

# Croatia — Regulatory Summary

## Croatia (HR) Regulatory Requirements

### Overview

- **Country Code:** HR
- **Currency:** EUR (adopted January 2023, fixed rate 7.53450 HRK/EUR per NN 57/22, previously HRK)
- **EU Status:** Member since 2013
- **Open Banking:** PSD2 full compliance (Berlin Group NextGenPSD2)
- **Payment System:** SEPA (full member)

### VAT (PDV - Porez na dodanu vrijednost)

Rate Type	Rate	Description
Standard	25%	General goods and services (opća stopa)
Intermediate	13%	Certain foods, water supply, accommodation (srednja stopa)
Reduced	5%	Books, newspapers, baby food (snižena stopa)
Zero	0%	Exports, intra-EU supply

**Registration Threshold:** 60,000 EUR annual turnover **Return Frequency:** Monthly **Filing**

**Deadline:** Last day of following month **Portal:** [ePorezna](#)

# Corporate Income Tax (CIT - Porez na dobit)

- **Standard Rate:** 18%
- **Reduced Rate:** 10% (if annual revenue <1M EUR)
- **Filing Deadline:** April 30 (for previous fiscal year)
- **Payment:** Annual (no advance payments for small entities)

## Withholding Tax (WHT)

Type	Rate
Dividends	10%
Interest	12%
Royalties	15%

## Small Business Regime (Pausalni obrt)

- **Threshold:** <60,000 EUR annual turnover
- **Taxation:** Simplified lump-sum based on activity
- **Benefits:** Reduced compliance, simplified VAT rules

## E-Invoice (HR-FISK 2.0 / eRacun)

**Platform:** <https://hr-fisk.fina.hr> **Status:** Operational (launched January 2026) **Mandatory Since:** January 1, 2026 (B2B/B2G/B2C)

**Format:** UBL 2.1 XML with HR-CIUS (Croatian Implementation User Specification) **Protocol:** AS4

**Network:** Peppol-compatible **Certificate:** FINA certificate required

**API:** Available ([HR-FISK docs](#))

**Penalties:** Up to 500,000 EUR for non-compliance (SEVERE)

**Archive Requirement:** 11 years

# Fiscal Devices (B2C)

**Required for:** Cash sales (retail, restaurants, etc.) **System:** Fiskalizacija 1.0 (legacy) + Fiskalizacija 2.0 (launched 2026 alongside HR-FISK)

## Chart of Accounts (Kontni plan)

**Standard:** RRiF (most widely used) **Structure:** 10-class system (0-9)

- Class 0: Fixed assets & long-term placements
- Class 1: Inventory
- Class 2: Short-term receivables, cash
- Class 3: Capital
- Class 4: Long-term liabilities
- Class 5: Operating expenses
- Class 6: Revenue
- Class 7: Financial income
- Class 8: Financial expenses
- Class 9: Off-balance sheet accounts

**Accounts:** 3-digit base accounts, 4-5 digit analytical accounts

## Financial Statement Filing

**Institution:** FINA (Financijska agencija) **URL:** <https://www.fina.hr> **Format:** RGFI (Registar godišnjih financijskih izvještaja) **Deadline:** April 30 **Required Statements:**

- Balance Sheet (Bilanca)
- Income Statement (Račun dobiti i gubitka)
- Cash Flow Statement (large entities)
- Statement of Changes in Equity (large entities)
- Notes to Financial Statements

**Document Retention:** 11 years

## Bank Integration

**Format:** ISO 20022 (CAMT.053, pain.001) **Instant Payments:** SEPA Instant (full support) **SEPA:** Full member

# Accounting Standards

**Mandatory for PIEs:** IFRS (International Financial Reporting Standards) **For SMEs:** Croatian Financial Reporting Standards (CFRS) based on IFRS for SMEs **Micro entities:** Simplified CFRS

## Key Dates

Event	Deadline
VAT return	Last day of following month
CIT annual return	April 30
Financial statements filing	April 30

## Implementation Notes

- **Package:** `@bilko/country-hr`
- **HR-FISK integration:** Critical for Jan 2026 launch
- **Peppol network:** Enables cross-border e-invoicing (EU advantage)
- **FINA certificate:** Required for HR-FISK — integration needed
- **Croatian language:** Latin script only
- **Euro formatting:** Use Croatian locale (1.234,56 EUR)

---

Revision #13

Created 2026-02-23 10:18:15 UTC by John

Updated 2026-06-07 19:43:46 UTC by John