

# List of Terms and Conditions for Corporate Clients

**Effective: as from 1 December 2021**

- *change in EBKM in case of Attorneys' escrow and „Kamathegyező” accounts*

\* Indexation of charges and fees:

The Bank links the calculation of the charges and fees indicated in the present List of Conditions with \* to the average consumer price-index yearly announced by the Hungarian Central Statistical Office regarding the preceding calendar year. The amount or rate of such charges and fees shall be indexed each year from the 1st day of April automatically to the average consumer price-index applicable for the preceding calendar year. The indexed charges and fees shall be published each year in the present List of Conditions on or before the 1st April. Charges and fees shall be rounded off to the nearest whole HUF, or if determined in EUR to the nearest two decimal points, according to the general rules of rounding off. The Bank reserves the right not to apply indexation of charges and fees on one or more occasions regarding specific group of Clients or certain types of services.

\*\*Max HUF 6,000 applies to the added +0.3%, and max HUF 3,000,000 applies to the added +0.6%.

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# I. General Conditions

1. The Bank has the right to round up values when calculating fee and interest amounts.
2. In addition to the listed conditions, the customer shall bear the Bank's out-of-pocket expenses, such as telex, telegram, SWIFT, courier, etc. costs.
3. HUF transfer fees, account maintenance fees and account statement fees are charged on the first banking day following each calendar quarter, except in the case of Business Active Accounts, Business Active Plus Account, Raiffeisen Accountant Account Package, Raiffeisen Pharmacy's Account Package, Raiffeisen Attorney's Account Package and Raiffeisen Europay Account Package. The above commissions, fees and interests are credited and debited on the Business Active Accounts, the Business Active Plus Account, Pharmacy's Account Package, Europay Account and Attorney's Account Package and the Accountant Account Package at the end of each calendar month. Account-keeping fees and commitment fees are charged by the 28th of each month. The Bank reserves the right to deviate from the aforesaid in individual agreements. Other, incidentally arising fees, commissions and costs are charged when incurred.

New settlement rules valid as of 01.05.2019

HUF transfer fees and account maintenance fees are charged, on the first workday after the end of each calendar quarter. Excepting for the Business Active Accounts, the Business Active Plus Account, Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package. The above commissions and fees debited on the Business Active Accounts, the Business Active Plus Account, the Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package on the first workday after the end of each calendar month. The Bank reserves the right to deviate from the aforesaid in individual agreements. Other, incidentally arising fees, commissions and costs are charged when incurred.

Account statement fees, debit and credit interests of HUF and FX current accounts are debited and credited, and the interests of HUF and FX call money accounts are credited, at the end of each calendar quarter. Excepting for the Business Active Accounts, the Business Active Plus Account, Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package. The above account statement fees and interests are credited and debited on the Business Active Accounts, the Business Active Plus Account, Pharmacy's Account Package, Europay Account and Attorney's Account Package and the Accountant Account Package at the end of each calendar month. The Bank reserves the right to deviate from the aforesaid in individual agreements.

The fees and commissions related to foreign currency payment orders are due and payable on the date of execution of the order, upon the debiting of the amount of the payment order given by the customer, except in the case of interbank outgoing and incoming SEPA credit transfers initiated or respectively received in the period between 15/12/2019 and 31/01/2020 at the latest, as in the case of SEPA transactions occurring during this period certain fee elements or certain sub-amounts of the fee will not be debited at the time of debiting of the amount of the order, but subsequently, by 28/02/2020 at the latest.

New settlement rules valid as of 27.01.2021

HUF transfer fees and account maintenance fees are charged, on the first workday after the end of each calendar quarter. Excepting for the Business Active Accounts, the Business Active Plus Account, Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package. The above commissions and fees debited on the Business Active Accounts, the Business Active Plus Account, the Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package on the first workday after the end of each calendar month, the commission of cash withdrawal is charged when incurred. The Bank reserves the right to deviate from the aforesaid in individual agreements.

Fees related to QR generation and initiation of payment request are charged on the first workday after the end of each calendar month.

Other, incidentally arising fees, commissions and costs are charged when incurred.

Account statement fees, debit and credit interests of HUF and FX current accounts are debited and credited, and the interests of HUF and FX call money accounts are credited, at the end of each calendar quarter. Excepting for the Business Active Accounts, the Business Active Plus Account, Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package. The above account statement fees and interests are credited and debited on the Business Active Accounts, the Business Active Plus Account, Pharmacy's Account Package, Europay Account and Attorney's Account Package and the Accountant Account Package at the end of each calendar month. The Bank reserves the right to deviate from the aforesaid in individual agreements.

The fees and commissions related to foreign currency payment orders are due and payable on the date of execution of the order, upon the debiting of the amount of the payment order given by the customer, except in the case of interbank outgoing and incoming SEPA credit transfers initiated or respectively received in the period between 15/12/2019 and 31/01/2020 at the latest, as in the case of SEPA transactions occurring during this period certain fee elements or certain sub-amounts of the fee will not be debited at the time of debiting of the amount of the order, but subsequently, by 28/02/2020 at the latest.

The debit and credit interests of HUF and FX current accounts are debited and credited, and the interests of HUF and FX call money accounts are credited, at the end of each calendar quarter, except in the case of Business Active Accounts, Business Active Plus Account, Raiffeisen Accountant Account Package, Raiffeisen Pharmacy's Account Package, Raiffeisen Attorney's Account Package and Raiffeisen Europay Account Package. In the case of Business Active Accounts, Business Active Plus Account, Raiffeisen Accountant Account Package, Raiffeisen Pharmacy's Account Package, Raiffeisen Attorney's Account Package and Raiffeisen Europay Account Package, the debit and credit interests of HUF and FX current accounts are debited and credited, and the interests of HUF and FX call money accounts are credited, at the end of each calendar month.

4. The payment of regular fees of fixed amount connected with bank account keeping and overall order management, as well as any other services related to the bank account shall be due on specific dates identified in this List of Terms and Conditions, or periodically, on the last day of the given period. When a due date falls on a weekend or a banking holiday, the bank account shall be debited with the regular fixed fees on the banking day preceding due date. In such case the value date of the payment shall be the day of debit, and—as a result—the accountholder shall make the payment in advance as compared to the due date.

Regular charges of fixed amount included in the Conditions List of the Corporate Business are the following: account maintenance fee; FX account maintenance fee; mailbox rental fee; terminal, software and modem usage fee; safe deposit box rental fee; Cash Management service fee; fee of statistical data supply for corporate clients; account-keeping package fees.

Upon receipt of a Client's instruction to close a bank account, the Bank will, for the period up to the account closure date in the month concerned, charge to the Client the pro rata amount of the monthly fee stipulated in the current List of Terms & Conditions for the relevant account management package or the pro rata amount of the specific monthly account management fee specified in the Bank Account Contract.

5. Cut-off times for money transfer and conversion orders to be executed on the same day are the following. The time of receipt and acceptance of individual orders and the end of the business day (as far as the performance of payment operations is concerned) shall be regarded as identical in accordance with those explained in detail in Section 5. In case of HUF transfers to be qualified as in-bank instant credit transfer the Bank ensures that the HUF amount of the payment transaction will be transferred within 5 seconds to the beneficiary's account in a way it will be available to the beneficiary. The fulfilment of in-bank instant credit transfers takes place continuously on every calendar day. In the case of a single credit transfer qualifying as an instant credit transfer (i.e. meeting the criteria described in Part 1, Section 5.1.1/A of the GBC), the Bank shall ensure that the amount of the payment transaction is credited to the account of the beneficiary's payment service provider within 5 seconds from the receipt of the payment order at the latest. Instant credit transfers are performed continuously, on each calendar day for the purposes of instant credit transfers.

Order given	Paper-based <sup>1</sup>	Via telephone	On-line				
			DirektNet	myRaiffeisen	Raiffeisen Electra/Express	MultiCash	SWIFT
HUF transfer qualifying as in-Bank instant credit transfer			24:00	24:00	24:00	24:00	16:30
HUF transfer between the customer's own accounts qualifying as in-Bank instant credit transfer			24:00	24:00	24:00	24:00	16:30
HUF transfer qualifying as instant credit transfer			24:00	24:00	24:00	24:00	16:30
In-Bank HUF transfer	16:00	17:00	17:00	17:00	16:30	16:30	16:30
In-Bank HUF transfer between the customer's own accounts	16:00	17:00	17:00	17:00	16:30	16:30	16:30
Interbank ad hoc HUF payments	16:00	16:30	16:30	16:30	16:30	16:30	16:30
Standing payment orders (for T+1 day)	15:30	15:30	15:30	16:00	16:30	-	-
Modification or cancellation of standing payment orders (for T+1 day; prior to the first fulfilment of the standing order no modification is possible, the standing order must be deleted and new order has to be submitted)	15:30	15:30	17:00	16:00			
Recalling ad hoc, or standing order HUF payments <sup>2</sup>	15:00	16:00	-	-	15:00	-	-
Time deposit orders and termination <sup>3</sup>	16:00	16:00	17:00	16:00	16:30	-	-
In-bank FX transfer with conversion	10:00	12:00	12:00	-	12:00	12:00	12:00
In-bank FX transfer without conversion – except for EUR	15:00	15:30	15:30	-	15:30	15:30	15:30
In-bank EUR FX transfer without conversion	15:00	17:00	17:00	-	17:00	17:00	17:00
Interbank payments of FX / HUF with conversion	10:00	12:00	12:00	-	12:00	12:00	12:00
Interbank payments of FX / HUF without conversion	10:00	12:00	12:00	-	12:00	12:00	12:00
SEPA Credit Transfer (for T day)	11:00	12:00	12:00	-	12:00	12:00	12:00
SEPA Credit Transfer (for T+1 day, for T+2 day)	10:00	12:00	12:00	-	12:00	12:00	12:00
Intra Group Payments <sup>4</sup>	10:00	12:00	12:00	-	12:00	12:00	12:00
Intra Group Payments <sup>4</sup> , SEPA	10:00	12:00	12:00	-	12:00	12:00	12:00
Special FCY exchange conversion	-	-	18:00	-	18:00	-	-
VIBER transfer	16:00	-	-	-	16:30	16:30	16:30

<sup>1</sup>In the case of orders given on fax, cut-off times are identical with those of orders given on paper.

