Pursuant to Article 8, paragraph (4) of the Act on the Comparability of Fees Related to Payment Accounts, Payment Account Switching and Access to Basic Accounts (Official Gazette 70/2017), Article 43, paragraph (2), item (9) and paragraph (5) of the Act on the Croatian National Bank (Official Gazette 75/2008 and 54/2013), the Deputy Governor of the Croatian National Bank hereby issues the

Decision on the obligation to submit data for comparison of fees for the services set out in the list of the most representative services

Article 1

(1) This Decision specifies the data to be submitted by payment service providers to the Croatian National Bank for the purpose of publishing a comparison of fees for the services set out in the list of the most representative services as well as the method of and the time limits for their submission.

(2) This Decision shall apply to the following payment service providers that provide consumers the service of opening and operating payment accounts (hereinafter referred to as 'reporting entities'):

1. credit institutions established in the Republic of Croatia;

2. branches of credit institutions established in other Member States with head offices in the Republic of Croatia; and

3. branches of third-country credit institutions with head offices in the Republic of Croatia.

Article 2

The terms used in this Decision shall have the following meaning:

1. 'fee information document' means a document on fees for the most representative services linked to a payment account which a reporting entity is obliged to provide to the consumer in accordance with Article 5 of the Act on the Comparability of Fees Related to Payment Accounts, Payment Account Switching and Access to Basic Accounts;

2. 'fee' means all charges and penalties, if any, payable by the consumer to the reporting entity for or in relation to services linked to a payment account;

3. 'consumer' means any natural person who is acting for purposes other than his trade, business or profession;

4. 'basic account' means a payment account having the features referred to in Article 23 of the Act on the Comparability of Fees Related to Payment Accounts, Payment Account Switching and Access to Basic Accounts;

5. 'list of the most representative services' means the list of services linked to a payment account established in the Decision on the most representative services linked to a payment account (Official Gazette 42/2018);

6. 'payment account' means an account held by the reporting entity in the name of one or more consumers, through which consumers are able at least to place funds, withdraw cash and execute and receive payment transactions, including credit transfers, to and from another party.

Article 3

(1) Reporting entities shall report to the Croatian National Bank in accordance with the annex The method of collecting and the obligation to submit data for publishing a comparison of fees (hereinafter referred to as 'the annex').

(2) The annex constitutes an integral part of this Decision.

(3) It shall be deemed that reporting entities have regularly submitted the data that are subject to this Decision where:

– the data are received by the Croatian National Bank within the time limits prescribed in Article 4 of this Decision;

– all the data comply with the controls and rules prescribed in the annex; and

– all the data submitted are accurate and complete.

Article 4

(1) The time limit for the submission of the first reports under this Decision shall be 22 October 2018.

(2) Afterwards, reporting entities shall notify the Croatian National Bank of any change in the data submitted, at the latest by the date on which the amended fee information document becomes effective.

(3) By way of derogation from paragraph (1) of this Article, for reporting entities that have received authorisation to provide payment services for the first time, the first reporting period shall begin following the expiry of six months counting from the first day of the month in which they received such authorisation.

Article 5

This Decision shall be published in the Official Gazette and shall enter into force on 22 October 2018.

No.: 211-020/07-18/RM
Zagreb, 10 July 2018

Croatian National Bank

Deputy Governor

Relja Martić

ANNEX

The method of collecting and the obligation to submit data for publishing a comparison of fees

Introduction

This annex contains information on the data and the method of and time limits for their submission to the Croatian National Bank.

The annex is divided into three parts, i.e. the submission of:

1) fee information documents in PDF format;

2) data on fees for services not offered as part of a package of services (only for kuna current accounts); and

3) data on fees for services offered as part of a package of services.

The first part of the annex includes the submission of all fee information documents offered by reporting entities, in PDF format. For the purposes of the second part, reporting entities submit data on fees for the most representative services set out in the list that are linked to a kuna current account and are not offered as part of a package of services linked to a payment account. The third part includes also fees for the most representative services offered by reporting entities as part of a package of services linked to a payment account.

Time limit for data submission

Reporting entities shall submit data set out in fee information documents at the latest by the date on which they become effective.

For the purposes of the first part of the annex, reporting entities shall submit fee information documents in PDF format at the latest by the date on which they become effective.

