

Pursuant to Article 43, paragraph (2), item (10) of the Act on the Croatian National Bank (Official Gazette 75/2008, 54/2013 and 47/2020) and Article 14, paragraph (1), items (2) and (10) of the Statute of the Croatian National Bank, the Governor of the Croatian National Bank hereby issues

GENERAL TERMS AND CONDITIONS

applicable to the purchase and sale of numismatics, investment gold and numismatic sets and to the exchange of commemorative and numismatic coins issued by the Croatian National Bank

1 INTRODUCTORY PROVISIONS

1.1 These General Terms and Conditions shall apply to contracts on the sale of numismatics, investment gold and numismatic sets issued by the Croatian National Bank, concluded between the Croatian National Bank (hereinafter referred to as 'CNB') and the buyer and constitute an integral part thereof (hereinafter referred to as 'General Terms and Conditions').

1.2 For the purposes of these General Terms and Conditions, the term 'buyer' means the consumer as defined by the act governing consumer protection.

1.3 In addition to applying to contracts referred to in item (1.1), the General Terms and Conditions shall apply, in accordance with and in the manner prescribed in items (9) and (10) of the General terms and Conditions, to:

- contracts on the exchange of commemorative coins concluded between the CNB and a natural person wishing to exchange the said items; and
- contracts on the exchange of numismatic coins concluded between the CNB and a natural or legal person.

1.4 For the purposes of the General Terms and Conditions, numismatics, investment gold and numismatics sets comprise:

- commemorative gold and silver kuna coins issued before 1 January 2023 by the Croatian National Bank on the occasion of commemorating a certain event or heritage (hereinafter referred to as 'commemorative gold and silver coins');
- numismatic sets of commemorative gold and silver kuna coins;

- numismatic sets of kuna coins containing kuna coins that had the status of coins in circulation until 1 January 2023;
 - numismatic coins as laid down in Article 1, item (3) of Regulation (EU) No 651/2012 of the European Parliament and the Council of 4 July 2012 on the issuance of euro coins (hereinafter referred to as 'Regulation 651/2012') (hereinafter referred to as 'numismatic coins');
 - numismatic sets of numismatic coins;
- (all previously mentioned hereinafter referred to as 'numismatic items').

1.5 An indication that an individual numismatic item is investment gold within the meaning of the provisions of the regulations governing the value added tax is given in the price list of the Croatian National Bank (hereinafter referred to as 'Price List') laying down the prices for issued numismatic items.

1.6 Information on the seller:

HRVATSKA NARODNA BANKA
Trg hrvatskih velikana 3
10000 Zagreb
Republic of Croatia
Phone: [+385 1 45 64 555](tel:+38514564555)

e-mail address: info@hnb.hr

2 SALE OF NUMISMATIC ITEMS

2.1 The price and features of individual numismatic items are given in the Price List. The price of numismatic items includes the packaging.

2.2 The costs of delivery of numismatic items are not included in the price specified in the Price List. Delivery costs shall be borne by the buyer. Where the buyer chooses to have numismatic items delivered, the costs of delivery include postage and depend on the quantity (weight) and value of the ordered numismatic items, as well as the manner and place of delivery. If the manner of delivery is parcel delivery, insurance costs shall also be paid in addition to postage. For delivery to countries outside the European Union, the buyer shall also bear the shipping costs. The CNB will specify the exact amount of the cost of delivery, including insurance and shipping costs, where applicable, in the proforma invoice referred to in item (4.3) of the General Terms and Conditions.

2.3 The CNB shall post the applicable Price List on its website and at the cash desk referred to in item (3) of the General Terms and Conditions. The CNB shall sell numismatic items at the price specified in the Price List.

2.4 The CNB shall sell numismatic items through means of distance communication referred to in item (4) of the General Terms and Conditions, while for certain numismatic items the CNB may also specify sale at the cash desk referred to in item (3) of the General Terms and Conditions, of which the buyers will be informed on CNB website.

3 CNB CASH DESK

3.1 The CNB cash desk is located at the following address:

Hrvatska narodna banka

Jurišićeva 17, 10000 Zagreb (hereinafter referred to as 'cash desk').

The working hours of the cash desk is Monday to Friday from 8:30 to 15:30.