<sup>2</sup>The deadline for giving a request to recall interbank HUF payment orders given via Raiffeisen Direkt or Raiffeisen DirektNet is the 30th business day following execution of the transfer order. If the beneficiary does not respond to the recall request within 60 business days after the recalled payment is executed, then the request of recall will be cancelled. Recalling of in-bank instant credit transfer by the payer can be given until the 13th months from the month of the initiation of the transfer. If the beneficiary has not declared about the recalled HUF transfer until the 30<sup>th</sup> working day after the recalled payment is executed, then the Bank will regard the order as denied.

<sup>3</sup>Bank shall execute orders received the above mentioned cut-off time next working day at the latest.

<sup>4</sup>Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

Order given	Paper-based <sup>1</sup>	Via telephone	On-line				
			DirektNet	myRaiffeisen	Raiffeisen Electra/Express	MultiCash	SWIFT
In-Bank collection orders (on account of reasons "1", "4" and "5") and official credit transfer orders	14:00	-	-	-	15:00	15:00	-
Interbank collection orders (on account of reasons "1", "4" and "5") and official credit transfer orders	14:00	-	-	-	14:00	14:00	-
Postal payment orders	12:00	-	-	-	14:00	14:00	-
Multiple transfer	-	-	-	-	16:30	16:30	-
Multiple collection (initiation of direct debit)	-	-	-	-	16:30	-	-
Multiple collection (direct debit) for T+2 day	16:00	-	-	-	-	-	-
Multiple collection (direct debit) for T+1 day <sup>5</sup>	16:00	16:00	16:00	16:00	16:00	-	-
Cancellation of multiple collection (direct debit)	16:00	16:00	24:00	24:00	-	-	-
Blockage of direct debit, approval of amount above the limit (on the day before the debit)	16:00	16:00	24:00	24:00	-	-	-
Submitting SEPA DD B2B letter of authorisation	15:30	-	-	-	-	-	-
SEPA DD (Direct Debit) Core direct debit limiting statement set/modification/cancellation	15:30	-	-	-	-	-	-
Forbidding the execution of SEPA DD Core and B2B a direct debit	15:30	15:30	-	-	-	-	-
Refund of paid SEPA DD Core direct debit	13:30	-	-	-	-	-	-
<b>Cash deposit</b>							
Cash deposit in bags at banking cashier	11:00						

Opening time for receiving payment orders:

Branch	Raiffeisen Direkt	Raiffeisen DirektNet /myRaiffeisen	Raiffeisen Electra /Express	MultiCash	SWIFT <sup>6</sup>
Branch Opening	7:00	7:00	7:00	7:00	7:00
Special FCY exchange conversion	-	8:00	8:00 <sup>7</sup>	-	-
In case of account transfer orders, single credit transfers qualifying as instant credit transfer and in-Bank transfers qualified as in-bank instant credit transfer	-	0:00	0:00	0:00	7:00

<sup>5</sup>T+1 day is when the validity of the authorisation starts. It is from such day that the beneficiary of the authorisation (the service provider) will have the right to debit the account.

<sup>6</sup>If the system transmitting to the Bank the transactions concerning in-Bank online HUF credit transfers and transfers—initiated online—between the customer's own HUF accounts is the SWIFT system, in that case the Bank will accept orders concerning transactions transmitted in the MT101 message type—subject to the restriction below—between 5:00 a.m. and 10:00 p.m. on business days.

In respect of the above, the Bank reserves the right to change the above time interval for any operational or system technical reason, having regard to which please take note that in-Bank online HUF credit transfers and transfers between the customer's own accounts that are received by the Bank via the SWIFT system (in an MT101 message type) shall be executed by the Bank within the order execution times, which are identified currently as 7:00 a.m. to 4:30 p.m.

<sup>7</sup>Raiffeisen Electra only



The following shall be governing for the order of execution of the crediting to HUF accounts of single HUF credit transfers and transfers between the customer's own accounts:

Order type	Cut-off time for receipt of orders	Workday closing time
Incoming In-bank ad hoc HUF account transfers	17:10 In case of instant credit transfer and in-Bank instant credit transfer: 24:00	17:10 In case of instant credit transfer and in-Bank instant credit transfer: 24:00
Incoming Interbank ad hoc HUF payments	18:10 In case of instant credit transfer: 24:00	18:10 In case of instant credit transfer: 24:00

Information about execution of payments crediting (incoming FX transfers), if not in-bank instant credit transfer:

Order type		Cut-off time for receipt of orders	Workday closing time	
Incoming In-bank FX transfers	without conversion	EUR	17:00	18:00
		all currencies except for EUR	15:30	15:30
	with conversion		12:00	12:00
Incoming Interbank FX transfers	without conversion	EUR	17:00	18:00
		all currencies except for EUR	15:30	15:30
	with conversion		12:00	12:00

Cut-off times for receiving ad hoc HUF payment orders on Foreign Currency Accounts:

Order type		Cut-off time for receipt of orders	Workday closing time
In-Bank incoming single HUF transfer	Beneficiary's account is denominated in an EEA currency	18:00 In case of instant credit transfer: 24:00	18:00 In case of instant credit transfer: 24:00
	Beneficiary's account is denominated in a non-EEA currency	12:00	12:00
Incoming single HUF transfer from outside the Bank	Beneficiary's account is denominated in an EEA currency	18:00 In case of instant credit transfer: 24:00	18:00 In case of instant credit transfer: 24:00
	Beneficiary's account is denominated in a non-EEA currency	12:00	12:00

Order type			Cut-off time for receipt of orders	Workday closing time
Incoming In-bank ad hoc HUF transfers	with conversion	Beneficiary's account is denominated in EEA currencies	12:00 In case of in-bank instant credit transfer: 24:00	12:00 In case of in-bank instant credit transfer: 24:00
	with conversion	Beneficiary's account is not denominated in EEA currencies	12:00	12:00
Incoming Inter-bank ad hoc HUF transfers	with conversion	Beneficiary's account is denominated in EEA currencies	12:00	12:00
	with conversion	Beneficiary's account is not denominated in EEA currencies	12:00	12:00

The Bank processes non EEA incoming foreign exchange payments with or without conversion received directly from nostro bank until 12:00 a.m. on receipt day, received from other banks on the day of receiving credit advice from nostro bank, not earlier than receipt day.

EEA incoming foreign exchange payments<sup>8</sup> with or without conversion, received directly from nostro bank or as SEPA credit transfer until 15:30 p.m., are processed on receipt day; received from other banks or non SEPA credit transfer are processed on the day of receiving credit advice from nostro bank, not earlier than receipt day.

Payments without conversion in euro currency received until 17:00 p.m. are processed on the receipt day, the end of the working day is 18:00 p.m.

In case of payments without conversion the processing day cannot be earlier than value date of the payments or covers.

Incoming payments received after the above mentioned Cut off Times are processed on the next banking day.

The payments are processed with normal priority based on our standard processing except any other disposition from client. Except payments without conversion in euro currency, the cut-off time by which orders should be received so that the Bank executes the received order on the same banking day and the closing time within a banking day by which a payment order may be sent to the Bank shall be the same.

6. In the case of FCY transfers, the international bank account number (IBAN) of the beneficiary should be written on the order. In its absence, European banks may charge a penalty fee, which amount shall be immediately shifted on by Raiffeisen Bank to the ordering customer, whose account will be debited with the same amount.
7. Outgoing FCY payment orders to EU countries given by EU standards are executed according to BIC code (SWIFT code) given by the customer. Outgoing FCY payment orders to EU countries which are not given by EU standards are executed according to IBAN (International Bank Account Number).

In accordance with Regulation (EU) 2015/847 (the "Regulation"), the Bank is required to check whether information on payers and payees, accompanying incoming and outgoing transactions and those going through the Bank are available fully, in accordance with the requirements of the Regulation, and furthermore in the cases specified in the Regulation it is required in the case of incoming transactions to be credited to accounts kept at the Bank to verify the accuracy of the information on the payee. The Regulation applies to transfers of funds, in any currency, which are sent or received by a payment service provider or an intermediary payment service provider established in the European Union, and which are carried out at least partially by electronic means. Credit transfers and direct debits both fall within the scope of the Regulation.

Irrespective of currency, all transfers of funds should include the following information:

Payer	<ul style="list-style-type: none"> <li>• payment account number/IBAN (or unique transaction identifier (UTI*))</li> <li>• name</li> <li>• address (official personal document number, customer identification number, date and place of birth)</li> </ul>
Payee	<ul style="list-style-type: none"> <li>• payment account number/IBAN (or unique transaction identifier (UTI*))</li> <li>• name</li> </ul>

\* In the case of a transfer not made from or to a payment account, a unique transaction identifier can be used.

In accordance with the Regulation, the information concerning the payee is deemed to be available in full if the payment account number/IBAN and the name are available. If a transfer of funds fails to include information concerning the payer and the payee fully, this may result in the transfer being carried out with a delay or being rejected.

8. For the sake of the customer's security, the Bank shall only fulfil cash withdrawal orders in excess of HUF 2 million or its FX equivalent (calculated at the Bank's prevailing FCY selling rate) only for the customer or its permanent proxy. Cash withdrawal orders given by ad hoc proxies shall only be fulfilled up to a limit of HUF 2 million or its FX equivalent (calculated at the Bank's prevailing FCY selling rate).
9. Information on the rules of procedure of the National Bank of Hungary concerning VIBER payment transactions<sup>9</sup>.
10. On the current amount of any debit balance generating in the Hungarian forint current account due to the delayed payment or non-payment of the accountholder, the Bank shall charge a default interest equalling the base rate of the National Bank of Hungary + 7% p.a. from the date of the default (calculated on a 365/360 basis).

<sup>8</sup>EEA foreign exchange payments: only EEA currencies and EEA member countries are affected in the payments.

<sup>9</sup> See Appendix No. 3 for details.

11. On the current amount of any debit balance generating in the foreign exchange current account due to the delayed payment or non-payment of the accountholder, the Bank shall charge a current account debit interest concerning corporate customers—specified in the Announcement from time to time in effect—for the period of the default, starting from the first day of the default (interest shall be calculated on a 365/360 basis.)

12. The Bank performs cash withdrawal based on payment slip, on the date or interval, which is indicated in the payment slip.

13. Obligation to give prior notice of cash withdrawals in HUF:

In the case of cash withdrawals of HUF 2 million or more, prior notice is to be given in writing by 3:00 p.m. on the banking day preceding the date of the cash withdrawal.

