

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

1. These Special Terms and Conditions on Issuing and Using Diners Club RateToGo 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 RateToGo Card (hereinafter: the DC RateToGo Card).
2. Terms with a capital initial letter have the meaning as defined under the General 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 RateToGo Card is issued to Basic Private and Senior Users, Additional Private and Senior Users.
4. The Card can not be used for the purchase in instalments without interest rates and fees, consumer loan with foreign currency clause or to arrange direct debiting.
5. The repayment of approved Card loan does not include:
  - Costs above the approved loan amount.
  - Costs charged to Diners Club Loyalty Card that exceed the approved card loan amount.
  - Fees charged to the Card by ECC in accordance with the Decision on Fees for Diners Club Cards i.e. applicable Special Terms.
6. The card allows each one-time purchase of goods and services at the Points of sale as well as raised cash to be repaid by means of the approved Card loan: a) in 6 or 12 instalments, if the cost exceeds HRK 100 (in words: one hundred kuna) and b) in 24 and 36 instalments, if the cost exceeds HRK 200 (in words: two hundred kuna).
7. If the Card is used for a one-time cost of purchasing goods and services at the Point of sale or withdrawing cash in the amount smaller than the amount specified in Article 6, the Basic User is required to settle each such expense at once before the maturity date.
8. If the Card is used for the payment of goods and/or services, the Basic User agrees that any such expense shall be considered as a one-time cost regardless of the fact whether ECC has issued an authorization for payment in instalments. If an Agreement regulating the consumer loan with currency clause has been concluded during the usage of the Card, the Agreement shall be deemed terminated on the day when ECC receives the information on its conclusion from the Point of Sale.
9. ECC does not charge a fee for cash withdrawal defined in the Decision on Fees for Diners Club Cards. The maximum amount of cash that can be raised every month using the DC RateToGo card is up to 80% of the total approved limit and depends on the total used limit.
10. Card users do not have the option to contract other joint cards offered by ECC: Diners Club Junior Card, Diners Club Rijeka City Companion Card and Diners Club E-card. The only exception is Diners Club Loyalty Card.
11. Costs charged to the Diners Club Loyalty Card that exceed the amount of transferred loyalty points shall be considered as one-time costs and the Card shall be charged on the first subsequent Invoice.
12. Maturity date for paying the Invoice of the Basic User is 12 days from the day the Invoice was issued, unless if agreed otherwise between the User and ECC.
13. These Special Terms constitute an integral part of the Blanket Agreement on Issuing and Using of Diners Club RateToGo Card. All circumstances not covered by these Special Terms shall be regulated by General Terms.
14. These Special Terms came into force on 15th June 2018.