

THE DECISION ON FEES FOR DINERS CLUB CARDS

The Decision on Fees for the Diners Club Cards No. NAK-DC/06-2018/01 enters into force on 1st October 2018, excluding the part related to the introduction of new products for which the Decision enters into force on 15th June 2018 and the part related to interest rate changes for which the Decision enters into force on 1st July 2018, thereby replacing the Decision on Fees for the Diners Club Cards No. NAK-DC/02-2018/01 that entered into force on 1st March 2018.

INTEREST RATES AND FEES RELATED TO CONSUMER CREDITING		
Fee type	Consumers	Legal entities
REVOLVING LOAN		
Interest rate	8.45%	-
Minimum percentage	4%	
Minimum repayment amount	100 HRK	
EIR*	8.79%	
DINERS CLUB PLUS CARD		
Diners Club Plus Card – 12 instalments		
Interest rate	8.45%	12%
EIR	8.79%	12.95%
Diners Club Plus Card – 24 instalments		
Interest rate	8.45%	12%
EIR	8.79%	12.82%
Diners Club Plus Card – 36 instalments		
Interest rate	8.45%	12%
EIR	8.78%	12.78%
DINERS CLUB RATETOGO CARD**		
Diners Club RateToGo Card – 6 instalments		
Interest rate	8.30%	-
EIR	8.62%	-
Diners Club RateToGo Card – 12 instalments		
Interest rate	8.45%	-
EIR	8.79%	-
Diners Club RateToGo Card – 24 instalments		
Interest rate	8.45%	-
EIR	8.79%	-
Diners Club RateToGo Card – 36 instalments		
Interest rate	8.45%	-
EIR	8.78%	-
DINERS CLUB REVOLVING CARD**		
Interest rate	8.45%	9.50%
EIR	8.79%	10.13%
CONSUMER LOAN WITH FOREIGN CURRENCY CLAUSE		
Interest rate for a consumer loan with a currency clause up to 60 instalments	8.45%	8.45%
EIR – Consumer loan with a currency clause up to 60 instalments	8.79%	8.79%
CASH WITHDRAWAL FEES		
Fee type	Consumers	Legal entities
Fees for cash withdrawals from the card		
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 in Croatia	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 Rewards Programme" package	1 HRK	-
Monthly fee for "SMS Info Status" package	0.50 HRK / 2 HRK / 6 HRK	

OTHER FEES			
Membership	Diners Club Plus Card	225 HRK per year	225 HRK per year
	Diners Club Travel Account - business subject	-	500 HRK per year
	Diners Club Travel Account - business user	-	180 HRK per year
Membership for the rewards programme "dinersirano za vas"		10 HRK per month	-
Fee for re-issuing of PIN		20 HRK	20 HRK
Fee for issuing/re-issuing Travel Account Card		-	20 HRK
Fee for resending the undelivered card		30 HRK	30 HRK
Fee for card re-issuance		50 HRK	50 HRK
Fee for card re-issuance (Diners Club Travel Account)		-	20 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
Fee for receipt issuance, whatever the intended purpose		30 HRK	30 HRK
Fee for contractual debiting related to HEP invoices		1.50%	-
Fee for cost analysis for Diners Club Plus Cards at request		10 HRK	10 HRK
Fee for sending the third and each subsequent copy of the invoice (registered mail)		25 HRK	25 HRK
Fee for contracted sending of invoices via registered mail		10 HRK	10 HRK
Fee for invoice analysis at request		15 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.

** Diners Club RateToGo Card and Diners Club Revolving Card shall be offered by Erste Card Cluba at the latest 2 months from the date of Special Terms for mentioned products entering into force.