3.2 At the cash desk the CNB accepts cash payments only.

4 SALE THROUGH A MEANS OF DISTANCE COMMUNICATION

4.1 The buyer may place an order for numismatic items with the CNB by:

a. post to the address:

Hrvatska narodna banka

Direkcija za pohranu, obradu i opskrbu gotovim novcem

Trg hrvatskih velikana 3

10000 Zagreb

b. electronic mail to the address:

e-mail address: numizmatika@hnb.hr

(hereinafter referred to as 'order').

4.2 The order shall be a binding offer made by the buyer to the CNB to enter into a purchase contract. The buyer shall provide in the order as a minimum the following information:

- name and surname;
- address of domicile / normal place of residence;

- OIB (personal identification number) or VAT number (for foreign buyers, if applicable), where the object of purchase is investment gold;
- e-mail address (where applicable);
- the quantity and name of the numismatic item to be purchased;
- the desired manner of delivery of the numismatic item (by post or pick-up at the CNB premises). If the buyer, in cases of delivery by post, wishes to have the delivery to an address other than the address provided, the buyer shall specify such delivery address.

An order that does not include the above-mentioned information will be considered incomplete and the CNB will not take it into consideration.

4.3 Upon receipt of the complete order referred to in items (4.1a) and (4.1b) of the General Terms and Conditions, the CNB will, as soon as possible, but no later than within ten days of the receipt of the order, send to the buyer a confirmation of order acceptance, together with a proforma invoice, indicating:

- the quantity and price per numismatic item ordered;
- the cost of delivery, including insurance and shipping costs, where applicable, in accordance with item (2.2) of the General Terms and Conditions in the cases where such manner of delivery has been selected, and
- the total price amount to be paid by the buyer and where applicable, delivery, insurance, and shipping costs.

4.4 A sales contract shall be considered concluded upon receipt by the buyer of the CNB confirmation of order acceptance, together with the proforma invoice referred to in item (4.3) of the General Terms and Conditions if it concerns cases referred to in items (4.1a) and (4.1b) of the General Terms and Conditions (hereinafter referred to as 'distance contract').

4.5 In the cases referred to in items (4.1a) and (4.1b), the buyer is obliged to pay the total price amount and (where applicable) delivery, insurance and shipping costs to the CNB account using the data specified in the issued proforma invoice within ten days of the date of issue of the proforma invoice or else the distance contract will be considered terminated.

4.6 In case of late payment (after the deadline), in cases where the buyer has made a partial payment under the proforma invoice and in case of overpayment, the CNB will refund the received or overpaid amount to the account number (IBAN) from which the payment was received.

4.7 Upon receipt by the CNB of the payment from the buyer referred to in item (4.5), the CNB will start to prepare the delivery and will no later than ten days of the day of receipt of the payment, depending on the manner of delivery selected in the order:

- a. dispatch the parcel by post to the address specified in the order and notify the buyer thereof without delay,
or
- b. notify the buyer that the numismatic item is ready for pickup at the CNB at the address specified in the notification. When picking up a numismatic item at the CNB, the buyer shall sign a certificate of receipt received from an authorised CNB employee confirming the date of pickup of the numismatic item. If the buyer fails to pick up the numismatic item after expiry of 30 days of the date of notification that the numismatic item is ready for pickup, the distance contract will be considered terminated, and the provisions of item (4.6) of the General Terms and Conditions will apply, *mutatis mutandis*.

4.8 Where in the cases referred to in item (4.7a) of the General Terms and Conditions, the buyer refuses to accept the parcel or the parcel is returned to the CNB marked failed delivery attempt or the buyer has been notified but failed to pick up the parcel, the CNB will notify the buyer thereof and warn the buyer of the obligation to bear the costs of failed delivery. The CNB will deliver to the buyer a new proforma invoice for the delivery referred to in items (4.1a) and (4.1b) of the General Terms and Conditions and notify the buyer that it will repeat delivery only upon payment by the buyer of the cost of repeated delivery. In the case of a failed delivery of the proforma invoice to the buyer or if the buyer within fourteen days of the day of issue of the (new) proforma invoice for the costs of repeated delivery referred to in items (4.1a) and (4.1b) of the General Terms and Conditions fails to pay for these costs, the distance contract shall be considered terminated, and the provisions of item (4.6) of the General Terms and Conditions will apply, *mutatis mutandis*.

4.9 In view of the limited quantity of the numismatic items issued, the CNB reserves the right to reject an order, i.e. reject entering into a sales contract if it does not have sufficient quantity of numismatic items available in stock. In such a case, the CNB will notify the buyer without delay about order rejection and offer to the buyer another (similar) numismatic item or a smaller quantity of numismatic items. If the buyer accepts the CNB's offer, the CNB will take further steps in accordance with item (4.3) of the General Terms and Conditions.

