

- PRESS RELEASE -

Pensions to be paid on August 2nd at Erste Bank

Zagreb, July 29, 2010 – Erste&Steiermärkische Bank d.d. (Erste Bank) will pay out July pensions on August 2nd since the regular payment date, the 5th of every month, falls on a national holiday. More than 72,000 pensioners currently receive their pensions via Erste Bank, and all of them will be able to receive their pensions a bit earlier in August.

Pensioners who receive their pensions to an Erste Bank current account normally receive their pensions around the 5th of every month and have their funds available in regular intervals, regardless of when the Croatian Pension Insurance Institute (HZMO) transfers the funds to the bank. If the 5th of the month is a holiday, payouts normally take place the next working day.

Apart from bank teller windows, funds are also available to pensioners free of charge at more than 500 Erste Bank ATMs. Pensioners, like all other clients, can also use alternative channels (phone, online or mobile banking) as well as payments by standing orders.

Erste Bank current accounts can be opened free of charge, pensioners merely have to show their personal ID and the last pension receipt (or a formal retirement document for those who just retired). The permitted overdraft per account is granted right after the receipt of the first pension. The limit is determined individually and amounts to a maximum of HRK 15,000 for pensioners.

The monthly fee for a current account at Erste Bank is lower for pensioners than the regular amount and amounts to HRK 3 per month. Pensioners who receive their pensions to an Erste Bank current account can also take out a cash loan in HRK of up to as much as HRK 29,500 without a guarantor and deposit.

Pensioners who have a current account at Erste Bank and want to receive their pensions to this account simply have to give their current account number to a clerk at the HZMO branch at their place of residence. Pensioners who are Croatian citizens and who receive pensions from abroad can receive their pensions to an Erste Bank foreign currency account.

For all additional information:

Erste & Steiermärkische Bank d.d., 51000 Rijeka, Jadranski trg 3a, www.erstebank.hr

Communications Department

Zagreb – Dario Gabrić, tel.: +385 (0)62 37 13 71; fax.:+385 (0)62 371 981; e-mail: pr@erstebank.com
Zagreb - Nataša Vuletić, tel.: +385 (0)62 37 15 21; fax.:+385 (0)62 371 981; e-mail: pr@erstebank.com
Zagreb – Danijela Trbović, tel.: +385 (0)62 37 15 31; fax.:+385 (0)62 371 981; e-mail: pr@erstebank.com
Rijeka - Irena Loščac-Gombač, tel.:+385 (0) 62 37 52 22; fax.:+385(0)62 375 947; e-mail: pr@erstebank.com