

Erste Bank first in Croatia to enable additional cash withdrawal at ATMs with repayment in installments

Zagreb, April 9, 2010 - Erste&Steiermärkische Bank d.d. (Erste Bank) has provided its customers with a new service, unique in Croatia – Erste Maestro plus. Owners of Maestro current accounts will now be able to withdraw additional cash at more than 500 Erste Bank's ATMs and repay in installments. Additionally, their Maestro debit cards will provide them with an installment payment option at selected points of sale. Each customer is given a limit of up to HRK 35,000 that can be used at ATMs and the selected stores.

The amount of the Maestro Plus Limit for installments is granted additionally, along with the current account overdraft, and up to 12 months. Note that the maximum amount of the approved current account overdraft and Maestro Plus Limit for installments combined can be HRK 50,000.

The Bank will charge no interest on the cash withdrawn at an ATM. Only a 3-6% one-off fee will be charged immediately to the customer's current account. At ATM, customers can choose whether to repay the withdrawn amount in three, six, nine, or twelve installments, which will determine the fee. The first installment is deducted from the current account only after a month.

The new service also enables customers to shop in installments and even defer payment at the selected stores, or combine these two options. Customers can now use their Erste Maestro cards at stores to shop without interest with:

- Repayment in up to 12 installments,
- Deferred payment up to 90 days, after which the total amount is paid at once, or
- Deferred payment up to 30 days, after which the total amount is paid in installments

Customers are free from any fee or interest at the point of sale. Repayment installments are due monthly and are charged to the customer's current account. As of March 31, 2010, Erste Bank had nearly 420,000 Maestro customers and they can ask for their Erste Maestro Plus service already today, in any Erste Bank outlet.

For additional information:

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