4.10 Except for the reasons stated in item (4.9) of the General Terms and Conditions, the CNB reserves the right to limit the number of numismatic items a buyer can order or purchase. The maximum quantity of numismatic items a buyer can order or purchase is indicated at the cash desk and on the CNB website.

5 CNB RESPONSIBILITY FOR CONTRACT EXECUTION

5.1 The CNB shall be responsible for any material defects of numismatic items in accordance with the law governing civil obligations.

5.2 The responsibility of the CNB for any damage that might arise for the buyer as a result of violation of the sales contract shall be limited to the amount of the price of one or more numismatic items that are the subject of an individual sales contract, unless the damage is the result of intentional conduct or gross negligence on the part of the CNB.

6 FILING WRITTEN COMPLAINTS AND DISPUTE RESOLUTION

6.1 A buyer may file a written complaint (hereinafter referred to as 'complaint') with the CNB in accordance with the act governing consumer protection.

6.2 If the buyer and the CNB fail to resolve the dispute relating to the complaint amicably, the buyer will be authorised to initiate an alternative dispute resolution procedure before an authorised body for alternative resolution of consumer disputes. The list of bodies appointed by the competent ministry for the execution of alternative consumer dispute resolution in the Republic of Croatia and notified to the European Commission is available at European Commission website at <https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>.

7 RIGHT OF WITHDRAWAL FROM A DISTANCE CONTRACT

7.1 The buyer has the right to withdraw from a distance contract the subject of which is the purchase of a numismatic set of kuna coins, numismatic coins or a numismatic set of numismatic coins, provided that they are not made of precious materials, without stating the reason, within 14 days of the day of receipt thereof (i.e. of the day of pickup at the CNB address referred to in item (4.1a) of the General Terms and Conditions or of the day of delivery by post). Where different types of numismatic items are purchased, the buyer has the right to withdraw from that part of the distance contract that relates only to the to the numismatic set of kuna coins, i.e. numismatic coins or a numismatic set of numismatic coins that are not made of precious materials.

7.2 The buyer does not have the right to withdraw from a distance contract the subject of which is the purchase of commemorative gold and silver coins, and numismatic coins or a numismatic set of numismatic coins, if they are made of precious materials, since their price

depends on changes in the financial market outside CNB influence, which may take place during the time the buyer has the right to withdraw from the contract.

7.3 The buyer shall notify the CNB of his decision to withdraw from a distance contract referred to in item (7.1) of the General Terms and Conditions using the CNB statement of withdrawal form (available on the CNB website)or by sending a written notification in other form that shall contain:

- an unequivocal statement setting out his decision to withdraw from the contract;
- the quantity, name, number and date of the order, proforma invoice and the payment amount and the date of receipt of the purchased numismatic item referred to in item (7.1) of the General Terms and Conditions to which the withdrawal from the contract relates;
- name and surname, address, telephone number and electronic mail address if the buyer has one; and
- account number (IBAN) to be used by the CNB to refund the amount paid (hereinafter referred to as 'statement of withdrawal').

7.4 The buyer shall send the statement of withdrawal to the CNB by post or electronic mail to the address specified in item (4.1a) and item (4.1b), respectively, of the General Terms and Conditions and on the form for the statement of withdrawal before the expiry of the period of the 14-day time limit of the date of receipt of the numismatic item referred to in item (7.1) of the General Terms and Conditions.

7.5 Upon receipt by the CNB of the statement of withdrawal, the CNB will notify the buyer of the receipt of the statement of withdrawal and of the manner in which the buyer may return the numismatic item referred to in item (7.1) of the General Terms and Conditions either by delivering it to the CNB to the address referred to in item (4.1a) of the General Terms and Conditions or by sending it by registered mail marked “Numismatic items return” to the address referred to in item (4.1a) of the General Terms and Conditions. The buyer shall return the numismatic item referred to in item (7.1) of the General Terms and Conditions without delay and no later than within seven days of the day of receipt of the notification on the manner of return. The costs of return shall be borne by the buyer.

7.6 The buyer is responsible for each reduction in the value of the numismatic item referred to in item (7.1) of the General Terms and Conditions that is the result of its handling, except that which is necessary to determine its nature, features and functionality.

