



## Exchange of banknotes

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Invalid banknotes can be exchanged in person at the cash desk of the Croatian National Bank in Zagreb or by post. Banks or other institutions engaged in financial operations replace damaged banknotes and coins in accordance with the conditions for replacement. The Croatian National Bank exchanges exclusively stained and extremely damaged banknotes in accordance with the conditions for the exchange.

### EXCHANGE OF INVALID BANKNOTES

The Croatian National Bank exchanges [invalid kuna banknotes](#) for their entire value and without time limitation.

#### Exchange of invalid kuna banknotes at the Croatian National Bank

Invalid banknotes can be exchanged in person at the cash desk of the Croatian National Bank in Zagreb, Franjo Rački Street 5, on work days, from 9 am to 11 am, or posted to the following address:

Hrvatska narodna banka  
Sektor za gotov novac  
Trg hrvatskih velikana 3  
p.p. 603  
10000 Zagreb  
Croatia

Posted banknotes will be exchanged for valid banknotes for their entire value and returned to the sender by post.

#### What happens next with invalid kuna banknotes?

Invalid banknotes are stored and periodically destroyed, and the applicant is paid their entire value.

#### Does the Croatian National Bank charge any fee for the exchange of invalid kuna banknotes?

The Croatian National Bank does not charge any fee for the exchange of invalid banknotes.

### EXCHANGE OF DAMAGED BANKNOTES AND COINS

Damaged kuna banknotes and kuna and lipa coins are replaced by banks or other institutions engaged in financial operations in accordance with the conditions for replacement.

The Croatian National Bank exclusively exchanges stained or extremely damaged banknotes and mutilated coins if they meet the requirements for the exchange pursuant to decisions in effect.

#### Damaged banknotes and coins that the Croatian National Bank does not exchange

The Croatian National Bank does not exchange damaged and mutilated banknotes where it has sufficient

reason to believe that such banknotes have been damaged in the course of committing a criminal offence or coins that have been damaged for reasons other than wear in circulation.

The Croatian National Bank does not exchange stained kuna banknotes where an explanation as to the manner of staining is not provided by the applicant and it has sufficient reason to believe that such banknotes have been damaged due to the activation of electrochemical protection devices.

The Croatian National Bank does not exchange damaged and mutilated banknotes which are contaminated (hazardous to health).

### **Exchange of stained kuna banknotes**

The Croatian National Bank exchanges stained kuna banknotes where the authentication proves that the staining has not resulted from the activation of electrochemical protection devices. When completing the [application form](#), the applicant must describe in detail how the damage occurred.

The Croatian National Bank exchanges the banknotes that have been stained as a result of the activation of electrochemical protection devices where the applicant encloses the documentation on the reason of their activation. When completing the application form, the applicant must describe in detail how the damage occurred.

### **Exchange of damaged kuna banknotes**

Damaged or mutilated kuna banknotes are replaced by banks or other institutions engaged in financial operations in their full amount if over 50% of a banknote is presented.

The Croatian National Bank accepts for assessment exclusively extremely damaged or mutilated kuna banknotes. The CNB will replace the damaged banknotes in their full amount if it assesses that they meet the conditions for replacement and if the applicant proves that the missing parts have been destroyed.

### **Exchange of damaged kuna and lipa coins**

Damaged kuna and lipa coins are replaced by banks or other institutions engaged in financial operations in their full amount if the coins submitted for replacement are whole and can be machine processed to establish their authenticity.

The Croatian National Bank exchanges damaged kuna and lipa coins for which their authenticity (machine processable) and the cause of damage (e.g. fire) can be established.

### **Exchange of damaged banknotes and coins at the Croatian National Bank**

Put together all parts of the damaged [banknotes](#) and [coins](#) and fill in the application form for damaged banknotes and/or coins. Give all the known details of the manner in which the damage occurred. Please attach a police record on the cause of the damage, if any, e.g. a record of a fire, to the application. Damaged banknotes and coins, accompanied by an application form, may be submitted in person to the Croatian National Bank in Zagreb, Trg hrvatskih velikana 3, or posted to the following address:

Hrvatska narodna banka  
Sektor za gotov novac  
Trg hrvatskih velikana 3  
p.p. 603  
10000 Zagreb  
Croatia

If damaged banknotes and coins that the Croatian National Bank does not replace are submitted for replacement, such banknotes and coins will be returned to the sender.

## **What happens next with damaged banknotes and coins?**

The damage is assessed at the National Analysis Centre and Coin National Analysis Centre to verify the conditions for the exchange. The analysis on average lasts several days. The assessment may last several weeks in the case of coins which have been damaged to a greater degree or where the authentication has to be partly carried out in specialised forensic laboratories.

## **Does the Croatian National Bank charge any fee for the exchange of damaged banknotes and coins?**

The Croatian National Bank does not charge any fee for the evaluation and exchange of damaged banknotes and coins, except for complex authenticity checks of banknotes neutralised by the activation of electrochemical protection devices.

## **Does the Croatian National Bank exchange damaged foreign currency banknotes and coins?**

The Croatian National Bank does not exchange damaged foreign currency banknotes and coins, but only the currency which it has the exclusive right of issue – kuna banknotes and kuna and lipa coins.

## **Where can damaged foreign currency banknotes and coins be exchanged?**

Damaged foreign currency banknotes and coins can be exchanged at the applicant's bank, at foreign banks or at the central bank of the country which has issued such banknotes and coins.

Damaged euro banknotes can be exchanged at banks or central banks of EMU countries. For further details on the exchange and fees, please visit the websites of national banks.

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