

**Act on Amendments to the Act on the Comparability of Fees Related to
Payment Accounts, Payment Account Switching and Access to Basic
Accounts**

THE CROATIAN PARLIAMENT

1476

Pursuant to Article 89 of the Constitution of the Republic of Croatia, I hereby issue the

DECISION

**PROMULGATING THE ACT ON AMENDMENTS TO THE ACT ON THE
COMPARABILITY OF FEES RELATED TO PAYMENT ACCOUNTS, PAYMENT
ACCOUNT SWITCHING AND ACCESS TO BASIC ACCOUNTS**

I hereby promulgate the Act on Amendments to the Act on the Comparability of Fees Related to Payment Accounts, Payment Account Switching and Access to Basic Accounts passed by the Croatian Parliament at its session on 15 July 2025.

Class: 011-02/25-02/68

No: 71-10-01/1-25-2

Zagreb, 17 July 2025

The President of the Republic of Croatia
Zoran Milanović, m. p.

**ACT ON
AMENDMENTS TO THE ACT ON THE COMPARABILITY OF FEES RELATED
TO PAYMENT ACCOUNTS, PAYMENT ACCOUNT SWITCHING AND ACCESS
TO BASIC ACCOUNTS**

Article 1

In the Act on the Comparability of Fees Related to Payment Accounts, Payment Account Switching and Access to Basic Accounts (Official Gazette 70/2017), Article 1 is amended to read:

“This Act governs:

1. the transparency and comparability of fees related to payment accounts;
2. payment account switching within the Republic of Croatia;
3. facilitation of cross-border payment account-opening;
4. the opening and using of basic accounts; and
5. a package of free services linked to the payment account to which consumers receive their regular income.”.

Article 2

In Article 3, paragraph (1), after item (32), the full stop is deleted and items (33) and (34) are added which read:

“33. ‘a package of free services’ means a package of services linked the payment account to which consumers receive their regular income and which has the characteristics referred to in Chapter IVa of this Act.

34. ‘regular income’ means a salary, pension, scholarship, salary compensation during temporary incapacity for work, unemployment benefit and fees referred to in Article 24, paragraph (9) of this Act as well as any other regular income of consumers paid to a payment account with a bank pursuant to regulations governing labour relations, pension insurance and income tax and pursuant to other regulations applicable in the Republic of Croatia or specified as such by internal bylaws of a credit institution.”.

Article 3

In Article 22, paragraph (3) is amended to read:

“(3) Credit institutions whose total assets according to the audited annual financial statements for the preceding year exceed EUR 1.99 billion shall offer a basic account to consumers, while other credit institutions may offer such accounts.”.

In paragraph (11), after the word “services”, the words “or on the purchase of a share in the credit institution, unless the latter is a condition for all clients of the credit institution.” are added.

After paragraph (12), new paragraph (13) is added which reads:

“(13) The Financial Agency shall be authorised to submit information to credit institutions, at their request, on whether a consumer already has an open basic account, based on information from the unified register of accounts.”.

Article 4

In Article 23, paragraph (1), item (4), sub-item (c), after the word “online”, the words “and mobile” are inserted.

Article 5

Article 24 is amended to read:

“(1) Credit institutions may charge consumers a fee for the services referred to in Article 23, paragraph (1) of this Act only if they otherwise charge such fees under their usual pricing policy.

(2) Where credit institutions under their usual pricing policy otherwise charge consumers fees for particular services referred to in Article 23, paragraph (1) of this Act, such fees shall be reasonable, with the exception of the fees for payment transactions made by means of credit cards for which credit institutions shall charge fees under their usual pricing policy.

(3) Credit institutions shall determine a reasonable fee for a particular service referred to in Article 23, paragraph (1) of this Act taking into account the following:

1. the average monthly paid off net earnings in the Republic of Croatia in accordance with the first release of the Croatian Bureau of Statistics on average monthly paid off net earnings of persons in paid employment based on the average for the January-December period of the preceding calendar year (annual indicator); and

2. average fees charged to consumers by credit institutions for that service provided in relation to payment accounts.