Cash withdrawals of which prior notice has been given may be cancelled free of charge by the deadline set for the notice of cash withdrawal.

14. Obligation to give prior notice of cash withdrawals in foreign currency:

In the case of cash withdrawals of more than HUF 300,000 in EUR or USD, if the amount of the cash withdrawal does not exceed EUR 10,000 or USD 10,000, prior notice is to be given in writing by 11:00 a.m. on the banking day preceding the date of the cash withdrawal.

In the case of cash withdrawals in EUR or USD, if the amount of the cash withdrawal exceeds EUR 10,000 or USD 10,000, written notice should be given by 11:00 a.m. on the second banking day preceding the day of the cash withdrawal.

In the case of cash withdrawals of more than HUF 300,000 in any other foreign currency, written notice is to be given by 11:00 a.m. on the second banking day preceding the day of the cash withdrawal.

Cash withdrawals of which prior notice has been given may be cancelled free of charge by the deadline set for the notice of cash withdrawal.

15. In the case of payments not in EUR initiated by the Customer in favour of bank accounts registered in the Member States of the EU, or in Switzerland, Norway, Iceland or Liechtenstein, and in the case of payments initiated by the Customer in favour of bank accounts registered in Turkey or the United Arab Emirates, the Customer shall bear an obligation of identifying the beneficiary's International Bank Account Number (IBAN), as well as the SWIFT code (BIC or Bank Identifier Code) of the beneficiary's account-keeping bank for the Bank when giving the payment order.

The Bank shall check the IBAN featuring in the payment order on the basis of the standard (EBS204 V3-February 2001) of the European Committee for Banking Standards (ECBS) concerning IBAN generation.

If the Customer provides an invalid IBAN in the payment order, or fails to provide any, the Bank rejects fulfilling the payment order, and the Bank shall notify the Customer about the rejection and the cause of the rejection. The Bank shall have the right to reject fulfilling the payment order until the Customer has provided a faultless IBAN to the Bank. All emerging costs related to the invalid or not provided IBAN charges the Customer.

As regards any issue concerning the acceptance and fulfilment of payment orders that is unregulated in this section, the general rules set forth in the Bank's business regulations shall be governing.

Transfer orders involving conversion which are submitted before the cut-off time are converted on the date the coverage is available, once a day, after 2:00 p.m., at the exchange rate set for the execution of foreign currency transfer orders, with the customer type and the order type (normal, urgent, very urgent) also being taken into account. The orders are booked after the conversion, on the envisaged value date of execution.

In the case of incoming foreign exchange transfer orders, some charges may be deducted prior to the Bank receiving the order. Such incurred costs are independent of the Bank, and are developed on the basis of the transfer route determined by the initiating bank, depending on the pricing terms of the intermediary banks. Costs deducted from the original amount of the transfer order are not assumed by the Bank from the customer.

Transfer orders initiated in foreign currencies shall be executed in the currency determined by the customer only if the beneficiary financial institution keeps accounts in the intended currency of the transfer.

If the customer launches a credit transfer order assuming all transfer charges (OUR), the customer's account may be subsequently debited with the fees charged by the intermediary banks involved in the transfer.

16. Banks involved in the Intra Group Payment service:

Albania	Raiffeisen Bank Sh.a., Tirana	SGSB AL TX XXX
Austria	Raiffeisen Bank International AG	RZBA AT WW XXX
Austria	Raiffeisenverband Salzburg	RVSA AT 2S XXX
Austria	Raiffeisenlandesbank Niederösterreich-Wien	RLNW AT WW XXX
Austria	Raiffeisenlandesbank Oberösterreich	RZOO AT 2L XXX
Austria	Raiffeisenlandesbank Tirol	RZTI AT 22 XXX
Austria	Salzburger Landes-Hypothekenbank	SLHY AT 2S XXX
Austria	Raiffeisenlandesbank Vorarlberg	RVVG AT 2B XXX
Bosnia Herzegovina	Raiffeisen Bank d.d Bosna i Hercegovina, Sarajevo	RZBA BA 2S XXX
Bulgaria	Raiffeisenbank (Bulgaria) E.A.D., Sofia	RZBB BG SF XXX
Czech Republic	Raiffeisenbank a.s., Prague	RZBC CZ PP XXX
Belarus	Priorbank JSC, Minsk	PJCB BY 2X XXX
Croatia	Raiffeisenbank Austria d.d., Zagreb	RZBH HR 2X XXX
Kosovo	Raiffeisen Bank Kosovo J.S.C., Prishtina	RBKO XK PR XXX
Hungary	Raiffeisen Bank Zrt., Budapest	UBRT HU HB XXX
Germany	RLB ÖÖ Zweigniederlassung Süddeutschland	RZOO DE 77 XXX
Russia	AO Raiffeisenbank, Moscow	RZBM RU MM XXX
Romania	Raiffeisen Bank S.A., Bucharest	RZBR RO BU XXX
Serbia	Raiffeisen banka a.d., Belgrade	RZBS RS BG XXX
Slovakia	Tatra banka a.s., Bratislava	TATR SK BX XXX
Ukraine	Raiffeisen Bank Aval JSC, Kiev	AVAL UA UK XXX

17. If exercising its right of set-off based on a law or stipulated in the Bank's General Business Conditions or in any agreement concluded with the Customer the Bank debits any of the Customer's bank accounts and settles its claim on the Customer with an in-house account transfer that involves conversion, then the Bank will have the right to charge on the converted amount the fee payable for in-house transfers with conversion (T day) as set out in the Fee Chart related to the bank account agreement concluded with the Customer or in its absence in the List of Terms and Conditions for Corporate Clients from time to time in effect.

18. Upon the performance or partial performance of collection orders and court orders for payment launched from FX accounts and involving conversion, the Bank will have the right to charge on the converted amount the fee payable for in-house transfers with conversion (T+2 day) as set out in the Fee Chart related to the bank account agreement concluded with the Customer or in its absence in the List of Terms and Conditions for Corporate Clients from time to time in effect.

The Bank will charge the aforementioned conversion fee also in the case of collection orders presented on the basis of letters of authorisation as well as promissory notes or bills of exchange wherever the performance of the order involves conversion.

19. As to CNY, transfer orders may be placed only on hardcopy (meaning that the electronic way is excluded) and in the currency in which the account-holder's account is kept. If, on the account kept with the Bank, the coverage is available in any other currency, the order may be fulfilled within the framework of a specific order by the holder, thru a conversion service, the so-called Treasury conversion. The deadline of the transfer is 10:00, accounting takes place on the T+2 day.

20. As to CNY and TRY, unless otherwise decided by the bank or otherwise agreed with the Client, the Bank shall render foreign exchange services only in relation to the account kept with the Bank – the Bank shall not provide any cash (currency) services in the above currencies.

21. Formula used for interest calculation

principal x interest rate in % x number of days

36,500

As regards the calculation of the interest payable on the balance of current accounts, the day of deposition of the relevant amount shall be considered as the starting day, and the day preceding withdrawal as the closing day of the deposit.

The measure of the standardised deposit interest ratio ("EBKM") as defined in Government Decree No. 82/2010 (III.25.)—which ratio must be used for current account interests as well according to the said Government Decree—is included in the relevant bank account agreement.

22. In case of financial institutions, payment service providers, investment companies, investment management companies and investment funds not subject to the Law n° CXVI of 2012 on the financial transaction tax, the financial transaction tax (the 0.3 % maximum HUF 6,000 and the 0.6 %, maximum HUF 3,000,000 fee element added to the original fare indicated in percentage) - as a part of the transaction fees published in this List of Terms and Conditions - is not charged.

23. The Bank shall solely process SEPA Credit Transfer in case of meeting all the requirements listed below otherwise the payment shall be rejected.

- currency of the payment denominated in Euro
- correctness of the beneficiary's IBAN
- shared charges (SHA)
- SEPA membership of the beneficiary bank (or accessibility through SEPA network)

In case all the above mentioned requirements excluding solely the last one are fulfilled, and unless the Customer is informed otherwise, the Bank shall execute the payment as non-SEPA transaction.

24. If the amount of a SEPA credit transfer with conversion is given in the currency of the credited account – different from EUR –, than the credit transfer can not be extra urgent.

For any services which are not included in the given account package, Customers using an Account Package shall pay the fees set out in the Corporate List of Terms & Conditions from time to time in effect.

25. The SEPA DD Core direct debits are executed according to the instructions about restrictions, on the first workday after the day of receipt of the instructions, including the SEPA DD Core direct debits if the day of execution is on that first working day. The Bank accepts instructions about SEPA DD Core direct debit restrictions from 3rd October 2016.

26. A paid SEPA DD Core direct debit can be refunded without examination within 8 week after the execution of the direct debit (56 days not including the day of the execution) until the last banking working day.

27. In case private entrepreneurs, small-scale farmers, private individuals with tax number or other independent private entrepreneurs initiate in-bank transfer, standing payment order with fixed amount, multiple payment order, SEPA credit transfer or payment in foreign currencies to their own in-bank retail bank, Credit card, Bank or Securities account maintained as a retail customer, the 0.3%, max HUF 6000 part of the fee does not apply, despite being listed in the full fee. This provision shall apply retroactively as of 1 January 2017.

28. Transfer with preferential fees

Due to changes in the Bank's costs related to the modification of act CXVI of 2012. on financial transaction duty, the Bank applies preferential fees for the following transfers:

- As of 01.12.2018 the bank will not charge the "0.3%, max HUF 6000" part of the outgoing transfer fee determined in percentage in case of transfers where the beneficiary account is a limited use payment account belonging to Széchenyi Pihenő Card.

- Effective as of 01/01/2019 in case of all one-time and standing credit transfers other than those that are free of charge or have a fee of HUF 0, initiated by natural persons (not including private entrepreneurs):

- if the amount of the transaction is HUF 20,000 or less, the 0.3% max. HUF 6,000 part of the fee shall not be charged,

- if the amount of the transaction is in excess of HUF 20,000, then up to HUF 20,000 the 0.3% max. HUF 6,000 part of the fee shall not be charged.

- In the case of credit transfers from the transactional accounts of small-scale agricultural producers, sole proprietors and other self-employed persons to client accounts kept at the Hungarian State Treasury (MÁK), or to central accounts kept for the purpose of buying and selling government securities (to the credit of accounts identified by MÁK and belonging to the range of accounts listed below), from the credit transfer fee the Bank will not charge the fee element corresponding to the measure of financial transaction tax (0.3% maximum HUF 6,000).

