

# Fees

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Fees are charged by credit institutions for services offered.

Fees may be one-off fees or multiple fees, fixed or variable and they are shown in monetary units or in a percentage in relation to the amount that is the subject of the transaction. Where the fee is expressed in percentages, the maximum and minimum monetary amounts charged for a specific type of service are usually listed. Fee types and amounts for all services offered by a credit institution are published and made publicly available to all interested parties and typically the information on fee types and amounts may be found in the documents under the titles of Fees Tariff and Fee Information Document. In addition to the obligation of making these documents publicly available, credit institutions are also legally obligated to provide you with the Fees Tariff before entering into a contract on a loan or a deposit, i.e. the Fee Information Document, before you commit yourself to a framework contract for a payment account.

You can also obtain information on the current amounts of fees linked to a payment account through the list of the most representative banking services of the Croatian National Bank or the free of charge mobile application, mHNB.

During the contractual relationship, banks have the obligation to provide you, at least annually and free of charge, with the detailed Statement of Fees on all incurred fees relative to the services linked to the payment account.

**IMPORTANT:** There are differences in the types and amounts of fees charged by credit institutions and it is therefore important to pay attention to all types and amounts of fees associated with a specific service you are interested in. Special attention should be paid to variable multiple fees charged over the time of the contractual relationship and one should take care to inquire in advance what fee variability is contingent upon.