(4) By way of derogation from paragraph (2) of this Article, credit institutions may not charge a fee to a consumer belonging to the vulnerable group referred to in paragraph (9) of this Article for whom they operate basic accounts for the following:

1. the services of the opening, operating and closing of a basic account;
2. the services of internet or mobile banking, at the choice of the credit institution;
3. the services enabling funds to be placed in a basic account at the counter or at automated teller machines, except in relation to coin processing;
4. the services enabling cash withdrawals from a basic account at the counter or automated teller machines of the credit institution operating the basic account;
5. the inflow of national and cross-border payment transactions in euro;
6. the services of regular debit card issuing and use;
7. the services of payment transactions executed via a debit card at physical points of sale.

(5) Credit institutions shall enable a consumer belonging to the vulnerable group referred to in paragraph (9) of this Article to execute, free of charge, ten national and/or cross-border credit transfers (including instant credit transfers and standing orders) and/or direct debits a month in the official currency of the Republic of Croatia from a basic account for which credit institutions otherwise charge consumers under their usual pricing policy.

(6) The number of free payment transactions referred to in paragraph (5) of this Article excludes credit transfers that are not initiated in the credit institution's premises or via internet or mobile banking.

(7) The fees charged by credit institutions to a consumer belonging to the vulnerable group referred to in paragraph (9) of this Article for the execution of payment transactions exceeding the number set out in accordance with paragraph (5) of this Article shall be reasonable.

(8) For services provided by credit institutions to consumers in addition to the basic account, not listed in Article 23, paragraph (1) of this Act, credit institutions may charge consumers a fee where they otherwise charge such fees under their usual pricing policy for a payment account other than a basic account in the amount which for an individual service may not exceed the fee usually charged for such particular service.

(9) Consumers belonging to the vulnerable group shall be beneficiaries of the following rights under the law governing social welfare and inclusion allowance:

1. guaranteed minimum allowance;
2. personal allowance;
3. regular higher education allowance;
4. personal disability allowance;
5. assistance and care supplement;
6. inclusive allowance; and
7. the status of a parent caretaker or a caretaker.

(10) Where the credit institution refuses to execute an authorised payment transaction because there are no sufficient funds in the consumer's basic account, it may not charge the consumer a fee for that transaction or refusal to execute that transaction.

(11) Where the balance in the basic account of a consumer becomes negative for any reason, the credit institution may not charge the consumer interest on that negative balance.”.

Article 6

After Article 27, the title of Chapter IVa and Chapter IVa are inserted as well as Articles 27a, 27b, 27c, 27d and 27e and the titles above them which read:

“CHAPTER IVa

PACKAGE OF FREE SERVICES

Application of the provisions of this Chapter

Article 27a

(1) The provisions of this Chapter shall apply to credit institutions offering consumers the service of a payment account in the Republic of Croatia.

(2) Credit institutions shall offer consumers who have a payment account the services referred to in this Chapter to the extent otherwise offered to them within a payment account.

(3) The provisions of this Chapter shall apply to consumers who receive their regular income to a payment account in the Republic of Croatia.

Features of a package of free services

Article 27b

(1) At the request of a consumer and after the consumer, if necessary, submits the relevant documentation on regular income, credit institutions shall enable the consumer to use a package of free services linked to the payment account to which the consumer receives regular income.

(2) A package of free services referred to in paragraph (1) of this Article shall comprise the following services for which credit institutions may not charge the consumer a fee:

1. the services of opening, operating and closing of the payment account;
2. the services of internet or mobile banking, at the choice of the credit institution;
3. the services enabling funds to be placed in the payment account at the counter or at automated teller machines, except in relation to coin processing;
4. the services enabling cash withdrawals from the payment account at the counter or at automated teller machines of a credit institution that operates the payment account, at the choice of the credit institution;
5. the inflow of national and cross-border payment transactions in euro;
6. the services of regular debit card issuing and use, where the credit institution offers such a service;
7. the services of payment transactions executed via a debit card at physical points of sale;

(3) By way of derogation from paragraph (2), item (4) of this Article, credit institutions, within a package of free services, may not charge consumers who are pensioners or consumers belonging to the vulnerable group referred to in Article 24, paragraph (9) of this Act a fee for services enabling cash withdrawals from such payment accounts at the counter or automated teller machines of the credit institution operating the payment account referred to in paragraph (1) of this Article.