Minimum reporting standards

Reporting entities shall comply with the following minimum standards:

1) Minimum standards for data transfers
   - Data must be submitted within the time limit set out in the Decision.
   - Data must be in a format that is in line with the technical reporting requirements set out in the annex.
   - When reporting data, reporting entities must comply with the technical data transfer standards set out in the annex.
2) Minimum standards for accuracy
   - Submitted data must be equal to actual data of reporting entities.
   - Reporting entities must comply with the rules on the rounding of figures in the annex.
3) Minimum standards for compliance
   - A reporting entity shall appoint at least two responsible contact persons.
4) Minimum standards for correction of submitted data
   - Reporting entities must comply with the rules and procedures on the data correction method set out in the annex.
   - Corrections by reporting entities departing from usual levels of corrections must be accompanied by a separate explanation of such departures.

1 Submission of all fee information documents

For the purposes of the first part of the annex, reporting entities submit all fee information documents they offer.

Method of data submission

Reporting entities submit all fee information documents by means of the Croatian National Bank's web form. Fee information documents are submitted in PDF format in such a way that one PDF document is one fee information document. Reporting entities designate a unique name for each fee information document (PDF document), i.e. one reporting entity may not have several fee information documents with the same name of PDF documents.

When submitting one or more fee information documents, it is also necessary to submit one XML file specifying all data relevant for the publication of submitted fee information documents (the contents of the XML file are described below).

PDF documents and the corresponding XML file are submitted together, packed in one ZIP archive file.

Standard ZIP file features

- File format is ZIP with a standard level of compression.
- File name is UNPU_01_OIB_DATUM.zip (example of a file name: UNPU_01_12345678910_20181101.zip).

Explanation of the structure of the ZIP file name:
UNPU_01 – file prefix
OIB – reporting entity's OIB is written, assigned by the Ministry of Finance pursuant to the Act on the Personal Identification Number
DATUM (DATE) – date of sending a ZIP document is written in "YYYYMMDD" format.

Standard PDF document features

- Document format is PDF.
- Document name is UNPU_01_OIB_ŠIFRANAZIVA.pdf (example of a file name: UNPU_01_12345678910_Najbolji_paket.pdf).

Explanation of the structure of the PDF document name:
UNPU_01 – file prefix
OIB – reporting entity's OIB is written, assigned by the Ministry of Finance pursuant to the Act on the Personal Identification Number
ŠIFRA NAZIVA (NAME CODE) – reporting entity randomly specifies the value for a name code limited to 30 text characters. The name may not contain Croatian diacritics and spacing.

Standard XML file features

- XML format (in line with the XSD file published on the Croatian National Bank's website as an annex to the Decision)
- example of an XML file (published on the Croatian National Bank's website as an annex to the Decision)
- code page 8859–2 (CE)

- File name is UNPU_01_OIB_DATUM.XML (example of a file name: UNPU_01_12345678910_20181101.XML).

Explanation of the structure of the XML file name:

UNPU_01 – file prefix

OIB – reporting entity's OIB is written, assigned by the Ministry of Finance pursuant to the Act on the Personal Identification Number

DATUM (DATE) – date of sending an XML file is written in "YYYYMMDD" format.

Contents of an XML file

Reporting entities submit in an XML file data required for the publication, replacement or deletion of one or more fee information documents on the Croatian National Bank's website. The contents of the XML file are divided into a "Header" record and "Documents" records.

<u>"Header" record</u>

The header record is the first record in a file, in which the following information is written: date of file submission, reporting entity's OIB and basic data on responsible persons (name and surname, e-mail, phone). Basic data on responsible persons (name and surname, e-mail, phone) are used for submission of notifications on the subsequent status of the file or any error file. Data in the header record are completed as follows:

Field 1 Date of file submission

The field must be completed and written is the date of file submission, in "YYYYMMDD" format.

Control: The date in field 1 must correspond to the date specified in the XML file name.

Field 2 Reporting entity's OIB

The field must be completed. Reporting entity's OIB is written, assigned by the Ministry of Finance pursuant to the Act on the Personal Identification Number.

Control: Reporting entity's OIB in field 2 must correspond to the OIB specified in the XML file name.

