



HNB

GOVERNOR

Pursuant to Article 304, item (1) of the Credit Institutions Act (Official Gazette 59/2013, 19/2015, 102/2015, 15/2018, 70/2019, 47/2020 and 146/2020), in conjunction with Article 17 of the Act on Consumer Housing Loans (Official Gazette 101/2017), Article 13, paragraph (3) of the Credit Unions Act (Official Gazette 141/2006, 25/2009 and 90/2011) and Article 43, paragraph (2), item (10) of the Act on the Croatian National Bank (Official Gazette 75/2008, 54/2013 and 47/2020), the Governor of the Croatian National Bank hereby issues the

Decision on amendments to the Decision on the effective interest rate

Article 1

In the Decision on the effective interest rate (Official Gazette 105/2017), in Article 7, paragraph (1), item (9) the following text is added which reads:

“If the amount of overdraft facility is below HRK 10,000, for the purpose of implementing the EIR ceiling referred to in Article 20a of the Consumer Credit Act (Official Gazette 75/2009, 112/2012, 143/2013, 147/2013, 9/2015, 78/2015, 102/2015 and 52/2016), the EIR shall be calculated on the assumption that the overdraft facility is granted in the amount of HRK 10,000.”.

Article 2

This Decision shall enter into force on the eight day after the day of its publication in the Official Gazette.

No.: 280-091/08-22/BV

Zagreb, 2 August 2022

CROATIAN NATIONAL BANK

Governor

Boris Vujčić