(4) In addition to the services referred to in paragraph (2) of this Article, credit institutions shall also offer consumers the services of execution of the following payment transactions for which they may charge fees to consumers only if they otherwise charge such fees under their usual pricing policy:

1. direct debits;
2. payment transactions executed via a debit card at online points of sale;

3. credit transfers, including standing orders, at terminals, at counters and via internet and mobile banking.

(5) Credit institutions may not offer consumers, within a package of free services, the services referred to in paragraphs (2) to (4) of this Article in the scope that is narrower than the one they usually offer within a payment account.

(6) By way of derogation from paragraph (5) of this Article, credit institutions may offer consumers, within a package of free services, the services referred to in paragraph (2), item (2) of this Article within a scope that is narrower than the one they usually offer within a payment account.

(7) Credit institutions may offer consumers, in addition to a package of free services, other services for which they may charge fees to consumers only if they otherwise charge such fees under their usual pricing policy.

(8) A payment account comprising a package of free services shall be denominated in the official currency of the Republic of Croatia.

(9) Credit institutions shall enable consumers who have a payment account comprising a package of free services to execute an unlimited number of payment transactions and other operations in relation to the services referred to in paragraphs (2) to (4) of this Article.

(10) Credit institutions shall enable consumers who have a payment account comprising a package of free services to initiate and manage payment transactions in the credit institution's premises and via internet and mobile banking if the credit institution otherwise offers such services.

(11) Where a consumer meets the conditions under the law governing consumer lending, credit institutions shall, at the request of the consumer, agree an overdraft on the payment account comprising a package of free services, at an effective interest rate that may not exceed the effective interest rate paid on overdrafts on other payment accounts.

(12) Where an overdraft is granted on the payment account comprising a package of free services the provisions of the law governing consumer lending shall apply as appropriate.

(13) The Financial Agency shall be authorised to submit information to credit institutions, at their request, about whether a consumer already holds a payment account comprising a package of free services, based on information from the unified register of accounts.

Opening of a payment account comprising a package of free services

Article 27c

(1) Credit institutions shall enable consumers to use a package of free services linked to the payment account to which consumers receive their regular income or refuse an

application for a package of free services at the latest ten business days after receiving an application.

(2) Where consumers already hold a payment account to which they receive their regular income and apply to use a package of free services linked to that payment account, the credit institution shall enable them to continue to use the same payment account number (IBAN).

(3) Credit institutions may refuse an application of a consumer to open a payment account comprising a package of free services where the consumer already holds such a payment account in the territory of the Republic of Croatia, irrespective of the fact that the consumer may hold several payment accounts to receive regular income.

(4) Credit institutions shall refuse an application of a consumer to open a payment account comprising a package of free services where the opening of such an account would result in an infringement of the regulations governing the prevention of money laundering and terrorist financing.

(5) In the event of the refusal referred to in paragraph (4) of this Article, credit institutions shall notify the competent authority and carry out other procedures in accordance with the regulations governing the prevention of money laundering and terrorist financing.

(6) In the event of the refusal of an application of a consumer for a payment account comprising a package of free services on any of the grounds referred to in paragraphs (3) and (4) of this Article, credit institutions shall without delay notify the consumer in writing of that decision and the grounds for refusal, unless such disclosure would be contrary to the objectives of national security, public interest or the regulations governing the prevention of money laundering and terrorist financing.

(7) Credit institutions may not charge consumers a fee for the notification referred to in paragraph (6) of this Article.

(8) The notification referred to in paragraph (6) of this Article shall contain instructions on the right to complain to the credit institution, the right to complain to the Croatian National Bank and the right to initiate conciliation or alternative consumer dispute resolution procedures in accordance with Article 30 of this Act.

(9) Credit institutions may not make the opening of a payment account comprising a package of free services and the use of an overdraft in accordance with Article 27b, paragraph (11) of this Act conditional on the purchase of additional services.

Cessation of the circumstances related to the payment account comprising a package of free services

Article 27d

(1) Where a consumer fails to receive regular income to the payment account comprising a package of free service in the period of three successive months and the credit institution intends to start charging the consumer fees for the services within a

package of free services for which the consumer did not pay any fees, the credit institution shall notify the consumer thereof at the latest fifteen days before it starts to charge such fees.

(2) The notification referred to in paragraph (1) of this Article shall clearly and transparently state the amounts of fees to be charged to the consumer for the services for which the consumer did not pay any fees within a package of free services.