After field 2, within the "Header" record, there are at least two "Data on responsible persons" records. Data in the "Data on responsible persons" record have four fields, which are completed as follows:

Field 1 Contact person – name

Field 2 Contact person – surname

Field 3 Contact person – e-mail address

Field 4 Contact person – phone (city area code and the complete phone number or the mobile network code and the complete phone number)

Reporting entities may specify more than two responsible persons by adding new "Data on responsible persons" records.

<u>"Files" records</u>

The "Header" record is followed by "Files" records, in which the files submitted are described. The number of "Files" records is not limited. "Files" records have five fields, which are completed as follows:

Field 1 PDF document name

The field must be completed. A reporting entity writes the full name of the PDF document that links the submitted PDF document with data of a specific fee information document in the XML file (example: UNPU_01_12345678910_Najbolji_paket.pdf).

A reporting entity submitting a new or amending a published fee information document writes the name of the PDF document that is submitted together with an XML file.

A reporting entity deleting a submitted and/or published fee information document writes the name of the previously submitted PDF document.

Field 2 Action to be taken

The field must be completed with one of the following three actions to be taken on the Croatian National Bank's website for a specific fee information document (i.e. the PDF document in field 1):

- PUBLISH – A reporting entity submitting a fee information document that is published for the first time completes field 2 with a "PUBLISH" order.
- REPLACE – A reporting entity wishing to replace the published fee information document by a newly submitted one completes field 2 with a "REPLACE" order.
- REMOVE – A reporting entity wishing to remove the published fee information document completes field 2 with a "REMOVE" order.

Field 3 Name of the fee information document

The field must be completed. Written is the unique name of the fee information document in field 1 that will be displayed to users on the Croatian National Bank's website. One reporting entity may not have several fee information documents with the same name. All Croatian diacritics and spacing may be used in names.

Field 4 Date of the fee information document

The field must be completed. The date on which the fee information document is effective or removed is written in "YYYYMMDD" format. That date is the date from which the Croatian National Bank will update its website with a submitted fee information document in line with the reporting entity's instructions.

Control:

Date in field 4 for the order in field 2 "PUBLISH" may only be a date after the date in field 1 of the "Header" record file.

Date in field 4 for the orders in field 2 "REPLACE" and "REMOVE" may be the date identical to or following the date in field 1 of the "Header" record file.

Field 5 Category

The field must be completed. Written is one of the five categories to which a fee information document belongs. The categories denote a subgroup in which the Croatian National Bank will publish or from which it will remove the submitted fee information document on its website. There are the following five categories:

Students – reporting entities which offer payment accounts intended exclusively for students, the young, persons under 27, etc., submit fee information documents related to such accounts with a category designation "STUDENT".

Pensioners – reporting entities which offer payment accounts intended exclusively for pensioners, persons over 65, etc., submit fee information documents related to such accounts with a category designation "PENSIONER".

Vulnerable group – reporting entities which offer basic accounts intended exclusively for a vulnerable group of consumers referred to in Article 24, paragraph (10) of the Act on the Comparability of Fees Related to Payment Accounts, Payment Account Switching and Access to Basic Accounts, submit fee information documents related to such accounts with a category designation "VULNERABLE".

Basic account – reporting entities which offer basic accounts having the features referred to in Article 23 of the Act on the Comparability of Fees Related to Payment Accounts, Payment Account Switching and Access to Basic Accounts, submit fee information documents related to such accounts with a category designation "BASIC".

All – reporting entities which offer payment accounts that are not intended exclusively for any of the foregoing four categories submit fee information documents related to such accounts with a category designation "ALL".

Example 1

On 26 October 2018, a reporting entity with OIB "12345678910" submits to the Croatian National Bank a fee information document with the name "Best offer ("Najbolja ponuda"), which becomes effective on 31 October 2018. The fee information document belongs to the category "ALL".

A reporting institution would submit one ZIP file with the name
UNPU_01_12345678910_20181026.zip, which would contain:

- a PDF file with the name UNPU_01_12345678910_BiloKojiNaziv.pdf
- an XML file with the name UNPU_01_12345678910_20181026.xml. The XML file would contain the following fields:
    o Field 1 => UNPU_01_12345678910_BiloKojiNaziv.pdf
    o Field 2 => PUBLISH (OBJAVI)
    o Field 3 => Best offer (Najbolja ponuda)
    o Field 4 => 20181031
    o Field 5 => ALL (SVI)

2 Submission of data on fees for services not offered as part of a package of services

For the purposes of the second part of the annex, reporting entities submit data on fees for the most representative services set out in the list and linked to a kuna current account. Data on such fees do not include fees offered as part of the package linked to a payment account.

