



HRVATSKA NARODNA BANKA

Replacement of cash from abroad

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The Croatian National Bank replaces the damaged cash referred to in Article 6, paragraph (7) and Article 9, paragraph (4) of the [Decision on handling of unfit and suspect cash](#) from natural or legal persons with a domicile or head office outside the Republic of Croatia.

Conditions for replacement of damaged kuna cash

The Croatian National Bank replaces damaged cash the authenticity of which has been previously established, i.e.:

1. damaged kuna banknotes when presented with over 50% of the banknote;
2. damaged kuna coins when presented with whole coins recognisable from the obverse or the reverse.

The minimum quantity submitted for replacement is 1,000 pieces of damaged kuna coins, while for banknotes, no condition of quantity exists.

Replacement of damaged kuna cash

The sender must notify the Croatian National Bank in advance in writing of the intended delivery of damaged cash to the following e-mail address: gotov.novac@hnb.hr.

State in the notification of the delivery the following data:

1. the name and head office of the company, the core business activity of the company/natural person;
2. if the sender is a natural person, name and surname and address of the domicile of the natural person;
3. the intended date of delivery of damaged cash to the Croatian National Bank;
4. the way of coming into possession of the damaged cash;
5. the number of the account to which the Croatian National Bank will pay the amount of the replacement of the delivery in kuna;
6. the specification of the damaged cash by quantity, issues, denominations and total values;
7. a statement that the damaged cash has not been exposed to hazardous substances that may pose a health risk to CNB employees when they come into contact with the delivered package;
8. the delivery method to the Croatian National Bank (specialised transport companies, sending by post, personal delivery, etc.).

The Croatian National Bank will analyse the received notification and inform the sender in writing on the approval or refusal of the acceptance of the notified delivery.

In the case of approval of the acceptance of the delivery, the Croatian National Bank will communicate in writing the following information to the sender:

1. the delivery processing fee, if any;

2. the amount that will be paid to the sender to the submitted account number;
3. the possible schedule of receipt of the delivery.

The sender that agrees with the information in the notification is required to confirm it in the response to the received notification and make the delivery.

Should a package be sent to the Croatian National Bank with no prior notification or with no explicit approval from the Croatian National Bank, it will not be received, but returned to the sender.

Fee for damaged kuna cash analysis and replacement

The Croatian National Bank sets and charges a fee for kuna banknote and coin analysis in the following cases:

- in cases of kuna banknotes damaged by the activation of anti-theft devices if at least 100 (in writing: one hundred) pieces of kuna banknotes are submitted for replacement – in the amount of HRK 1.00 (in writing: one kuna) per damaged note submitted for replacement
- in cases of damaged kuna coins if at least 1,000 (in writing: one thousand) pieces of damaged kuna coins are submitted for replacement – in the amount equalling 3% (in writing: three percent) of the nominal value of damaged kuna coins submitted for replacement.

The Croatian National Bank does not charge a fee for the analysis of kuna banknotes and coins in cases when the cash was damaged in the course of attempted or committed burglaries, theft or other criminal offences.

The Croatian National Bank pays the value of the replaced damaged kuna cash in kuna exclusively, by making the payment to the account of the sender of the damaged cash. The sender will be paid the amount of the replaced damaged cash, less any fee amount, if a fee is charged.

Replacement of fit kuna cash

The Croatian National Bank also replaces fit kuna banknotes and coins, which have the status of a legal means of payment, from natural or legal persons with a domicile or head office outside the Republic of Croatia.

'Kuna banknote fit for circulation' means an authentic kuna banknote the quality of which is fit for circulation under the standards laid down by the [decision of the Croatian National Bank laying down the minimum standards for automated and manual fitness sorting of banknotes](#). 'Kuna coins fit for circulation' means authentic kuna coins the quality of which is fit for circulation.

The procedure of replacement of fit cash is identical to the procedure of replacement of damaged cash, and the amount of replaced cash is paid exclusively to the kuna account of the sender of cash, less the fee amount.

The delivery processing fee amounts to 3% of the total value of the delivery received.