Prohibition of charging a fee for the service of cash withdrawal at the automated teller machine of another credit institution within one month

Article 27e

(1) Credit institutions shall enable consumers to withdraw cash twice a month, free of charge, from the payment account comprising a package of free services at the automated teller machine of any credit institution in the Republic of Croatia other than that in which the consumer holds the payment account comprising a package of free services.

(2) Credit institutions shall enable a consumer belonging to the vulnerable group referred to in Article 24, paragraph (9) of this Act for which they operate a basic account to withdraw cash twice a month, free of charge, from the basic account at the automated teller machine of any credit institution in the Republic of Croatia other than that in which the consumer belonging to the vulnerable group referred to in Article 24, paragraph (9) holds the basic account.”.

Article 7

In Article 31, paragraph (1), in the introductory sentence, the words “HRK 50,000.00 and HRK 500,000.00” are replaced by the words: “EUR 6630.00 and EUR 66,360.00”.

Item (28) is amended to read:

“28. if, as a credit institution whose total assets according to the audited annual financial statements for the preceding year exceed EUR 1.99 billion, it fails to offer a basic account to consumers in accordance with Article 22, paragraph (3) of this Act;”.

Item (33) is amended to read:

“33. if, as a credit institution, it makes the opening of a basic account conditional on the purchase of additional services or on the purchase of a share in the credit institution contrary to Article 22, paragraph (11) of this Act;”.

Items (41) to (43) are amended to read:

“41. if, as a credit institution, it charges a consumer belonging to the vulnerable group for which it operates a basic account a fee, contrary to Article 24, paragraph (4) of this Act;

42. if, as a credit institution, it fails to enable a consumer belonging to the vulnerable group, on a monthly basis and free of charge, to execute ten national and/or cross-border payment transactions of credit transfers (including instant credit transfers and standing orders) and/or direct debits in the official currency of the Republic of Croatia from a basic account for which the credit institution otherwise charges such fees under its usual pricing policy, contrary to Article 24, paragraph (5) of this Act;

43. if, as a credit institution, it charges a consumer belonging to the vulnerable group a fee for the execution of payment transactions in the amount exceeding that set out in line with Article 24, paragraph (7) of this Act;”.

After item (43), item (43a) is inserted which reads:

“43a if, as a credit institution, it charges a consumer a fee for the services it provides the consumer in addition to a basic account, contrary to Article 24, paragraph (8) of this Act;”.

Items (44) and (45) are amended to read:

“44. if, as a credit institution, it charges a consumer a fee contrary to Article 24, paragraph (10) of this Act;

45. if, as a credit institution, it charges a consumer interest contrary to Article 24, paragraph (11) of this Act;”.

After item (49) the full stop is deleted and items (50) to (67) are added which read:

“50. if, as a credit institution, at the request of a consumer and after the consumer, if necessary, submits the relevant documentation on regular income, it fails to enable the consumer to use a package of free services linked to the payment account to which the consumer receives regular income, in accordance with Article 27b, paragraph (1) of this Act;

51. if, as a credit institution, it charges a consumer a fee contrary to Article 27b, paragraph (2) of this Act;

52. if, as a credit institution, it offers a consumer a package of free services which fails to comprise the services referred to Article 27b, paragraph (2) of this Act;

53. if, as a credit institution, it charges consumers who are pensioners or consumers belonging to the vulnerable group a fee for the services enabling cash withdrawals from a payment account at the counter or at automated teller machines of a credit institution that operates the payment account referred to in Article 27b, paragraph (1) of this Act, contrary to Article 27b, paragraph (3) of this Act;

54. if, as a credit institution, it offers a consumer, within a package of free services, the services referred to in Article 27b, paragraphs (2) to (4) of this Act in the scope that is narrower than the one it usually offers within a payment account, contrary to Article 27b, paragraph (5) of this Act;

55. if, as a credit institution, it fails to enable consumers with a payment account comprising a package of free services to execute an unlimited number of payment transactions and other operations in relation to the services referred to in Article 27b, paragraphs (2) to (4) of this Act, contrary to Article 27b, paragraph (9) of this Act;

56. if, as a credit institution, it fails to enable consumers to initiate and manage payment transactions in the credit institution's premises and via internet and mobile banking, contrary to Article 27b, paragraph (10) of this Act;