MÁK accounts affected by the discount:

10002003-93489306-00000000	10036004-93489306-00000000	10025004-93489306-00000000	10002003-93489306-00000000
10002003-93489306-00000000	10045002-93489306-00000000	10049006-93489306-00000000	10002003-93489306-00000000
10024003-93489306-00000000	10002003-93489306-00000000	10047004-93489306-00000000	10036004-93489306-00000000
10045002-93489306-00000000	10048005-93489306-00000000	10049006-93489306-00000000	10026005-93489306-00000000
10028007-93489306-00000000	10046003-93489306-00000000	10034002-93489306-00000000	10047004-93489306-00000000
10033001-93489306-00000000	10024003-93489306-00000000	10027006-93489306-00000000	10027006-93489306-00000000
10044001-93489306-00000000	10046003-93489306-00000000	10034002-93489306-00000000	10035003-93489306-00000000
10029008-93489306-00000000	10026005-93489306-00000000	10044001-93489306-00000000	19017004-88104264-70100001
10048005-93489306-00000000	10002003-93489306-00000000		

29. Transfers initiated via Payment Initiation Service Providers.

In case of payment transactions initiated through a payment initiation service provider the fees applied on electronic channels (Raiffeisen DirektNet, myRaiffeisen, Raiffeisen Electra, MultiCash, in case of expanding to corporate customers myRaiffeisen) used by the customer will be debited.

30. The bank rejects the crediting or reception of HUF transfers and in-house transfer between the customer's own accounts where the beneficiary account is denominated in foreign currency below HUF 5 and the crediting of interbank incoming HUF transfers below HUF 5 as ungrantable transactions with too low amount.

31. Starting from 15 December 2019, the Bank shows the fee charged for a currency conversion service related to a cross-border credit transfer in euro (SEPA credit transfer) initiated by the Customer or incoming to the credit of the Customer's payment account kept at the Bank, as well as the fee that might be charged for urgent/extra urgent performance in the case of a cross-border SEPA credit transfer initiated by the Customer, separately—breaking up the lump-sum transaction fee applied previously—and discloses these fees in the List of Terms & Conditions as separate fee elements additional to the transfer fee of the credit transfer as a basic fee. It is a further change that as of 15 December 2019 a distinction is made between the different transfer fees (i.e. basic fees) of cross-border SEPA credit transfers initiated by the Customer according to transaction channels as well, adjusted to domestic HUF credit transfers. The breakup of the transaction fee of cross-border SEPA credit transfers as above does not result in any detrimental change (fee increase) for the Customers, its sole purpose being to give more transparent information to the Customers and to ensure compliance with Regulation (EC) No 924/2009 on certain charges on cross-border payments in the Union and currency conversion charges. Therefore the transaction fee of cross-border SEPA credit transfers equals the sum total of the basic fee relevant to the channel used by the Customer and the additional conversion fee that may be charged—depending on the order type—in the case of a conversion service, or the urgency or extra urgency fee optionally charged in the case of urgent/extra urgent performance.

32. With a view to compliance with Regulation (EC) No 924/2009, starting from 19 April 2020 the fees charged for all foreign currency credit transfers will be broken up into their constituents, and where applicable the fees of the currency conversion service connected to the transfer and of urgent / extra urgent performance will be shown as separate fee elements in addition to the transfer fee (basic fee). Therefore the transaction fee of foreign currency credit transfers equals the sum of the basic fee relevant to the channel used by the Customer and—depending on the order type—any additional conversion fee that will be charged in the case of a conversion service, and/or the urgency or extra urgency fee charged in the case of urgent/extra urgent performance.

33. Meeting its obligation set out in Regulation (EC) No 924/2009, starting from 19 April 2020 in the case of foreign currency credit transfers involving currency conversion and started from the Bank's website or from the mobile app, before the approval of the financial transaction the Bank shall inform the Customer via the given

channel of the total estimated amount of the credit transfer in the currency of the payment account to be debited, including all transaction fees and conversion fees. If the Customer enters the amount of the foreign currency credit transfer (involving conversion) in the currency of the payment account to be debited, the Bank shall inform the Customer of the estimated amount to be transferred to the beneficiary in the currency of performance. It shall be the responsibility of the Customer to view prior to the approval of the payment transaction the above information provided by the Bank via the given channel.

## II. Account Keeping Packages

### Current promotional offers

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#### **Promotional account maintenance fee offer for start-up entrepreneurs:**

From July 3rd, 2017 until the offer is withdrawn, Raiffeisen will waive the first twelve months of current account maintenance fee for start-up businesses with newly opened Active 1 accounts. After the promotional period the bank will follow the general terms and conditions posted for the Active 1 accounts with respect to the monthly current account maintenance fee.

From 01/01/2020 until withdrawal, through a period of 12 months calculated from the account opening (promotional period), in the case of electronic HUF single payments from the HUF main account to NAV budgetary accounts (as per Sections 1.a and 1.b of the valid list of NAV account numbers and tax types published by NAV) the Bank shall charge a discount rate (0.3%, max. HUF 6,000) for start-up enterprises opening Business Active 1 accounts as new customers.

After the lapse of the promotional period, for credit transfers launched to NAV budgetary accounts the single credit transfer fee specified in the Business Active 1 Account section of the List of Terms & Conditions from time to time in effect shall be paid.

It is a precondition for using the discounts that the enterprise should have been entered in the relevant certified public records not more than 6 months before the date of execution of the payment account agreement, and that the customer sign the relevant amendment to the payment account agreement for the use of the discount.

This promotional offer cannot be combined with other electronic transaction discount offers for out-of-bank transfers.

#### **Promotional account opening offer** (electronic transaction discount offers for out-of-bank transfers and account maintenance fee offer):

As of *01.10.2021* for a promotional period of 6 months, starting from the date of account opening, the bank will charge a discounted fee (HUF 0 + 0,3% max HUF 6000) for unlimited number of outgoing domestic HUF electronic money transfers from the primary HUF account within each month. The offer is valid for new clients who sign the bank account contract on or after *01.10.2021* and open Raiffeisen Business Active Accounts, or Raiffeisen Accountant Account, Raiffeisen Attorney's Account, Raiffeisen Pharmacy Account or Europay Account by *31 December 2021*, and have Annual Net Sales under HUF 282 million.

If the account agreement is signed on or before *31 December 2021*, the discount will be provided even if the account is actually opened after the date of *31 December 2021*. After the promotional period the advertised fee for Outgoing transfers (listed in chapter II.1 of the present List of Terms Conditions) shall be charged for transfers originating from HUF accounts.



As of *01.10.2021* by *31 December 2021* Raiffeisen will waive the first *12* months of current account maintenance fee valid for new clients who sign the bank account contract on or after *01.10.2021* and open Raiffeisen Business Active Accounts, or Raiffeisen Accountant Account, Raiffeisen Attorney's Account, Raiffeisen Pharmacy Account or Europay Account by *31 December 2021*, and have Annual Net Sales under HUF *282 million*. After the promotional period the bank will follow the general terms and conditions posted for the relevant Bank Account package with respect to the monthly current account maintenance fee.



# 1. Raiffeisen Business Active Accounts

Account Packages for Enterprises with Annual Net Sales of Less than HUF 3 Billion.

	<b>Active 1 Account</b>	<b>Active 2 Account</b>	<b>Active 3 Account</b>	<b>Active 4 Account</b>
<b>Monthly account maintenance fee<sup>10</sup></b>	Ordering at least 3 transfer transactions <sup>11</sup> a month: <b>HUF 0</b>	Incoming payments <sup>12</sup> reach HUF 1.5 million in a calendar month: <b>HUF 0</b>	Incoming payments <sup>12</sup> reach HUF 5 million in a calendar month: <b>HUF 0</b>	Incoming transactions <sup>12</sup> reach HUF 10 million in a calendar month or the average monthly account balance <sup>13</sup> reaches HUF 5 million: <b>HUF 0</b>
	<b>HUF 992<sup>14</sup></b> For start-up entrepreneurships HUF 0 in the first 12 months <sup>15</sup>	<b>HUF 1905<sup>14</sup></b>	<b>HUF 4914<sup>14</sup></b>	<b>HUF 8926<sup>14</sup></b>
<b>Services included:</b>				
<b>Raiffeisen Direkt telephone banking service</b>	+	+	+	+
<b>Raiffeisen DirektNet internet banking service</b>	+	+	+	+
<b>myRaiffeisen mobile application</b>	+	+	+	+
<b>Mobil (SMS) Banking Light service application fee and monthly maintenance fee</b>	+	+	+	+
<b>Mobil (SMS) Banking service application fee and monthly maintenance fee</b>			+	+
<b>MasterCard Business card first year discount(1 pc)<sup>16</sup></b>	+	+	+	
<b>Mastercard Business Premium World, Mastercard Business Silver or MasterCard Business</b>				+

<sup>10</sup>In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2021.

<sup>11</sup> Each ad hoc in-bank and interbank HUF and FX transfer ordered by the Client shall be considered a transfer transaction if the combined value of said transfers is excluding carry-overs, deposit tie-ups, credit repayments and subsequent deletions among the Client's own accounts kept with Raiffeisen Bank.

<sup>12</sup> Each in-bank and interbank transfer shall be considered incoming payment excluding the transfers from the Client's own accounts kept with Raiffeisen Bank. Furthermore, any cash payment to the Client's account shall also be considered incoming payment. The Banks shall check incoming payments both for the HUF, for FX accounts and for the Attorney's escrow accounts.

<sup>13</sup>For the calculation of average monthly account balance the Bank take into accounts the HUF and FX, accounts „Kamathegyező”, the term deposit and the Premium Investment balance.

<sup>14</sup> The Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

<sup>15</sup>This promotional offer cannot be combined with other electronic transaction discount offers for out-of-bank transfers.