7.7. The CNB will refund the buyer the amount received for the sold numismatic item referred to in item (7.1) of the General Terms and Conditions following the receipt of the returned,

undamaged numismatic item, and no later than 10 days of the day of receipt of the returned, undamaged numismatic item. The CNB will pay the buyer the price amount received to the account specified by the buyer in the statement of withdrawal referred to in item (7.3) of the General Terms and Conditions. If the buyer returns a damaged numismatic item referred to in item (7.1) of the General Terms and Conditions, and it follows from the nature and scope of the damage that it is not the result of the handling necessary to determine the nature, features and functionality of the numismatic item, the CNB will issue a refund to the buyer in the amount received for the sold numismatic item no later than 30 days after receiving the damaged numismatic item, reduced by the amount corresponding to the percentage of damage to the numismatic item calculated in relation to the price of the numismatic item. If the buyer returns the damaged numismatic item referred to in item (7.1) of the General Terms and Conditions, the CNB reserves the right to reject a refund, in which case it will not issue a refund to the buyer for the amount received for the sold numismatic item and it will inform the buyer on the manners of collecting the damaged numismatic item, no later than 10 working days after receiving the damaged numismatic item referred to in item (7.1) of the General Terms and Conditions. The CNB will inform the buyer in advance of any compensations to be made pursuant to this item.

8 *ONLINE DISPUTE RESOLUTION PLATFORM*

8.1 For an alternative resolution of disputes arising from distance contracts entered into pursuant to an order submitted by electronic mail, the buyer may use a platform for online resolution of consumer disputes available at the following link:

[https://ec.europa.eu/consumers/odr/main/?event=main.complaints.screeningphase.](https://ec.europa.eu/consumers/odr/main/?event=main.complaints.screeningphase)

9 *EXCHANGE OF COMMEMORATIVE COINS*

9.1 The CNB shall exchange commemorative coins with natural persons wishing to exchange them at nominal value. Within the meaning of this item of the General Terms and Conditions, 'commemorative coins' shall have the meaning as defined in Article 1, item (2) of Regulation (EU) No 651/2012.

9.2 Considering the limited quantities of issued commemorative coins, the CNB reserves the right to limit the number of commemorative coins of a certain issue that may be received in exchange (hereinafter referred to as 'initial maximum quantity') by a single person. The initial maximum quantity of commemorative coins for each issue shall be specified at the cash desk, on the CNB website and in the CNB preliminary reservation system for commemorative coins

available at the following link: prigodne-eurokovanice.hnb.hr (hereinafter referred to as 'preliminary reservation system').

9.3 A person interested in exchanging commemorative coins – party to the contract, may, before the start of the exchange of the certain issue of commemorative coins, apply for a preliminary reservation of the commemorative coins via the preliminary reservation system (hereinafter referred to as 'preliminary reservation application'). The quantity of commemorative coins per one preliminary reservation application may not exceed the initial maximum quantity of commemorative coins.

9.4 Commemorative coins in relation to which the party to the contract made a preliminary reservation via the preliminary reservation system shall be exchanged from the moment specified as the start of the exchange in the decision on the issuing of the particular issue of commemorative coins:

- a. at the cash desk;
- b. via delivery by post to the specified address, whereby the delivery costs shall be borne by the party to the contract;
- c. at the outlets of the Financial Agency (hereinafter referred to as 'Fina') whereby the party to the contract shall bear the fee charged by Fina in accordance with its price list (hereinafter referred to as 'Fina fee').

9.5 A preliminary reservation application shall be considered as a binding offer by the party to the contract submitted to the CNB for the purpose of concluding an exchange contract. The party to the contract shall in the preliminary reservation application submitted via the preliminary reservation system provide at least the following information:

- name and surname;
- delivery address (if the selected means of delivery is via post);
- OIB (personal identification number) / number of a valid identification document for persons who do not have an OIB number (foreign nationals);
- electronic mail address (where applicable);
- the quantity of the commemorative coins for which the person wishes to make a preliminary reservation for exchange (up to the initial maximum quantity of commemorative coins);
- the desired manner of delivery of the commemorative coin referred to in item (9.4) of the General Terms and Conditions.

The preliminary reservation application that does not include the above specified information will be considered incomplete and will not be considered by the CNB.

9.6 Immediately upon receipt of the complete preliminary reservation application, the CNB shall via the preliminary reservation system send to the party to the contract a confirmation of receipt of the preliminary reservation application, which shall not be considered as the acceptance of the offer or constitute a confirmation that the party to the contract will be allowed to exchange the entire quantity of the commemorative coins for which preliminary reservation was made.

