



Fees for card products and services

for individuals valid from 10.08.2026.

1 MASTERCARD DEBIT GOLD	Residents Amount	Non residents Amount	Payment method/frequency of
1.1 Issuing and reissuing of MasterCard Debit Gold Card	5,00 EUR	10,00 EUR	at once
1.2 Membership fee for MasterCard Debit Gold Card	1,50 EUR	3,00 EUR	monthly
1.3 Membership fee for MasterCard Debit Gold additional Card	1,50 EUR	3,00 EUR	monthly
1.4 Card reissuing on cardholder request	5,00 EUR	5,00 EUR	at once
1.5 PIN code reissuing on cardholder request	5,00 EUR	5,00 EUR	at once
1.6 Urgent issuing of debit card	20,00 EUR	20,00 EUR	at once
1.7 Fee for card deblocking	free of charge	free of charge	at once
1.8 Closing of Card	free of charge	free of charge	at once
1.9 POS/eComm domestic payment of goods and services	free of charge	free of charge	per transaction
1.10 POS/eComm international payment of goods and services	free of charge	free of charge	per transaction
1.11 Saldo request on ATMs of Adriatic Bank, Hipotekarna Bank	1,00 EUR	1,00 EUR	per transaction
1.12 Saldo request on ATMs of other banks	1,00 EUR	1,00 EUR	per transaction
1.13 Transactions on ATMs of Adriatic Bank, Hipotekarna Bank	free of charge	free of charge	per transaction
1.14 Transactions on ATMs of domestic/national banks	4,00% (min 4,00 EUR)	4,00% (min 4,00 EUR)	per transaction
1.15 Transactions on ATMs of international banks	4,00% (min 4,00 EUR)	4,00% (min 4,00 EUR)	per transaction
1.16 Cash withdrawal on teller of Adriatic Bank	bez naknade	free of charge	per transaction
1.17 Cash withdrawal on teller of domestic/national banks	4,00% (min 4,00 EUR)	4,00% (min 4,00 EUR)	per transaction
1.18 Cash withdrawal on teller of international banks	4,00% (min 4,00 EUR)	4 % (min 5,00 EUR)	per transaction
1.19 PIN change on ATMs	1,00 EUR	1,00 EUR	per transaction
1.20 SMS info servis	0,80 EUR	0,80 EUR	monthly
1.21 Conversion fee	1.50%	1.50%	per transaction
1.22 Urgent issuing and delivery of the clients address	100,00 EUR	100,00 EUR	at once