<sup>16</sup> The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged

	<b>Active 1 Account</b>	<b>Active 2 Account</b>	<b>Active 3 Account</b>	<b>Active 4 Account</b>	
<b>card first year discount (1 pc)<sup>16</sup></b>					
<b>Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (In case of Active Account 4, for previously contracted REX terminals monthly maintenance fee)</b>	+	+	+	+	
<b>Monthly cash withdrawal from any domestic ATM at reduced fares (item/month)<sup>17</sup></b>	<b>1 item HUF 0 + 0,6%</b>	<b>2 items HUF 0 + 0,6%</b>	<b>3 items HUF 0 + 0,6%</b>	<b>3 items HUF 0 + 0,6%</b>	
<b>Cash withdrawal from any domestic ATM beyond the monthly limit of transactions with reduced fares<sup>17</sup></b>	0,12%, min HUF 300 + 0,6%	0,12%, min HUF 300 + 0,6%	0,12%, min HUF 300 + 0,6%	0,12%, min HUF 300 + 0,6%	
<b>Account opening</b>	free of charge	free of charge	free of charge	free of charge	
<b>Minimum account opening balance</b>	HUF 0	HUF 0	HUF 0	HUF 0	
<b>Account keeping monthly fee of sub-account (in HUF and foreign currencies)</b>	HUF 992 / account	HUF 992 / account	HUF 992 /account	HUF 992 /account	
<b>Fee of HUF sub-accounts opened for account packages</b>	free of charge	free of charge	free of charge	free of charge	
<b>Change of account keeping package<sup>18</sup></b>	HUF 2507				
<b>Mobile Banking service application fee</b>	free of charge				
<b>Credits in HUF</b>					
	Incoming transfers (GIRO)	free of charge	free of charge	free of charge	free of charge
	In-house transfers	free of charge	free of charge	free of charge	free of charge
	Incoming VIBER transactions	free of charge	free of charge	free of charge	free of charge
<b>In-bank transfer</b>					
	Electronic and via internet, via telephone	0.3%, max HUF 6000**	0.3%, max HUF 6000**	0.3%, max HUF 6000**	0.3%, max HUF 6000**
	Hard copy	0.4%, min. HUF 490 + 0.3%, max HUF 6000**	0.4%, min. HUF 490 + 0.3%, max HUF 6000**	0.4%, min. HUF 490 + 0.3%, max HUF 6000**	0.4%, min. HUF 490 + 0.3%, max HUF 6000**
<b>Outgoing transfers</b>					
	Electronic and via internet, via telephone	0.25%, min. HUF 250 + 0.3%, max HUF 6000**	0.2%, min. HUF 250 + 0.3%, max HUF 6000**	0.15%, min. HUF 190 + 0.3%, max HUF 6000**	0.1%, min. HUF 190 + 0.3%, max HUF 6000**
	Hard copy	0.4%, min. HUF 490 + 0.3%, max HUF 6000**	0.4%, min. HUF 490 + 0.3%, max HUF 6000**	0.4%, min. HUF 490 + 0.3%, max HUF 6000**	0.4%, min. HUF 490 + 0.3%, max HUF 6000**
<b>In-house transfer between the customer's own accounts (ad hoc and standing payment orders)</b>	free of charge	free of charge	free of charge	free of charge	
<b>Standing payment orders with fixed amount<sup>19</sup></b>					

<sup>17</sup>In case of payment account contracts concluded prior to 01.10.2017, the following conditions apply for domestic ATM transactions, if there has been no modification in the customer's account package after 01.10.2017: Monthly cash withdrawal from any domestic ATM at reduced fares (item/month): Active 1 account 0 items, Active 2 account 2 items, Active 3 account 2 items, Active 4 account 3 items HUF 785. Domestic ATM cash withdrawal fee is charged for the additional transactions. Please see Chapter VII.

<sup>18</sup>Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2021.

		Active 1 Account	Active 2 Account	Active 3 Account	Active 4 Account
In-bank	Electronic and via internet, via telephone	0.3%, max HUF 6000**	0.3%, max HUF 6000**	0.3%, max HUF 6000**	0.3%, max HUF 6000**
Outgoing	Electronic and via internet, via telephone	0.25%, min. HUF 250 + 0.3%, max HUF 6000**	0.2%, min. HUF 250 + 0.3%, max HUF 6000**	0.15%, min. HUF 190 + 0.3% max HUF 6000**	0.1%, min. HUF 190 + 0.3%, max HUF 6000**
In-bank and outgoing	Hard copy	0.4%, min. HUF 490 + 0.3%, max HUF 6000**	0.4%, min. HUF 490 + 0.3%, max HUF 6000**	0.4%, min. HUF 490 + 0.3%, max HUF 6000**	0.4%, min. HUF 490 + 0.3%, max HUF 6000**
<b>In case private entrepreneurs, small-scale farmers or other independent private entrepreneurs initiate in-bank standing payment order with fixed amount to their own in-bank retail Credit card Bank or Securities account maintained as a retail customer given in hard copy</b>		HUF 190 /items	HUF 190 /items	HUF 190 /items	HUF 190 /items
<b>Cancellation, modification fee of standing payment orders with fixed amount</b>		free of charge	free of charge	free of charge	free of charge
<b>Cancellation, modification fee of payment orders given on-line, via internet or on phone</b>		free of charge	free of charge	free of charge	free of charge
<b>Cancellation, modification fee of payment orders given in hard copy (The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until reception of the cancellation order. Payment orders executed on the day of receipt may not be cancelled.)</b>		HUF 490 /item	HUF 490 /item	HUF 490 /item	HUF 490 /item
<b>Recalling ad hoc or standing order payments</b>		HUF 490 /item	HUF 490 /item	HUF 490 /item	HUF 490 /item
<b>Multiple payments</b>					
	Launching multiple collections	HUF 30 /item	HUF 30 /item	HUF 30 /item	HUF 30 /item
	Credit charge for multiple collections	0.05%, min. HUF 30 /item	0.05%, min. HUF 30 /item	0.05%, min. HUF 30 /item	0.05%, min. HUF 30 /item
	Debit charge for multiple collections	HUF 250 /item	HUF 250 /item	HUF 250 /item	HUF 250 /item
	Multiple payment orders	0.05%, min. HUF 50 /item + 0.3%, max HUF 6000**	0.05%, min. HUF 50 /item + 0.3%, max HUF 6000**	0.05%, min. HUF 50/item + 0.3%, max HUF 6000**	0.05%, min. HUF 50/item + 0.3%, max HUF 6000**
<b>Performance of prompt collection orders</b>		0.2%, min. HUF 190 + 0.3%, max HUF 6000**	0.2%, min. HUF 190 + 0.3%, max HUF 6000**	0.2%, min. HUF 190 + 0.3%, max HUF 6000**	0.2%, min. HUF 190 + 0.3%, max HUF 6000**
<b>Handling of Secondary Account Identifier</b>					
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately		Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs
Deletion		Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs

<sup>19</sup>In case of payment account contracts concluded prior to 01.10.2017, the following conditions apply for standing payment orders with fixed amount, if there has been no modification in the customer's account package after 01.10.2017. For Active 1, Active 2, Active 3, Active 4 account packages standing payment orders with fixed amount electronic and via internet, via telephone 0.3%, max HUF 6000\*\*, via Hard copy HUF 415 /item.

	<b>Active 1 Account</b>	<b>Active 2 Account</b>	<b>Active 3 Account</b>	<b>Active 4 Account</b>
Yearly confirmation	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs
<b>Payment request*</b>				
Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request) *	0,2% min HUF 52*/pcs	0,2% min HUF 52*/pcs	0,2% min HUF 52*/pcs	0,2% min HUF 52*/pcs
Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)	free of charge	free of charge	free of charge	free of charge
Reception and deletion of incoming payment request	free of charge	free of charge	free of charge	free of charge
<b>Cash deposits at branch</b>				
HUF deposit to HUF account <sup>20</sup>	0,06%, min. 220 Ft	0,06%, min. 220 Ft	0,06%, min. 220 Ft	0,06%, min. 220 Ft
HUF to FX account	0.5%, min. HUF 300	0.5%, min. HUF 300	0.5%, min. HUF 300	0.5%, min. HUF 300
HUF deposit to HUF account( exceeding 2,000 pieces of banknotes) for the total amount	0.5%	0.5%	0.5%	0.5%
FCY to FX account (same currency) (bills only)	0.75%, min. HUF 501	0.75%, min. HUF 501	0.75%, min. HUF 501	0.75%, min. HUF 501
FCY to FX account (different currency) (bills only)	0.75%, min. HUF 501	0.75%, min. HUF 501	0.75%, min. HUF 501	0.75%, min. HUF 501
FCY to HUF account (bills only)	0.75%, min. HUF 501	0.75%, min. HUF 501	0.75%, min. HUF 501	0.75%, min. HUF 501
FCY to HUF or FX account, reaching or exceeding EUR 10,000 or its equivalent in another currency (bills only)	0.75%, min. 501 Ft + 0.7%, min. 300 Ft	0.75%, min. 501 Ft + 0.7%, min. 300 Ft	0.75%, min. 501 Ft + 0.7%, min. 300 Ft	0.75%, min. 501 Ft + 0.7%, min. 300 Ft
<b>Cash withdrawals at branch</b>				
HUF withdrawal from HUF account	0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000**	0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000**	0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000**	0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000**
HUF from FX account	0.5%, min. HUF 300 + 0.6%, max HUF 3,000,000**	0.5%, min. HUF 300 + 0.6%, max HUF 3,000,000**	0.5%, min. HUF 300 + 0.6%, max HUF 3,000,000**	0.5%, min. HUF 300 + 0.6%, max HUF 3,000,000**
FCY from FX account (same currency)	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**
FCY from FX account (different currency)	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**
FCY from HUF account	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**
<b>Incoming SEPA payments - from abroad</b>				
SEPA Credit Transfer—incoming payments in EUR (same currency, T) – basic processing fee	free of charge	free of charge	free of charge	free of charge

<sup>20</sup> In case of payment account contracts concluded prior to 27.01.2021, the following conditions apply for HUF deposit to HUF account, if there has been no modification in the customer's account package after 27.01.2021: free of charge