57. if, as a credit institution, at the request of a consumer that meets the conditions under the law governing consumer lending, it fails to agree an overdraft on the payment account comprising a package of free services, contrary to Article 27b, paragraph (11) of this Act;

58. if, as a credit institution, it fails to act on an application of a consumer to use a package of free services linked to the payment account to which the consumer receives regular income in the manner and within the deadline referred to in Article 27c, paragraph (1) of this Act;

59. if, as a credit institution, it fails to enable a consumer to continue to use the same payment account number (IBAN), contrary to Article 27c, paragraph (2) of this Act;

60. if, as a credit institution, it fails to refuse an application of a consumer for a payment account comprising a package of free services in accordance with Article 27c, paragraph (4) of this Act;

61. if, as a credit institution, it fails to notify the competent authority in accordance with Article 27c, paragraph (5) of this Act;

62. if, as a credit institution, in relation to a notification to the consumer on refusal of the consumer's application for a payment account comprising a package of free services it acts contrary to Article 27c, paragraph (6) of this Act;

63. if, as a credit institution, it charges a consumer a fee for the notification referred to in Article 27c, paragraph (6) of this Act, contrary to Article 27c, paragraph (7) of this Act;

64. if, as a credit institution, it makes the opening of a payment account comprising a package of free services and the use of an overdraft in accordance with Article 27b, paragraph (11) of this Act conditional on the purchase of additional services, contrary to Article 27, paragraph (9) of this Act;

65. if, as a credit institution, it fails to notify the consumer in accordance with Article 27d, paragraph (1) of this Act;

66. if, as a credit institution, it fails to enable a consumer to withdraw cash twice a month, free of charge, from the payment account comprising a package of free services at the automated teller machine of any credit institution in the Republic of Croatia other than that in which the consumer holds the payment account comprising a package of free services, contrary to Article 27e, paragraph (1) of this Act;

67. if, as a credit institution, it fails to enable a consumer belonging to the vulnerable group referred to in Article 24, paragraph (9) of this Act, for which it operates a basic account, to withdraw cash twice a month, free of charge, from the basic account at the automated teller machine of any credit institution in the Republic of Croatia other than that in which the consumer belonging to the vulnerable group referred to in Article 24, paragraph (9) of this Act holds the basic account, contrary to Article 27e, paragraph (2) of this Act.”.

In paragraph (2), the words “HRK 10,000.00 and HRK 50,000.00” are replaced by the words “EUR 1320.00 and EUR 6630.00”.

Article 8

In Article 32, paragraph (1), in the introductory sentence, the words “HRK 20,000.00 and HRK 200,000.00” are replaced by the words “EUR 2650.00 and EUR 26,540.00”.

In paragraph (2), the words “HRK 7000.00 and HRK 20,000.00” are replaced by the words “EUR 920.00 and EUR 2650.00”.

TRANSITIONAL AND FINAL PROVISIONS

Use of the basic account for vulnerable consumer groups and of a package of free services

Article 9

(1) As regards existing basic accounts, amendments to the framework contract on the use of the basic account for a consumer belonging to the vulnerable group, which the credit institution is to make based on this Act and which are to be more favourable for the consumer, shall be implemented without sending the proposal of the amendment to the framework contract to the consumer, in accordance with the provision of the Act governing payment operations.

(2) In the event referred to in paragraph (1) of this Article, the credit institution shall enable the consumer belonging to the vulnerable group to continue to use the same basic account number (IBAN).

(3) By way of derogation from Article 27c, paragraph (1), which is added pursuant to Article 6 of this Act, the credit institution shall act upon the application of a consumer for a payment account comprising a package of free services, submitted within six months from the entry into force of this Act, within 30 days.

Entry into force

Article 10

This Act shall be published in the Official Gazette and shall enter into force on 1 January 2026, with the exception of Article 27e which is added pursuant to Article 6 of this Act and Article 31, paragraph (1), items (66) and (67) which are added pursuant to Article 7 of this Act, which shall enter into force on 1 January 2027.

Class: 022- 02/25- 01/ 50

Zagreb, 15 July 2025

THE CROATIAN PARLIAMENT

The President of the Croatian Parliament

Gordan Jandroković, m. p.