

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

1. These Special Terms and Conditions on Issuing and Using Diners Club Standard 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 Standard Card (hereinafter: "the DC Standard 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 Standard Card is issued to Basic Private and Senior Users, Additional Private and Senior Users, Student Users and Business Users.
4. If the DC Standard card is issued to winners in giveaways or prize contests, the Card is issued only to Basic Private Users. Spending limit on the Card of the User will be set to the amount of the won prize, and it will only be used for one-time purchases and contactless payments and will be valid until the expiry date indicated on the card. The Card cannot be used to withdraw cash, purchase in instalments, or arrange direct debit and does not participate in the award programme related to DC Standard card. In some cases, it is possible to limit card usage only to certain points of sale, depending on the award programme rules.
5. If Diners Club Standard Card is issued to employees of business entities or members of associations with which Erste Card Club has concluded an agreement on such business cooperation, card can have preferential terms of usage during the employment of the User with that business entity or membership in the association. In that case, in order to use and update the preferential terms, Erste Card Club will periodically check the employment status of the business entity or the status of membership in the association, which is the basis for the use of preferential terms. The user is obliged to notify Erste Card Club without delay of the termination of membership in the association, change of employment or retirement, and submit a new income statement.
6. These Special Terms are an integral part of the Blanket Agreement on Issuing and Using of Diners Club Standard Card. All circumstances not covered by these Special Terms shall be regulated by General Terms.
7. These Special Terms shall enter into force on 1<sup>st</sup> July 2020 and shall replace the Special Terms PU-DCST/06-2019/01 valid as of 1<sup>st</sup> June 2019.

### 8. Special fees for Diners Club Standard Card

	Private User		Senior User		Student User	Business Client	Business/ Corporate Client
	Basic card	Additional card	Basic card	Additional card			
Membership fee	250 HRK per year	120 HRK per year	15 HRK per month	10 HRK per month	50 HRK per year	none	180 HRK per year
Membership fee – package including Visa Croatia Airlines card *	300 HRK per year	162 HRK per year	none	none	none	none	300 HRK per year
Card re-issuing fee	30 HRK	none	none	none	none	none	none

\*Note: from the date of entry into force of the Special Terms PU-DCST/06-2019/01 valid from 1<sup>st</sup> June 2019, it is no longer possible to contract new packages with Visa Croatia Airlines card.