		<b>Active 1 Account</b>	<b>Active 2 Account</b>	<b>Active 3 Account</b>	<b>Active 4 Account</b>
	Conversion fee	5,01 EUR	5,01 EUR	3,01 EUR	0 EUR
	Intra Group Payments <sup>21</sup> SEPA (T) – basic processing fee	free of charge	free of charge	free of charge	free of charge
<b>Incoming payments in foreign currencies – except for SEPA payments from abroad</b>					
<b>Standard deadline</b>					
	Payments in the same currency (T) – basic processing fee (basic processing fee between customer's own accounts is free of charge)	0.05%, min. EUR 5.02	0.05%, min. EUR 5.02	0.05%, min. EUR 3.01	0.025%, min. EUR 3.01
	Intra Group Payments <sup>22</sup> (T)	80% of transaction fee set forth in the previous point	80% of transaction fee set forth in the previous point	80% of transaction fee set forth in the previous point	80% of transaction fee set forth in the previous point
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 5.01	EUR 5.01	EUR 3.01	EUR 3.01
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T) – basic processing fee (basic processing fee between customer's own accounts is free of charge)	0.025%, min. EUR 5.02	0.025% min. EUR 5.02	0.025%, min. EUR 3.01	free of charge
	Conversion fee SEPA Credit Transfer (T+2, in case of transactions in accordance with EGT rules T)	EUR 5.01	EUR 5.01	EUR 3.01	free of charge
<b>Debits in foreign currency for outbound transactions – SEPA transactions to abroad</b>					
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee	up to EUR 2008 0,25% min HUF 250 + 0,3%, max. HUF 6.000** from EUR 2009 0,125% min HUF 250 + 0,3%, max. HUF 6.000 **	up to EUR 2510 0.2% min HUF 250 + 0,3%, max. HUF 6.000** from EUR 2511 0,125% min HUF 250 + 0,3%, max. HUF 6.000 **	up to EUR 2007 0,15% min HUF 190 + 0,3%, max. HUF 6.000** from EUR 2008 0,125% min HUF 190 + 0,3%, max. HUF 6.000**	0,1% min HUF 190 + 0,3%, max. HUF 6.000**
	Intra Group Payments <sup>23</sup> , SEPA (T) electronic and via internet – basic processing fee	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) via telephone – basic processing fee	up to EUR 2008 0,25% min HUF 250 + 0,3%, max. HUF 6.000**	up to EUR 2510 0.2% min HUF 250 + 0,3%, max. HUF 6.000**	up to EUR 2007 0,15% min HUF 190 + 0,3%, max. HUF 6.000**	0,1% min HUF 190 + 0,3%, max. HUF 6.000**

<sup>21</sup>Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

<sup>22</sup>Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

		<b>Active 1 Account</b>	<b>Active 2 Account</b>	<b>Active 3 Account</b>	<b>Active 4 Account</b>
		from EUR 2009 0,125% min HUF 250 + 0,3%, max. HUF 6.000 **	from EUR 2511 0,125% min HUF 250 + 0,3%, max. HUF 6.000 **	from EUR 2008 0,125% min HUF 190 + 0,3%, max. HUF 6.000**	
	Intra Group Payments <sup>23</sup> , SEPA (T) electronic and via telephone – basic processing fee	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) paper based – basic processing fee	up to EUR 1255 0,4% min HUF 490 + 0,3%, max. HUF 6.000** up to EUR 1256 0,125% min HUF 490 + 0,3%, max. HUF 6.000**	up to EUR 1255 0,4% min HUF 490 + 0,3%, max. HUF 6.000** up to EUR 1256 0,125% min HUF 490 + 0,3%, max. 6.000 Ft**	up to EUR 753 0,4% min HUF 490 + 0,3%, max. HUF 6.000** up to EUR 754 0,125% min HUF 490 + 0,3%, max. 6.000 Ft**	up to EUR 753 0,4% min HUF 490 + 0,3%, max. HUF 6.000** up to EUR 754 0,1% min HUF 490 + 0,3%, max. HUF 6.000**
	Intra Group Payments <sup>23</sup> , SEPA (T) paper based – basic processing fee	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**
	Conversion fee (payment with conversion T+2, between EEA member currencies T+1)	0,05% min EUR 10,03	0,05% min EUR 10,03	0,05% min EUR 7,02	0,025% min EUR 3,01
	Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee)	0,125% min EUR 10,03	0,125% min EUR 10,03	0,125% min EUR 15,05	0,175% min EUR 19,06
	Extra priority fee in case of transfers with conversion (T)	0,325% min EUR 30,09	0,325% min EUR 30,09	0,325% min EUR 35,11	0,375% min EUR 39,12
	Extra priority fee in case of EUR transfers (same currency, T)	0,225% min EUR 20,06	0,225% min EUR 20,06	0,225% min EUR 22,07	0,25% min EUR 22,07
<b>Debits in foreign currency for outbound transactions – except for SEPA transactions to abroad</b>					
	SWIFT messages (MT103 fee, on SWIFT messages connected to FX transfers)	EUR 2.51	EUR 2.51	EUR 2.51	EUR 2.51
	Payments in the same currency (T+2, T+1 for EEA member currencies and other main currencies) – <u>basic processing fee</u>	0.15%, min. EUR 5.02 + 0.3%, max HUF 6000**	0.15%, min. EUR 5.02 + 0.3%, max HUF 6000**	0.15%, min. EUR 3.01 + 0.3%, max HUF 6000**	0.125%, min. EUR 3.01 + 0.3%, max HUF 6000**
	Intra Group Payments <sup>23</sup> (T)	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**
	Conversion fee (payment with conversion T+2, between EEA member currencies T+1)	0.05% min. EUR 10.03	0.05% min. EUR 10.03	0.05% min. EUR 7.02	0.025% min. EUR 3.01
	Priority fee in case of transfers with conversion (T+1, main currencies only, not applicable between EEA currencies)	0.2% min. EUR 10.03	0.2% min. EUR 10.03	0.2% min. EUR 15.05	0.25% min. EUR 19.06
	Extra priority fee in case of transfers with conversion (T)	0.4% min. EUR 30.09	0.4% min. EUR 30.09	0.4% min. EUR 35.11	0.45% min EUR 39.12

<sup>23</sup>Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

	<b>Active 1 Account</b>	<b>Active 2 Account</b>	<b>Active 3 Account</b>	<b>Active 4 Account</b>
Extra urgent fee in the same currency (T)	0.3% min. EUR 20.06	0.3% min. EUR 20.06	0.3% min. EUR 22.07	0.325% min. EUR 22.07
SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) – basic processing fee	0.125%, min. EUR 5.02 + 0.3%, max HUF 6000**	0.125%, min. EUR 5.02 + 0.3%, max HUF 6000**	0.125%, min. EUR 3.01 + 0.3%, max HUF 6000**	0.1%, min. EUR 3.01 + 0.3%, max HUF 6000**
Intra Group Payments <sup>23</sup> , SEPA (T)	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**
Conversion fee SEPA Credit Transfer (T+2, between EEA member currencies T+1)	0.05% min. EUR 10.03	0.05% min. EUR 10.03	0.05% min. EUR 7.02	0.025% min. EUR 3.01
Priority fee in case of SEPA Credit Transfer transfers with conversion (T+1, main currencies only, not applicable between EEA currencies)	0.125% min. EUR 10.03	0.125% min. EUR 10.03	0.125% min. EUR 15.05	0.175% min. EUR 19.06
Extra priority fee in case of SEPA Credit Transfer transfers with conversion (T)	0.325% min EUR 30.09	0.325% min EUR 30.09	0.325% min EUR 35.11	0.375% min EUR 39.12
Extra urgent fee SEPA Credit Transfer payments in EUR within the Euro zone (same currency, T)	0.225% min. EUR 20.06	0.225% min. EUR 20.06	0.225% min. EUR 22.07	0.25% min. EUR 22.07
<b>In-house foreign currency transfers</b>				
Transfers between the customer's accounts in the same currency (T) – basic processing fee	free of charge	free of charge	free of charge	free of charge
Conversion fee between the customer's accounts (T+2, between EEA member currencies T)	0.05% min. EUR 10.03 EUR	0.05% min. EUR 10.03	0.05% min. EUR 8.02	0.05% min. EUR 6.02
Priority fee in-house transfers between the customer's accounts in case of conversion (in non-EEA currencies T+1, not applicable between EEA currencies)	0.05% min. EUR 10.03	0.05% min. EUR 10.03	0.05% min. EUR 12.04	0.05% min. EUR 14.04
Extra priority fee in-house transfers between the customer's accounts in case of conversion (in non-EEA currencies T, not applicable between EEA currencies)	0.1% min. EUR 30.09	0.1% min. EUR 30.09	0.1% min. EUR 32.10	0.1% min. EUR 34.10
SEPA Credit Transfer – EUR Transfers between the customer's accounts in the same currency (T) – basic processing fee	free of charge	free of charge	free of charge	free of charge
Conversion fee SEPA Credit Transfer between the customer's accounts (T+2, between EEA member currencies T)	0.05% min. EUR 10.03	0.05% min. EUR 10.03	0.05% min. EUR 8.02	0.05% min. EUR 6.02
Priority fee in-house SEPA Credit Transfer between the customer's accounts in case of conversion in non-EEA currencies T+1, not applicable between EEA currencies	0.05% min. EUR 10.03	0.05% min. EUR 10.03	0.05% min. EUR 12.04	0.05% min. EUR 14.04
Extra priority fee in-house SEPA Credit Transfer between the customer's accounts in case of conversion in non-EEA currencies T, not applicable between EEA currencies	0.1% min. EUR 30.09	0.1% min. EUR 30.09	0.1% min. EUR 32.10	0.1% min. EUR 34.10



