of use for Airport Lounges for Diners Club card users available on the website [www.erstecardclub.hr](http://www.erstecardclub.hr)
  - A right to accident insurance (with special approval by the User) and travel insurance in collaboration with Wiener insurance Vienna Insurance Group d.d. (hereinafter: Insurer), in accordance with General terms and conditions for acquiring and exercising the right to insurance based on Diners Club cards and special terms and conditions for individual types of insurance as defined by the Insurer, available at [www.erstecardclub.hr](http://www.erstecardclub.hr).

The ECC will activate the right to accident insurance and travel insurance for the User, when the stipulated conditions for their activation have been fulfilled.

12. The ECC will forward User's personal data to ECC's contractual partners for the purposes of exercising contracted benefits from article 11 these Special terms.
13. These Special terms form an integral part of the Blanket Agreement on issuing and using the Diners Club RateToGo card. The General terms apply to everything that is not otherwise regulated by these Special terms and conditions.
14. These Special terms and conditions enter into force on 1.8.2022. and replace the Special terms and conditions PU-DCRTG/06-2018/01 from 15.6.2018.

Fixed conversion rate is 7,53450 HRK for 1,00 EUR.