Data for the purposes of the second part of the annex do not include data on fees for special categories of consumers set out in reporting entities' fee tariffs (such as students, pensioners, the young, vulnerable group of consumers, etc.).

Method of data submission

Reporting entities submit data set out in the fee information document for kuna current accounts by means of an XML file on the Croatian National Bank's web form.

By means of the file, reporting entities always submit all data set out in fee information documents for kuna current accounts, regardless of whether they wish to submit, delete or correct specific data.

Fee data submitted in an XML file replace all previously submitted reporting entity's data for the purposes of the second part of the annex, on the date submitted in the file header. That date is the date from which the Croatian National Bank will update its website with a submitted data.

Standard file features

- XML format (in line with the XSD file published on the Croatian National Bank's website as an annex to the Decision)
- example of an XML file (published on the Croatian National Bank's website as an annex to the Decision)
- code page 8859–2 (CE)
- File name is UNPU_02_OIB_DATUM.XML (example of a file name: UNPU_02_12345678910_20181101.XML).

Explanation of the structure of the XML file name:
UNPU_02 – file prefix
OIB – reporting entity's OIB is written, assigned by the Ministry of Finance pursuant to the Act on the Personal Identification Number
DATUM (DATE) – date of sending an XML file is written in "YYYYMMDD" format.

File contents

Reporting entities submit data set out in the fee information document for kuna current accounts in one XML file. The contents of the XML file are divided into a "Header" record and "Documents" records.

<u>"Header" record</u>

The header record is the first record in a file, in which the following information is written: date of file submission, date on which data set out in the fee information document for kuna current accounts become effective, reporting entity's OIB and basic data on responsible persons (name and surname, e-mail, phone). Basic data on responsible persons (name and surname, e-mail, phone) are used for submission of

notifications on the subsequent status of the file or any error file. Data in the header record are completed as follows:

Field 1 Date of file submission

The field must be completed and written is the date of file submission, in "YYYYMMDD" format.

Control: The date in field 1 must correspond to the date specified in the XML file name.

Field 2 Date on which a fee information document for kuna current accounts becomes effective

The field must be completed and written is the date on which data set out in the fee information document for kuna current accounts become effective, in "YYYYMMDD" format. That date is the date from which the Croatian National Bank will update its website with submitted data.

Control: Date in field 2 may only be a date after the date in field 1.

Field 3 Reporting entity's OIB

The field must be completed. Reporting entity's OIB is written, assigned by the Ministry of Finance pursuant to the Act on the Personal Identification Number.

Control: Reporting entity's OIB in field 3 must correspond to the OIB specified in the XML file name.

After field 3, within the "Header record", there are at least two "Data on responsible persons" records. Data in the "Data on responsible persons" record have four fields, which are completed as follows:

Field 1 Contact person – name

Field 2 Contact person – surname

Field 3 Contact person – e-mail address

Field 4 Contact person – phone (city area code and the complete phone number or the mobile network code and the complete phone number)

Reporting entities may specify more than two responsible persons by adding new "Data on responsible persons" records.

"Services" records

The "Header" record is followed by "Services" records for each of the 13 services set out in the list of the most representative services.

A reporting entity may submit 13 "Services" records at most, i.e. when a reporting entity does not offer one of the services set out in the list of the most representative services, it does not submit data for that service (in that case a reporting entity has less than 13 "Services" records).

Each of the 13 "Services" records consists of the first field, in which a service code is specified, and an unlimited number of fee records. Permissible values of the first field, i.e. service code, are as follows:

"01" – maintaining the account

"02" – online banking

"03" – credit transfer – national in kuna

"04" – credit transfer – national in euro

"05" – credit transfer – abroad in euro

"06" – credit transfer – abroad in a currency other than the euro

"07" – inflows from abroad

"08" – standing order

"09" – direct debit

"10" – providing a credit card

"11" – cash withdrawal – using a debit card at the ATM

"12" – cash withdrawal – using a credit card at the ATM

"13" – overdraft.

Fee records are specified after each of the 13 service codes and consist of two fields. The first field is the field in which a fee name is specified, whereas the fee amount is specified in the second field. The final number of fee records depends on the number of different services charged by a reporting entity for each service set out in the list of the 13 most representative services.