	<b>Active 1 Account</b>	<b>Active 2 Account</b>	<b>Active 3 Account</b>	<b>Active 4 Account</b>
Payments in the same currency (T) – basic processing fee between different customers’ accounts	0.05%, min. EUR 5.02+ 0.3%, max. HUF 6.000**	0.05%, min. EUR 5.02 + 0.3%, max. HUF 6.000**	0.05%, min. EUR 3.01 + 0.3%, max. HUF 6.000**	0.025%, min. EUR 3.01 + 0.3%, max. HUF 6.000**
Conversion fee between different customers’ accounts (T+2, between EEA member currencies T)	EUR 5.01	EUR 5.01	EUR 5.01	EUR 3.01
Priority fee in-house transfers in case of conversion between different customers’ accounts (in non-EEA currencies T+1, not applicable between EEA currencies)	0.05% min. EUR 10.03	0.05% min. EUR 10.03	0.05% min. EUR 12.04	0.05% min. EUR 14.04
Extra priority fee in-house transfers between different customers’ in case of conversion in non-EEA currencies T, not applicable between EEA currencies	0.1% min. EUR 30.09	0.1% min. EUR 30.09	0.1% min. EUR 32.10	0.1% min. EUR 34.10
SEPA Credit Transfer – EUR Payments in the same currency between different customers’ accounts (T) – basic processing fee	0.05%, min. EUR 5.02 + 0.3%, max. HUF 6.000**	0.05%, min. EUR 5.02 + 0.3%, max. HUF 6.000**	0.05%, min. EUR 3.01 + 0.3%, max. HUF 6.000**	0.05%, min. EUR 3.01 + 0.3%, max. HUF 6.000**
Conversion fee SEPA Credit Transfer between different customers’ accounts (T+2, between EEA member currencies T)	EUR 5.01	EUR 5.01	EUR 5.01	EUR 3.01
Priority fee SEPA Credit Transfer in-house transfers in case of conversion between different customers’ accounts (in non-EEA currencies T+1, not applicable between EEA currencies)	0.05% min. EUR 10.03	0.05% min. EUR 10.03	0.05% min. EUR 12.04	0.05% min. EUR 14.04
Extra priority fee SEPA Credit Transfer in-house transfers between different customers’ accounts in case of conversion in non-EEA currencies T, , not applicable between EEA currencies	0.1% min. EUR 30.09	0.1% min. EUR 30.09	0.1% min. EUR 32.10	0.1% min. EUR 34.10
<b>Special FCY exchange conversion</b> <sup>24</sup>	free of charge			
<b>EUR based SEPA DD (Direct Debit) Core and B2B (Business to Business) direct debits</b>				
Direct debit – without conversion	0.35%, min. EUR 25.08 + 0.3%, max. HUF 6000	0.35%, min. EUR 25.08 + 0.3%, max. HUF 6000	0.35%, min. EUR 25.08 + 0.3%, max. HUF 6000	0.35%, min. EUR 25.08 + 0.3%, max. HUF 6000
Direct debit – with conversion	0.5%, min. EUR 45.14 + 0.3%, max. HUF 6000	0.5%, min. EUR 45.14 + 0.3%, max. HUF 6000	0.5%, min. EUR 45.14 + 0.3%, max. HUF 6000	0.5%, min. EUR 45.14 + 0.3%, max. HUF 6000
Submitting SEPA DD B2B letter of authorisation	HUF 7554*/ submitting a letter of authorisation	HUF 7554*/ submitting a letter of authorisation	HUF 7554*/ submitting a letter of authorisation	HUF 7554*/ submitting a letter of authorisation
<b>SEPA DD Core direct debit limiting statement set/modification/cancellation</b>	HUF 2258*	HUF 2258*	HUF 2258*	HUF 2258*
Forbidding the execution of a SEPA DD Core and B2B direct debit	Free of charge	Free of charge	Free of charge	Free of charge
Refund of paid SEPA DD Core direct debit	HUF 490	HUF 490	HUF 490	HUF 490

<sup>24</sup>The ‘Special FCY exchange conversion’ option is available via DirektNet, myRaiffeisen and Electra, for amounts at least HUF 100,000 and at most HUF 30 million, between the Customer’s accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.

As of 01.07.2020: The ‘Special FCY exchange conversion’ option is available via DirektNet, myRaiffeisen and Electra, for amounts between the specified amount limits declared in the certain electronic channel related user manual(s), between the Customer’s accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.



## 2. Raiffeisen Business Active Plus Account

Raiffeisen Business Active Plus Account Package for enterprises with annual net sales of more than HUF 282 million but not more than HUF 3 billion.

	<b>Raiffeisen Business Active Plus Account</b>
<b>Account opening</b>	free of charge
<b>Monthly account maintenance fee<sup>25</sup></b>	Incoming payments <sup>26</sup> reach HUF 20 million in a calendar month or the average monthly account balance <sup>27</sup> reaches HUF 5 million: <b>HUF 0</b>
	<b>HUF 9929<sup>28</sup></b>
<b>Monthly account maintenance fee for Fiduciary Managers</b>	<b>HUF 20660<sup>29</sup></b> Further sub-account maintenance is free of charge
<b>Services included:</b>	
<b>Raiffeisen Direkt telephone-banking</b>	free of charge
<b>Raiffeisen DirektNet internet-banking</b>	free of charge
<b>myraiffeisen mobile application</b>	free of charge
<b>Mobil (SMS) Banking service application fee and monthly maintenance fee</b>	free of charge
<b>Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee)</b>	free of charge
<b>Mastercard Business Premium World, Mastercard Business Silver or MasterCard Business card first year discount (1 pc)<sup>30</sup></b>	free of charge
<b>Monthly cash withdrawal from any domestic ATM at reduced fares (item/month)<sup>31</sup></b>	3 items HUF 0 + 0,6%
<b>Cash withdrawal from any domestic ATM beyond the monthly limit of transactions with reduced fares<sup>27</sup></b>	0,12%, min HUF 300 + 0,6%
<b>Account keeping monthly fee of sub-account (in HUF and foreign currencies)</b>	HUF 992 / account
<b>Minimum account opening balance</b>	HUF 0
<b>Sub-account opening fee for account packages</b>	free of charge
<b>Change of account keeping package<sup>32</sup></b>	HUF 2507

<sup>25</sup>In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2021.

<sup>26</sup>Each in-bank and interbank transfer shall be considered incoming payment excluding the transfers from the Client's own accounts kept with Raiffeisen Bank. Furthermore, any cash payment to the Client's account shall also be considered incoming payment. The Banks shall check incoming payments both for the HUF, for FX accounts and for the Attorney's escrow accounts.

<sup>27</sup>For the calculation of average monthly account balance the Bank take into accounts the HUF and FX, accounts „Kamathegyező”, the term deposit and the Premium Investment balance.

<sup>28</sup> Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

<sup>29</sup>Bank shall open individual bank accounts for the Fiduciary Manager and the trust fund(s) in order to record their assets and to ensure the rendering of proper payment services. The service is provided exclusively by the Bank's Private Banking division.

<sup>30</sup> The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.

<sup>31</sup>In case of payment account contracts concluded prior to 01.10.2017, the following conditions apply for domestic ATM transactions, if there has been no modification in the customer's account package after 01.10.2017: Monthly cash withdrawal from any domestic ATM at reduced fares:5 items/month HUF 785.

Domestic ATM cash withdrawal fee is charged for the additional transactions. Please see chapter VII.

<sup>32</sup>Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2021.

		Raiffeisen Business Active Plus Account
<b>Credits in HUF</b>		
	Incoming transfers (GIRO)	free of charge
	In-house transfers	free of charge
	Incoming VIBER transactions	free of charge
<b>In-bank transfer</b>		
	Electronic and via internet, via telephone	0.3%, max HUF 6000**
	Hard copy	0.3%, min. HUF 290 + 0.3%, max HUF 6000**
<b>Outgoing transfers</b>		
	Electronic and via internet, via telephone	0.1%, min. HUF 100 + 0.3%, max. HUF 6000**
	Hard copy	0.3%, min. HUF 290 + 0.3%, max HUF 6000**
<b>In-house transfer between the customer's own accounts (ad hoc and standing payment orders)</b>		free of charge
<b>Standing payment orders with fixed amount<sup>33</sup></b>		
<b>In-bank</b>	Electronic and via internet, via telephone	0.3%, max. HUF 6000**
<b>Outgoing</b>	Electronic and via internet, via telephone	0.1%, min. HUF 100 + 0.3%, max. HUF 6000**
<b>In-bank and outgoing</b>	Hard copy	0.3%, min. HUF 290 + 0.3%, max HUF 6000**
<b>In case private entrepreneurs, small-scale farmers or other independent private entrepreneurs initiate in-bank standing payment order with fixed amount to their own in-bank retail Credit card Bank or Securities account maintained as a retail customer given in hard copy</b>		HUF 190 /item
<b>Cancellation, modification fee of standing payment orders with fixed amount</b>		free of charge
<b>Cancellation, modification fee of payment orders given on-line, via internet or on phone</b>		free of charge
<b>Cancellation, modification fee of payment orders given in hard copy (The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until receipt of the cancellation order. Payment orders executed on the day of the receipt may no be cancelled.)</b>		HUF 490 /item
<b>Recalling ad hoc or standing order payments</b>		HUF 490 /item
<b>Handling of Secondary Account Identifier</b>		
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately		Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs
Deletion		Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs
Yearly Confirmation		Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs
<b>Payment request*</b>		
Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request) *		0,2% min HUF 52*/pcs
Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)		free of charge
Reception and deletion of incoming payment request		free of charge
<b>Multiple payments</b>		
Launching multiple collections		HUF 5 /item
Credit charge for multiple collections		0.015%, min. HUF 15 /item
Debit charge for multiple collections		HUF 250 /item
Multiple payment orders		0.15%, min. HUF 20 /item + 0.3%, max HUF 6000**
<b>Performance of prompt collection orders</b>		0.2%, min. HUF 190 + 0.3%, max HUF 6000**

<sup>33</sup>In case of payment account contracts concluded prior to 01.09.2017, the following conditions apply for standing payment orders with fixed amount, if there has been no modification in the customer's account package after 01.09.2017. Standing payment orders with fixed amount electronic and via internet, via telephone 0.3%, max HUF 6000\*\*, via Hard copy HUF 415 /item.

