

## Protection against counterfeiting

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Counterfeiting is a criminal offence with social and financial consequences, which undermines the trust of the public (users) in the currency.

The Croatian National Bank pays full consideration to the protection against currency counterfeiting and uses a number of processes to prevent counterfeiting.

- Innovative security features that are easy to verify and hard to imitate are an important part of the design of kuna banknotes and kuna and lipa coins.
- The [National Programme of Training Courses on Banknote and Coin Authentication for Bank and Financial Institution Employees](#) is carried out on a regular basis.
- The Croatia National Bank actively cooperates on a daily basis with the Police National Office for Combating Corruption and Organised Crime of the Ministry of the Ministry of Interior and with the State's Attorney Office of the Republic of Croatia.
- There is an ongoing supply of new banknotes, with worn and damaged banknotes separated to facilitate authentication.

In accordance with Article 274, Counterfeiting Money, of the Criminal Code of the Republic of Croatia:

1. Whoever produces counterfeit money, alters genuine money or procures, owns or transfers such money with the aim of putting it into circulation as genuine, or whoever puts such money into circulation as genuine shall be sentenced to imprisonment for a term of between one and ten years.
2. Whoever, upon finding out that the money he/she accepted in the belief it was genuine is counterfeit, puts counterfeit money into circulation shall be sentenced to imprisonment for a term of up to three years.
3. Counterfeit money shall be seized.

In accordance with Article 283, Producing, Procuring, Possessing, Selling or Giving to Another for Use Forgery Tools, of the same Act:

1. Whoever produces, procures, possesses, sells or gives to another for use tools for counterfeiting money, securities, value signs issued pursuant to regulations, signs for the marking of goods, or tools for falsifying measures or weights, or for forging documents shall be sentenced to imprisonment for a term of up to three years.
2. The tools referred to in paragraph 1 of this Article shall be seized.

### **Educational brochure: Identifying suspected counterfeit currency**

The Croatian National Bank has issued the educational brochure Identifying suspected counterfeit currency. The Brochure includes the descriptions and images of the security features of kuna banknotes, the authentication procedure for suspected counterfeit currency, the examples of counterfeit security features and the explanations of basic terms used in the description of banknote features. The Brochure is intended for the staff of banks, professional cash handlers and for persons handling cash on a daily basis. The Brochure provides instructions on how to identify counterfeits and prevent putting counterfeit currency into circulation.

The Brochure can be ordered for free by sending an [application](#) to the e-mail address [ncc.hr@hnb.hr](mailto:ncc.hr@hnb.hr).

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