Field 1 in the fee record

The field must be completed. A reporting entity specifies the fee name for the service code. The maximum permissible field length is 150 text characters (example: "at ATMs in the RC"). The text submitted by a reporting entity is the same as the text which the Croatian National Bank will publish on its website. Croatian diacritics and spacing may be used in the field.

Field 2 in the fee record

The field must be completed. In this field, a reporting entity specifies the amount of the fee from the previous field (Field 1). The maximum permissible field length is 150 text characters (example: "3.00% of the amount; 35.00 kuna at a minimum"). The text submitted by a reporting entity is the same as the text which the Croatian National Bank will publish on its website. Croatian diacritics and spacing may be used in the field.

3 Submission of data on fees for services offered as part of a package of services

For the purposes of the third part of the annex, reporting entities submit fee data for predetermined combinations of services that may or may not be offered as part of a package of services linked to a payment account. Service combinations are distinguished on the basis of the following six features.

Feature 1 Maintaining the account

Maintaining the account is a service where the reporting entity operates the account for use by the customer. All combinations always include the "Maintaining the account" feature.

Feature 2 Overdraft

Overdraft is a service where the reporting entity and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.

Feature 3 Providing a credit card

Providing a credit card is a service where the reporting entity provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the reporting entity and the customer determines whether interest will be charged to the customer for the borrowing.

Feature 4 Internet banking

Internet banking is a service where the reporting entity allows the customer to use the services linked to the payment account via the Internet.

Feature 5 Mobile banking

Mobile banking is a service where the reporting entity allows the customer to use the services linked to the payment account via a mobile application.

Feature 6 Number of transactions

The number of transactions designates the number of interbank transactions which the user intends to make in a month by using the Internet and/or mobile banking service. Each combination which includes the Internet and/or mobile banking service may include a number of 5, 10 or 15 interbank transactions.

Depending on the choice of one or more features, there are 40 different combinations, which are presented below:

Combination 1	Feature 1 Maintaining the account
Combination 2	Feature 1 Maintaining the account
	Feature 2 Overdraft
Combination 3	Feature 1 Maintaining the account
	Feature 3 Providing a credit card
Combination 4	Feature 1 Maintaining the account

	Feature 2 Overdraft Feature 3 Providing a credit card
Combination 5	Feature 1 Maintaining the account Feature 4 Internet banking Feature 6 Number of transactions – 5
Combination 6	Feature 1 Maintaining the account Feature 2 Overdraft Feature 4 Internet banking Feature 6 Number of transactions – 5
Combination 7	Feature 1 Maintaining the account Feature 3 Providing a credit card Feature 4 Internet banking Feature 6 Number of transactions – 5
Combination 8	Feature 1 Maintaining the account Feature 2 Overdraft Feature 3 Providing a credit card Feature 4 Internet banking Feature 6 Number of transactions – 5
Combination 9	Feature 1 Maintaining the account Feature 4 Internet banking Feature 6 Number of transactions – 10
Combination 10	Feature 1 Maintaining the account Feature 2 Overdraft Feature 4 Internet banking Feature 6 Number of transactions – 10
Combination 11	Feature 1 Maintaining the account Feature 3 Providing a credit card Feature 4 Internet banking Feature 6 Number of transactions – 10
Combination 12	Feature 1 Maintaining the account Feature 2 Overdraft Feature 3 Providing a credit card Feature 4 Internet banking Feature 6 Number of transactions – 10
Combination 13	Feature 1 Maintaining the account Feature 4 Internet banking Feature 6 Number of transactions – 15
Combination 14	Feature 1 Maintaining the account Feature 2 Overdraft Feature 4 Internet banking Feature 6 Number of transactions – 15
Combination 15	Feature 1 Maintaining the account Feature 3 Providing a credit card Feature 4 Internet banking Feature 6 Number of transactions – 15
Combination 16	Feature 1 Maintaining the account Feature 2 Overdraft Feature 3 Providing a credit card Feature 4 Internet banking Feature 6 Number of transactions – 15
Combination 17	Feature 1 Maintaining the account Feature 5 Internet banking Feature 6 Number of transactions – 5

