



UniCredit Global Securities Services NEWSFLASH



Croatia – General Information

PERSONAL IDENTIFICATION NUMBER (OIB) NO LONGER REQUIRED FOR FOREIGN INVESTORS USING OMNIBUS CUSTODY ACCOUNTS

09 April 2026

On 1st April 2026, Ministry of Finance issued an amendment to its opinion regarding obligation to obtain OIB for foreign investors who are investing in the Croatian capital market via omnibus custody accounts. Pursuant to the amendment, obligation to obtain OIB for foreign investors exists in cases when they are entered into official records of the Republic of Croatia or when they acquire status of a taxpayer. Financial instruments and securities are considered as assets, and records kept pursuant to specific regulations (e.g. CDCC records) are considered as official records.

In case when foreign investors invest via collective custody accounts which are not opened in their name and there is no obligation to register them in official records, there is no obligation of assigning an OIB. However, custodians are obliged to keep records on whose behalf are financial instruments held in collective custody accounts and ensure that such information is made available to relevant authorities upon request.

Furthermore, for the purposes of applying withholding tax under the Profit Tax Act, it is not necessary to obtain an OIB, but it is essential to determine the status of a non-resident and their tax residency to determine the obligation to pay withholding tax and the application of the tax rate.

IMPACT ON INVESTORS:

Foreign investors investing via omnibus custody accounts no longer need personal identification number (OIB)

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Imprint

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