

# DECISION ON FEES FOR DINERS CLUB CARDS

NAK-DC/06-2017/01

Decision on Fees for Diners Club cards Ref. NAK–DC/06-2017/01 shall enter into force on 1<sup>st</sup> July 2017 and shall replace the Decision on Fees for Diners Club cards Ref. NAK–DC/12-2016/01.

## INTEREST AND FEES RELATING TO LOANS TO CARDHOLDERS

Fee type		Consumer	Legal entity
<b>REVOLVING LOAN</b>			
Interest rate	<b>Revolving loan (private and senior cardholders):</b> Diners Club Standard card, Diners Club Exclusive card, Diners Club Croatia Airlines card, Diners Club HAK card, Diners Club ORYX card, Diners Club SmartX card, Diners Club Rijeka City Card credit card	8,80%	N/A
Minimum repayment percentage		4%	
Minimum repayment amount		100 HRK	
Effective interest rate – revolving loan*		9,35%	
<b>DINERS CLUB PLUS CARD</b>			
Interest rate	<b>Diners Club Plus card (private and senior cardholders):</b> Diners Club Standard card, Diners Club Exclusive card, Diners Club Croatia Airlines card, Diners Club HAK card, Diners Club ORYX card, Diners Club SmartX credit card, Diners Club Rijeka City Card credit card	8,80%	12%
Effective interest rate	<b>Diners Club Plus card (business cardholders):</b> Diners Club Standard card, Diners Club Exclusive card, Diners Club Croatia Airlines card, Diners Club HAK card, Diners Club ORYX card, Diners Club Rijeka City Card credit card	9,35%	12,78%
<b>CONSUMER LOAN WITH CURRENCY CLAUSE</b>			
Interest rate – Consumer loan with a currency clause up to 60 instalments	<b>Diners Club card (private, senior and student cardholders)</b> Diners Club Standard card, Diners Club Exclusive card, Diners Club Croatia Airlines card, Diners Club HAK card, Diners Club ORYX card, Diners Club SmartX credit card, Diners Club Rijeka City Card credit card	8,80%	8,80%
Effective interest rate – Consumer loan with a currency clause up to 60 instalments	<b>Diners Club card (business and corporate cardholders):</b> Diners Club Standard card, Diners Club Exclusive card, Diners Club Croatia Airlines card, Diners Club HAK card, Diners Club ORYX card, Diners Club Rijeka City Card credit card	9,34%	9,34%
<b>TOS cash loan (loan to legal entities)</b>			
Interest rate	<b>TOS cash loan (business and corporate cardholders):</b> Diners Club Standard card, Diners Club Exclusive card, Diners Club Croatia Airlines card, Diners Club HAK card, Diners Club ORYX card, Diners Club Rijeka City Card credit card	N/A	8-10%
Early repayment fee			0-2%
TOS loan processing fee			1-2%
Effective interest rate			8,77-11,45%
<b>CASH ADVANCE FEES</b>			
Fee type		Consumer	Legal entity
<b>CASH ADVANCE FEES</b>			
ATMs in Croatia and abroad	All the cards which, according to the Framework Agreement, have a cash advance functionality at ATMs and POS devices.	5,9%, min 30 HRK	5,9%, min 30 HRK
POS devices in Croatia		5,9%, min 30 HRK	5,9%, min 30 HRK
POS devices abroad		4%	4%
Fee for the third and each subsequent declined authorization at an ATM**		10 HRK	10 HRK

**FEEES FOR SMS PACKAGES AND SERVICES**

Fee type		Consumer	Legal entity
Monthly fee for the „ Rewards Program SMS Info“ package		1 HRK	
Monthly fee for the “Account Balance SMS Info“ package (monthly/weekly/daily)		0,50 HRK / 2 HRK / 6 HRK	N/A
OTHER FEES			
Enrolment fee	Diners Club Travel Account – business entity	N/A	520 HRK
Membership fee	Diners Club Plus card	225 HRK/year	225 HRK/year
	Diners Club Travel Account - business entity	N/A	500 HRK/year
	Diners Club Travel Account - business user	N/A	180 HRK/year
	Applies only to cardholders participating in the „dinersirano za vas“ rewards program	10 HRK/month	N/A
PIN issue	Diners Club Plus card	20 HRK	20 HRK
PIN reissue	All the cards which, according to the Framework Agreement, have a cash advance functionality at ATMs	20 HRK	20 HRK
Travel Account card issue/reissue		None	20 HRK
Undelivered card resending fee		30 HRK	30 HRK
Card issue – non-regular		50 HRK	50 HRK
Card issue (Diners Club Travel Account) – non-regular		None	20 HRK
Urgent card issue fee and card issue before renewal		100 HRK	100 HRK
Deposited card return fee (primary cardholder and business entity)		50 HRK	50 HRK
Card revocation at a point of sale		300 HRK	300 HRK
Sending a copy of a payment slip from a point of sale in Croatia at cardholder’s request		20 HRK	20 HRK
Sending a copy of a payment slip from a point of sale abroad at cardholders’s request		70 HRK	70 HRK
Transfer of charges to another card account at cardholder’s request		15 HRK	15 HRK
Payment by check fee		20 HRK	20 HRK
Changing the due date of a bill for the third and each subsequent time during a calendar year		25 HRK	25 HRK
Issue of a certificate regardless of its purpose		30 HRK	30 HRK
Standing order set up for payment of HEP (Croatian Electricity Company) charges – fee per transaction		1,50%	N/A
Paying e-bills at sviracuni.hr		1HRK+0,5% of invoice amount	1HRK+0,5% of invoice amount
DC Plus analytics at cardholder’s request		10 HRK	10 HRK
Sending the third copy of a billing statement (by registered mail)		25 HRK	25 HRK
Sending a billing statement by registered mail (by prior arrangement)		10 HRK	10 HRK
Billing statement analytics at cardholder’s request		15 HRK	None

\* The effective interest rate, the annuity amount and the total revolving loan repayment amount are calculated assuming that the maximum amount of the revolving loan is withdrawn at once and that is repayable in 12 monthly instalments in their full amount. Different amounts and dynamics of withdrawals, a longer repayment period and payments of amounts different from monthly instalment amounts shall result in a different calculation of the effective interest rate.

\*\* The fee applies to declined authorizations at an ATM that occurred within the same calendar day.