Combination 18	Feature 1 Maintaining the account Feature 2 Overdraft Feature 5 Mobile banking Feature 6 Number of transactions – 5
Combination 19	Feature 1 Maintaining the account Feature 3 Providing a credit card Feature 5 Mobile banking Feature 6 Number of transactions – 5
Combination 20	Feature 1 Maintaining the account Feature 2 Overdraft Feature 3 Providing a credit card Feature 5 Mobile banking Feature 6 Number of transactions – 5
Combination 21	Feature 1 Maintaining the account Feature 5 Mobile banking Feature 6 Number of transactions – 10
Combination 22	Feature 1 Maintaining the account Feature 2 Overdraft Feature 5 Mobile banking Feature 6 Number of transactions – 10
Combination 23	Feature 1 Maintaining the account Feature 3 Providing a credit card Feature 5 Mobile banking Feature 6 Number of transactions – 10
Combination 24	Feature 1 Maintaining the account Feature 2 Overdraft Feature 3 Providing a credit card Feature 5 Mobile banking Feature 6 Number of transactions – 10
Combination 25	Feature 1 Maintaining the account Feature 5 Mobile banking Feature 6 Number of transactions – 15
Combination 26	Feature 1 Maintaining the account Feature 2 Overdraft Feature 5 Mobile banking Feature 6 Number of transactions – 15
Combination 27	Feature 1 Maintaining the account Feature 3 Providing a credit card Feature 5 Mobile banking Feature 6 Number of transactions – 15
Combination 28	Feature 1 Maintaining the account Feature 2 Overdraft Feature 3 Providing a credit card Feature 5 Mobile banking Feature 6 Number of transactions – 15
Combination 29	Feature 1 Maintaining the account Feature 4 Internet banking Feature 5 Mobile banking Feature 6 Number of transactions – 5
Combination 30	Feature 1 Maintaining the account Feature 2 Overdraft Feature 4 Internet banking Feature 5 Mobile banking Feature 6 Number of transactions – 5

Combination 31	Feature 1 Maintaining the account Feature 3 Providing a credit card Feature 4 Internet banking Feature 5 Mobile banking Feature 6 Number of transactions – 5
Combination 32	Feature 1 Maintaining the account Feature 2 Overdraft Feature 3 Providing a credit card Feature 4 Internet banking Feature 5 Mobile banking Feature 6 Number of transactions – 5
Combination 33	Feature 1 Maintaining the account Feature 4 Internet banking Feature 5 Mobile banking Feature 6 Number of transactions – 10
Combination 34	Feature 1 Maintaining the account Feature 2 Overdraft Feature 4 Internet banking Feature 5 Mobile banking Feature 6 Number of transactions – 10
Combination 35	Feature 1 Maintaining the account Feature 3 Providing a credit card Feature 4 Internet banking Feature 5 Mobile banking Feature 6 Number of transactions – 10
Combination 36	Feature 1 Maintaining the account Feature 2 Overdraft Feature 3 Providing a credit card Feature 4 Internet banking Feature 5 Mobile banking Feature 6 Number of transactions – 10
Combination 37	Feature 1 Maintaining the account Feature 4 Internet banking Feature 5 Mobile banking Feature 6 Number of transactions – 15
Combination 38	Feature 1 Maintaining the account Feature 2 Overdraft Feature 4 Internet banking Feature 5 Mobile banking Feature 6 Number of transactions – 15
Combination 39	Feature 1 Maintaining the account Feature 3 Providing a credit card Feature 4 Internet banking Feature 5 Mobile banking Feature 6 Number of transactions – 15
Combination 40	Feature 1 Maintaining the account Feature 2 Overdraft Feature 3 Providing a credit card Feature 4 Internet banking Feature 5 Mobile banking Feature 6 Number of transactions – 15

Method of data submission

Reporting entities submit data set out in fee information documents for 40 specified combinations in an XML file on the Croatian National Bank's web form.

Reporting entities shall submit at least data on fees set out in the most favourable fee information document, for each of the 40 combinations they offer to customers. The most favourable fee information document for a customer is the one with the lowest total monthly fee for a specific combination. A reporting entity that does not offer a specific combination of services (features) does not submit that combination in an XML file.

In an XML file, reporting entities always submit all data set out in fee information documents, regardless of whether they wish to submit, delete or correct specific data. Fee data submitted in an XML file replace previously submitted reporting entity's data for the purposes of the third part of the annex, on the date submitted in the file header. That date is the date from which the Croatian National Bank will update its website with submitted data.

