



Prevention of counterfeiting

Published: 5/6/2015 Modified: 21/2/2017

The National Centre was established within the Croatian National Bank for the purpose of removing counterfeits of every currency from circulation in the territory of the Republic of Croatia as well as for analysing and storing counterfeit banknotes and coins.

For all information related to counterfeit banknotes and coins please e-mail an inquiry to: ncc.hr@hnb.hr.

How to recognise a genuine kuna banknote?

Genuine kuna banknotes are easy to recognise. It is very rare that genuine banknotes differ significantly from counterfeit ones in terms of their size, colour or main motifs. It is therefore recommended to check several security features.

The instructions below will help you to make these checks easily with no expert knowledge required. Feel a banknote, look at it and tilt it to check it for authenticity.

FEEL

- the quality of the banknote paper and print (mechanical qualities of the paper, intaglio print). Cotton paper is much more resilient and resistant to wear than commercial cellulose paper.

LOOK

- at the banknote and hold it against the light to check the watermark, the security thread and the see-through register.

TILT

- the banknote to see the shifting image in the hologram/kinegram and the elements printed iridescent ink.

CHECK

Thorough first and second degree checks of all security features are carried out by authentication devices (UV lamp, magnifier, IR camera, etc.).

CHECKING TIPS

If you have any doubts, compare the suspect banknote with a genuine banknote of the same denomination.

If you are still in doubt, ask an employee of a bank or financial institution to check the banknote for authenticity, or send the suspect banknote with a [Request for authentication](#) to the Croatian National Bank to be analysed.

How to recognise a genuine kuna and lipa coin?

Genuine kuna and lipa coins are easy to recognise. It is very rare that genuine coins differ significantly from counterfeit ones in terms of their size, weight or main motifs. It is therefore recommended to check several security features.

The instructions below will help you to make these checks easily with no expert knowledge required. Coins are checked for authenticity by means of a magnifying glass.



MOTIFS - check the clarity and sharpness of details.

RELIEF - check the sharpness of the edges of relief motifs and inscriptions.

EDGE - check the millings on the coin edge.

If you have any doubts, compare the suspect coin with a genuine coin of the same denomination.

If you are still in doubt, ask an employee of a bank or financial institution to check the coin for authenticity, or send the suspect coin with a [Request for authentication](#) to the Croatian National Bank to be analysed.

What to do with counterfeit currency?

Counterfeit currency should be immediately handed over at the nearest police station. Police officers send all banknotes and coins suspected as counterfeits for analysis to the Croatian National Bank

The use of counterfeit currency is equally illegal and punishable as its production. Counterfeit currency cannot be exchanged for genuine currency.

Pursuant to Article 7 of the [Decision on handling kuna banknotes and kuna and lipa coins unfit for circulation](#), banks and other institutions engaged in financial operations and handling banknotes and coins are obliged to withdraw from circulation all banknotes and coins which they know or have sufficient reason to believe are counterfeit.

The same procedure is prescribed for foreign banknotes and coins in Article 2 of the [Decision on amendments to the Decision on procedures for handling foreign cash suspected of being counterfeit](#).