9.7 The CNB shall reserve the right to refuse a preliminary reservation application where, based on the data entered into the preliminary reservation system, it establishes that there are reasonable grounds to suspect an attempted fraud, including, but not limited to unauthorised repeated reservations for the benefit of the same person or any other fraudulent attempts. The CNB shall inform the applicant concerned of such a refusal via the preliminary reservation system, thereby terminating any contract that may have been concluded.

9.8 After processing all preliminary reservation applications via the preliminary reservation system, the CNB shall send to the party to the contract a certificate of preliminary reservation which shall specify the actual maximum quantity of commemorative coins that the party to the contract may exchange, which shall depend on availability and does not necessarily need to correspond to the quantity specified in the preliminary reservation application or initial maximum quantity, and:

- a. the equivalent value to be provided by the party to the contract in exchange for commemorative coins and the deadline until which the party to the contract may take possession of commemorative coins at the cash desk, if the party to the contract opted for such a manner of delivery; or
- b. the equivalent value to be provided by the party to the contract in exchange for commemorative coins and the amount that the party to the contract is required to pay for delivery costs, if the party to the contract opted for such a manner of delivery, together with the proforma invoice specifying the total amount to be paid by the party to the contract and the deadline for payment; or
- c. the equivalent value to be provided by the party to the contract in exchange for commemorative coins and the deadline until which the party to the contract may take possession of commemorative coins at the selected Fina outlet, if the party to the contract opted for such a manner of delivery. The party to the contract who opted for delivery via a Fina outlet for the purpose of delivery of the commemorative coin shall provide the amount of exchanged coins and additionally directly pay the Fina fee, of which obligation and the amount of charge the party to the contract shall be notified prior to the entry into the contract.

9.9 In cases where it is possible for the CNB to exchange the entire quantity of commemorative coins specified in the preliminary reservation application, the CNB certificate of preliminary reservation referred to in item 9.8 of the General Terms and Conditions shall be considered as acceptance of the offer by the party to the contract and the exchange contract shall be considered as concluded as of the moment of the issuance of the certificate of preliminary reservation. If the party to the contract fails to make the payment until the deadline specified in the proforma invoice referred to in item (9.8b) or fails to take possession of the coins until the expiry of the deadline for taking possession referred to in item (9.8a) or item (9.8c), the exchange contract shall be considered terminated and the CNB will act in accordance with item (9.11) of the General Terms and Conditions, where applicable.

9.10 If it is not possible for the CNB to exchange the quantity of commemorative coins that the party to the contract specified in the preliminary reservation application, the certificate of preliminary reservation referred to in item (9.8) of the General Terms and Conditions shall be considered as the new offer by the CNB to the party to the contract relating to the actual maximum quantity of commemorative coins specified in the certificate of preliminary reservation. In the latter case, the exchange contract shall be considered concluded at the moment when the party to the contract accepts the offer by the CNB by implied consent – taking possession of the commemorative coin at the cash desk in the cases referred to in item (9.8a), by paying the amount specified in the proforma invoice in the cases referred to in item (9.8b) or by taking possession of the commemorative coin at the Fina outlet in the cases referred to in item (9.8c). The new offer shall be valid until the expiry of the deadline for payment specified in the proforma invoice referred to in item (9.8b), that is, until the expiry of the deadline for taking possession referred to in item (9.8a) or item (9.8c). If the party to the contract fails to make payment or take possession of the commemorative coin until the expiry of the offer, the exchange contract shall not be considered concluded.

9.11 In the cases referred to in item (9.8b) of the General Terms and Conditions, the CNB shall send commemorative coins together with the invoice to the address specified by the party to the contract in the preliminary reservation system after the party to the contract settles the entire amount specified in the proforma invoice. If the party to the contract rejects the acceptance of the parcel or the parcel returns to the CNB with the specification failed delivery attempt, that is, that the party to the contract was notified but failed to pick up the parcel, the provisions of item (4.6) of the General Terms and Conditions shall apply, *mutatis mutandis*.

9.12 In case of late payment (after the deadline specified in the proforma invoice referred to in item (9.8b), in case where the party to the contract made only a partial payment under the proforma invoice referred to in item (9.8b) or in case of an overpayment, the CNB will refund

the received or overpaid amount to the account number (IBAN) from which the payment was received.

9.13 If there are commemorative coins left after the completion of the exchange of commemorative coins for which preliminary reservations were received via the preliminary reservation system, the CNB will exchange any remaining commemorative coins at the cash desk, in accordance with the maximum quantity for individual exchange of commemorative coins issued by the Croatian National Bank.