Standard file features

- XML format (in line with the XSD file published on the Croatian National Bank's website as an annex to the Decision)
- example of an XML file (published on the Croatian National Bank's website as an annex to the Decision)
- code page 8859–2 (CE)
- File name is UNPU_03_OIB_DATUM.XML (example of a file name: UNPU_03_12345678910_20181101.XML).

Explanation of the structure of the XML file name:
UNPU_03 – file prefix
OIB – reporting entity's OIB is written, assigned by the Ministry of Finance pursuant to the Act on the Personal Identification Number
DATUM (DATE) – date of sending an XML file is written in "YYYYMMDD" format.

File contents

Reporting entities submit data set out in their fee information documents in one XML file. The contents of the file are divided into a "Header" record and "Combinations" records.

"Header" record

The header record is the first record in a file, in which the following information is written: date of file submission, date on which data in the file become effective, reporting entity's OIB and basic data on responsible persons (name and surname, e-mail, phone). Basic data on responsible persons (name and surname, e-mail, phone) are used for submission of notifications on the subsequent status of the file or any error file. Data in the header record are completed as follows:

Field 1 Date of file submission

The field must be completed and written is the date of file submission, in "YYYYMMDD" format.

Control: The date in field 1 must correspond to the date specified in the XML file name.

Field 2 Date on which data in the file become effective

The field must be completed and written is the date on which data in the file become effective, in "YYYYMMDD" format. That date is the date from which the Croatian National Bank will update its website with submitted data.

Control: Date in field 2 may only be a date after the date in field 1.

Field 3 Reporting entity's OIB

The field must be completed. Reporting entity's OIB is written, assigned by the Ministry of Finance pursuant to the Act on the Personal Identification Number.

Control: Reporting entity's OIB in field 3 must correspond to the OIB specified in the XML file name.

After field 3, within the "Header" record, there are at least two "Data on responsible persons" records. Data in the "Data on responsible persons" record have four fields, which are completed as follows:

Field 1 Contact person – name

Field 2 Contact person – surname

Field 3 Contact person – e-mail address

Field 4 Contact person – phone (city area code and the complete phone number or the mobile network code and the complete phone number)

Reporting entities may specify more than two responsible persons by adding new "Data on responsible persons" records.

"Combinations" records

The "Header" record is followed by "Combinations" records. Each of 40 combinations is one record. A reporting entity may submit more records with the same combination number (when the reporting entity offers several different fee information documents for the same combination of features). Data in "Combinations" records are completed as follows:

Field 1 Combination number

The field must be completed and written is the number of a combination (from 01 to 40) for which data are submitted in that record.

Field 2 Amount of the fee for debit card provision

The field must be completed and written is the amount charged to the customer for the service of debit card provision for the combination in field 1 (one-off cost of debit card provision rounded to two decimal places, without a currency code; example: 10.00). A reporting entity that does not charge a fee for debit card provision for that combination or includes the fee in the amount specified in field 5, submits a "0.00" value.

Field 3 Name of a fee information document

The field must be completed. A reporting entity writes the full name of the PDF document that is equal to the name of the PDF document that the reporting entity submitted for the purposes of the first part of the annex (example: "UNPU_01_12345678910_Najbolji_paket.pdf"). Based on the name in this field, the submitted PDF document from the first part of the annex is linked to other data in a particular combination record for the purposes of the third part of the annex.

Field 4 Reporting entity's hyperlink

The field must be completed and written is the full name of the hyperlink, the selection of which provides a link to the reporting entity's website where the fee information document referred to in field 3 may be found. Reporting entities may have one hyperlink for several fee information documents (i.e. several combinations).

Field 5 Total monthly fee

The field must be completed and written is the total amount of the monthly fee rounded to two decimal places without a currency code for the combination in field 1 (example: 58.50). The specified amount is the calculation of the monthly fee made by the reporting entity for a specific combination of services (field 1) in accordance with the fee information document in field 3.

Field 6 Nominal interest rate level

The field is completed conditionally. All "Combinations" records which include "Feature 2 Overdraft" (combinations designated by an even number in field 1) also comprise the obligation to submit data on the nominal interest rate level rounded to two decimal places, without a percentage sign (example: 7.50).