

Fees for card products and services

for individuals valid from 15.08.2026.

3. ADRIATIC MASTERCARD WORLD ELITE

Product type: Adriatic Mastercard World Elite | Intended for: Residents and non-residents

No.	Fee description	Residents Amount	Non-residents Amount	Payment method/frequency
3.1	Opening Adriatic Mastercard World Elite Debit / PVC	15.00 EUR	15.00 EUR	at once
3.2	Reissuing Adriatic Mastercard World Elite Debit / PVC	15.00 EUR	15.00 EUR	at once
3.3	Opening Adriatic Mastercard World Elite Debit / Metal Hybrid	250,00 EUR	250,00 EUR	at once
3.4	Reissuing Adriatic Mastercard World Elite Debit / Metal Hybrid	250,00 EUR	250,00 EUR	at once
3.5	Membership fee for primary card	15.00 EUR*	15.00 EUR*	monthly
3.6	Membership fee for additional card	15.00 EUR*	15.00 EUR*	monthly
3.7	Cash withdrawal from ATMs of Adriatic Bank and Hipotekarna Bank	free of charge	free of charge	per transaction
3.8	Cash withdrawal from ATMs/tellers of other banks in the country and abroad	4.00% of transaction amount, min. EUR 4.00	4.00% of transaction amount, min. EUR 4.00	per transaction
3.9	Card plastic replacement Adriatic Mastercard World Elite Debit / PVC	15.00 EUR	15.00 EUR	at once
3.10	PIN reprint	5.00 EUR	5.00 EUR	at once
3.11	SMS Info	0.80 EUR	0.80 EUR	monthly
3.12	PIN change at ATM	1.00 EUR	1.00 EUR	at once
3.13	POS/ePOS payments for goods and services at merchants abroad	free of charge	free of charge	per transaction
3.14	Balance inquiry at ATM	1.00 EUR	1.00 EUR	per transaction
3.15	Currency conversion fee	1.50% of transaction amount	1.50% of transaction amount	per transaction
3.16	Urgent card issuing	20.00 EUR	20.00 EUR	at once
3.17	Unjustified complaint	20.00 EUR	20.00 EUR	at once
3.18	Card deblocking	free of charge	Free of charge	at once
3.19	Card closing	free of charge	Free of charge	at once

Notes:

*If the owner of the primary and additional card is a non-resident, the maintenance fee is EUR 15.00 monthly.