9.14 Items (5) to (8) of the General Terms and Conditions shall not apply to contracts entered into pursuant to the provisions of item (9) of the General Terms and Conditions.

10 EXCHANGE OF NUMISMATIC COINS

10.1 The CNB shall receive for exchange only numismatic coins issued by the CNB and that from natural and legal persons offering to exchange them at the nominal value (denomination) of the offered numismatic coin. Upon the receipt of a numismatic coin (at the cash desk or by delivery by post), the CNB will examine the numismatic coin and in the case where a greater defect is detected, it reserves the right to refuse the exchange of the numismatic coin. Numismatic coins shall be presented whole and their obverse and reverse shall be identifiable.

10.2 In case of suspicion as to the authenticity of the offered numismatic coins, the CNB reserves the right to withhold them to determine their authenticity through technical analysis and to refuse the exchange of numismatic coins whose authenticity has not been determined. If a technical analysis by the CNB determines that a numismatic coin is counterfeit, the CNB will, in accordance with regulations governing the protection of currency against counterfeiting, keep the offered numismatic coins for the purpose of taking further necessary actions.

10.3 The CNB will pay to a person exchanging numismatic coins at the cash desk the amount of the nominal value of the exchanged numismatic coins in cash upon the receipt by the CNB of the numismatic coins and taking possession thereof.

10.4 A person exchanging the numismatic coins by dispatching a parcel by post to the address referred to in item (4.1a) of the General Terms and Conditions, shall notify the following information to the CNB in order to enable the CNB to pay him the amount of the nominal value of the returned numismatic coins:

- name and surname
- address, and

- the number of the account (IBAN) the person wishes to have the payment credited to.

10.5 Upon receipt of numismatic coins, if there are no grounds for refusing the exchange or keeping the numismatic coins for further analysis as prescribed in items (10.1) and (10.2) of the General Terms and Conditions, the CNB shall without delay and no later than within ten working days of the day of receipt, pay the person exchanging numismatic coins the amount of the nominal value of the numismatic coins to the indicated account number.

10.6 The provisions of items (5) to (8) of the General Terms and Conditions do not apply to contracts entered into pursuant to the provisions of item (10) of the General Terms and Conditions.

11 PERSONAL DATA PROCESSING

11.1 The CNB will process the personal data it collects in relation to the sale of numismatic items or exchange of commemorative and numismatic coins for the purpose of undertaking actions at the request of the subject providing it prior to the conclusion of the contract (e.g. acting upon the received preliminary reservation application for commemorative coins) and exercising the rights and obligations under the sales or exchange contract (e.g. for the purpose of delivery of a numismatic item or commemorative coin to the party to the contract, exercise of the right of the buyer to withdraw from a distance contract, etc.).

11.2 Personal data will be available to CNB employees on a need-to-know basis only. The CNB will make available the personal data required for the delivery of the purchased numismatic item or exchange of a commemorative coin to a postal service provider, insurance and shipping services providers and Fina, where applicable, in the cases where such manner of delivery has been selected.

11.3 The CNB will keep the personal data collected in relation to the execution of the contract that is subject to the General Terms and Conditions for eleven years following the end of the business year to which the business books in which the relevant documents are entered relate to (the year when the contract was entered into) in accordance with the legally prescribed time limits for keeping bookkeeping records, after which they will be deleted, i. e. destroyed. For more information on personal data processing and the rights of buyers in relation to personal data processing, see <https://www.hnb.hr/zastita-osobnih-podataka>.

11.4 The CNB will oblige its commercial representatives to act in accordance with this item and in accordance with the provisions of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard

to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation), as well as other applicable regulations governing the personal data protection.

12 FINAL PROVISIONS

12.1 The General Terms and Conditions in force on the date of entering into a contract shall apply to the contract on the sale of a numismatic item and the contract on the exchange of commemorative coins concluded between the CNB and the consumer and the contract on the exchange of numismatic coins concluded between the CNB and a natural or legal person.

12.2 These General Terms and Conditions, as well as all future amendments to the General Terms and Conditions, will be made in writing and published on the CNB's internal bulletin boards, at CNB cash desk and on the CNB website.

12.3 The General Terms and Conditions of 28 July 2025 shall cease to have effect by virtue of the entry into force of these General Terms and Conditions.

12.4 These General Terms and Conditions shall enter into force on 24. October 2025.