



HRVATSKA NARODNA BANKA

Key information

Published: 1/2/2015 Modified: 30/8/2019

When deciding which banking and financial products or services to choose, one also has to take into account other parameters which affect the price of borrowing, such as interest rates, fees or currency clauses.

The information on the current offer of products and services of credit institutions also includes a wide range of other pieces of information that are key to making a decision which meets your expectations and possibilities. The most commonly provided information is that on interest rates and fees applied by individual credit institutions to a specific product or service. Apart from their price, important piece of information is that on the currency of denomination of a product or service and very often we come across offers of credit institutions for individual products or services which are denominated in a foreign currency or have a currency clause. If you do not wish to expose yourself to the risk of exchange rate changes or the risk of interest rate changes and are interested in a product or service in a domestic currency and with a fixed interest rate, and your credit institution offers such a product or service only with a currency clause and a variable interest rate, you can obtain basic information about the current offer of selected types of loans of all credit institutions in the table Information list of offered consumer loans posted on our website. However, if you already have individual products or services agreed with a credit institution and for some reason find yourself in financial difficulties which threaten your ability of regular repayment of due obligations, and are faced with a distinct possibility of enforcement actions, we advise you to inform yourself in advance about actions that you can take to protect on time a certain amount of your funds and spare yourself from the trouble associated with enforced collection.

[Recommendation to mitigate interest rate and interest-rate induced credit risk in long-term consumer loans](#)

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