		<b>Raiffeisen Business Active Plus Account</b>
<b>Cash deposits at branch</b>		
	HUF deposit to HUF account <sup>34</sup>	0,06%, min. 220 Ft
	HUF to FX account	0.5%, min. HUF 300
	HUF deposit to HUF account (exceeding 2,000 pieces of banknotes) for the total amount	0.5%
	FCY to FX account (same currency) (bills only)	0.75%, min. HUF 501
	FCY to FX account (different currency) (bills only)	0.75%, min. HUF 501
	FCY to HUF account (bills only)	0.75%, min. HUF 501
	FCY to HUF or FX account, reaching or exceeding EUR 10,000 or its equivalent in another currency (bills only)	0.75%, min. 501 Ft + 0.7%, min. 300 Ft
<b>Cash withdrawals at branch</b>		
	HUF withdrawal from HUF account	0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000**
	HUF from FX account	0.5%, min. HUF 300 + 0.6%, max HUF 3,000,000**
	FCY from FX account (same currency)	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**
	FCY from FX account (different currency)	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**
	FCY from HUF account	1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000**
<b>Incoming SEPA payments – from abroad</b>		
	SEPA Credit Transfer—incoming payments in EUR (same currency, T) – basic processing fee	free of charge
	Intra Group Payments <sup>35</sup> SEPA (T) – basic processing fee	free of charge
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 3.01
<b>Incoming payments in foreign currencies – except for SEPA transactions from abroad</b>		
<b>Standard deadline</b>		
	Payments in the same currency (T) – basic processing fee (basic processing fee between customer's own accounts is free of charge)	0.05%, min. EUR 3.01
	Intra Group Payments <sup>35</sup> (T)	80% of transaction fee set forth in the previous point
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 3.01
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T) – basic processing fee (basic processing fee between customer's own accounts is free of charge)	0.025%, min. EUR 3.01
	Intra Group Payments <sup>35</sup> , SEPA (T)	80% of transaction fee set forth in the previous point
	Conversion fee SEPA Credit Transfer, (T+2, in case of transactions in accordance with EGT rules T)	EUR 3.01
<b>Debits in foreign currency for outbound transactions – SEPA transactions to abroad</b>		
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee	0.1%, min. HUF 100 + 0,3%, max. HUF 6.000 **
	Intra Group Payments <sup>23</sup> , SEPA (T) electronic and via internet – basic processing fee	80% of transaction fee set forth in the previous point + 0.3%, max. HUF 6.000 **
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) via telephone – basic processing fee	0.1%, min. HUF 100 + 0,3%, max. HUF 6.000**
	Intra Group Payments <sup>23</sup> , SEPA (T) electronic and via telephone – basic processing fee	80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 **
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) paper based – basic processing fee	up to EUR 1003 0.3%, min. HUF 290 + 0,3%, max. HUF 6.000**

<sup>34</sup> In case of payment account contracts concluded prior to 27.01.2021, the following conditions apply for HUF deposit to HUF account, if there has been no modification in the customer's account package after 27.01.2021: free of charge

		<b>Raiffeisen Business Active Plus Account</b>
		from EUR 1004 0.125% min HUF 290 + 0,3%, max. HUF 6.000**
	Intra Group Payments <sup>23</sup> , SEPA (T) paper based – basic processing fee	80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 **
	Conversion fee (payment with conversion T+2, between EEA member currencies T+1)	0,050% min EUR 7,02
	Priority fee in case of transfers in case of conversion (T+1, in case of EEA member currencies T+1 but standard fee)	0,125% min EUR 15,05
	Extra priority fee in case of transfers in case of conversion (T)	0,325% min EUR 35,11
	Extra priority fee in case of EUR transfers (same currency, T)	0,225% min EUR 22,07
<b>Debits in foreign currency for outbound transactions – except for SEPA transactions to abroad</b>		
	SWIFT messages (MT103 fee, on SWIFT messages connected to FX transfers)	EUR 2.51
	Payments in the same currency (T+2, T+1 for EEA member currencies and other main currencies) – basic processing fee	0.15%, min. EUR 3.01 + 0.3%, max HUF 6000**
	Intra Group Payments <sup>35</sup> (T)	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**
	Conversion fee (T+2, between EEA member currencies T+1)	0.05% min. EUR 7.02
	Priority fee in case of conversion (T+1, main currencies only, not applicable between EEA currencies)	0.2% min EUR 15.05
	Extra priority fee in case of conversion (T – main currencies only)	0.4% min. EUR 35.11
	Extra priority fee in the same currency (T - main currencies only)	0.3% min. EUR 22.07
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) – basic processing fee	0.125%, min. EUR 3.01 + 0.3%, max HUF 6000**
	Intra Group Payments <sup>36</sup> (T)	80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000**
	Conversion fee SEPA Credit Transfer (T+2, between EEA member currencies T+1)	0.05% min. EUR 7.02
	Priority fee SEPA Credit Transfer in case of conversion (T+1, main currencies only, not applicable between EEA currencies)	0.125% min EUR 15.05
	Extra priority fee SEPA Credit Transfer in case of conversion (T – main currencies only)	0.325% min. EUR 35.11
	Extra urgent payments SEPA Credit Transfer in the same currency (T - main currencies only)	0.225% min. EUR 22.07
<b>In-house foreign currency transfers</b>		
	Transfers between the customer's accounts in the same currency – basic processing fee	free of charge
	Conversion fee between the customer's accounts (T+2, between EEA member currencies T)	0.05% min. EUR 8.02
	Priority fee in-house transfers between the customer's accounts in case of conversion in non-EEA currencies (+1, not applicable between EEA currencies)	0.05% min. EUR 12.04

<sup>35</sup>Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

<sup>36</sup>Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

		<b>Raiffeisen Business Active Plus Account</b>
	Extra priority fee in-house transfers between the customer's accounts in case of conversion in non-EEA currencies T, not applicable between EEA currencies	0.1% min. EUR 32.10
	SEPA Credit Transfer – EUR in-house transfers between the customer's accounts in the same currency – basic processing fee	free of charge
	Conversion fee between the customer's accounts (T+2, between EEA member currencies T)	0.05%, min. EUR 8.02
	Priority fee in-house transfers between the customer's accounts in case of conversion in non-EEA currencies T+1, not applicable between EEA currencies	0.05%, min. EUR 12.04
	Extra priority fee in-house transfers between the customer's accounts in case of conversion in non-EEA currencies T, not applicable between EEA currencies	0.1% min EUR 32.10
	Payments in the same currency (T) between different customers' accounts – basic processing fee	0.05%, min. EUR 3.01 + 0.3%, max. HUF 6.000 **
	Conversion fee between different customers' accounts (T+2, between EEA member currencies T)	EUR 5.01
	Priority fee in-house transfers between different customers' accounts in case of conversion in non-EEA currencies T+1, not applicable between EEA currencies	0.05% min. EUR 12.04
	Extra priority fee in-house transfers in case of conversion between different customers' accounts in non-EEA currencies T, not applicable between EEA currencies	0.1% min. EUR 32.10
	SEPA Credit Transfer – EUR transfers in the same currency (T) between different customers' accounts – basic processing fee	0.05%, min. EUR 3.01 + 0.3%, max. HUF 6.000**
	Conversion fee in house SEPA Credit Transfer (T+2, between EEA member currencies T between different customers' accounts)	EUR 5.01
	Priority fee in-house SEPA Credit Transfer in case of conversion between different customers' accounts in non-EEA currencies T+1, not applicable between EEA currencies	0.05% min. EUR 12.04
	Extra priority fee in-house SEPA Credit Transfer in case of conversion between different customers' accounts in non-EEA currencies T, not applicable between EEA currencies	0.1% min EUR 32.10
<b>Special FCY exchange conversion<sup>37</sup></b>		free of charge
<b>EUR based SEPA DD (Direct Debit) Core and B2B (Business to Business) direct debits</b>		
	Direct debit – without conversion	0.35%, min. EUR 25.08 + 0.3%, max. 6000 Ft
	Direct debit – with conversion	0.5%, min. EUR 45.14 + 0.3%, max. 6000 Ft
	Submitting SEPA DD B2B letter of authorisation	HUF 7,554 */ submitting a letter of authorisation
	<b>SEPA DD Core direct debit limiting statement set/modification/cancellation</b>	HUF 2,258*
	Forbidding the execution of a SEPA DD Core and B2B direct debit	Free of charge
	Refund of paid SEPA DD Core direct debit	HUF 490

<sup>37</sup>The 'Special FCY exchange conversion' option is available via DirektNet, myRaiffeisen and Electra, for amounts at least HUF 100,000 and at most HUF 30 million, between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.

As of 01.07.2020: The 'Special FCY exchange conversion' option is available via DirektNet, myRaiffeisen and Electra, for amounts between the specified amount limits declared in the certain electronic channel related user manual(s), between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.

### 3. Other fees and commissions of the account packages<sup>38</sup>

<b>Account statements*</b>		
	Sent by post	HUF 232/ pc
	Banking mailbox	HUF 124/ pc
	Personal collection in branch	free of charge
<b>Account statements requested in arrears*</b>		
	less than one year period	HUF 663/pc
	more than one year period	HUF 1,240/pc
<b>Transaction history requested in retrospect*</b>		
	less than one year period	HUF 779/pc
	more than one year period	HUF 1,580 pc
<b>Certificate of coverage*</b>		
	Standard form	HUF 1,692/pc
	Non-standard form	HUF 5,531/pc
<b>Issuing certificates (customs, import duties, Initial capital deposit, etc.)*</b>		HUF 3,029/pc
<b>Banking information fee*</b>		
	Standard form	HUF 5,939/pc
	Non-standard form	HUF 12,121/pc
<b>Certificates prepared for auditors*</b>		HUF 12,121/pc
<b>Confirmation of payment in form letter*</b>		HUF 1,816/pc
<b>Interest certification fee*</b>		HUF 4,241/pc
<b>Collection orders</b>		
	Management and registration of letters of authorisation for domestic collection orders*	HUF 1,212/pc

<sup>38</sup> In case of enterprises with Annual Net Sales less than HUF 3 billion. The other fees of transaction services figuring in Chapter VIII of the List of Conditions shall be charged in other case.

## 4. Special accounts

### 4.1. Accountant Account Package

(Raiffeisen Accountant Account Package is available exclusively for companies having a main field of activity under TEAOR code 6920)

		<b>Raiffeisen Accountant Account Package</b>
<b>Account opening</b>		free of charge
<b>Monthly account maintenance fee<sup>39</sup></b>		Ordering at least 3 transfer transactions <sup>40</sup> a month: <b>HUF 0</b>
		<b>HUF 992<sup>41</sup></b>
<b>Services included:</b>		
<b>Raiffeisen Direkt telephone-banking</b>		free of charge
<b>Raiffeisen DirektNet internet-banking</b>		free of charge
<b>myraiffeisen mobile application</b>		free of charge
<b>Mobil (SMS) Banking service application fee and monthly maintenance fee</b>		free of charge
<b>Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee)</b>		free of charge
<b>Mastercard Business Silver or MasterCard Business card first year discount (1 pc)<sup>42</sup></b>		free of charge
<b>Monthly cash withdrawal from any domestic ATM at reduced fares (item/month)<sup>43</sup></b>		3 items HUF 0 + 0,6%
<b>Cash withdrawal from any domestic ATM beyond the monthly limit of transactions with reduced fares<sup>36</sup></b>		0,12%, min HUF 300 + 0,6%
<b>Account keeping monthly fee of sub-account (in HUF and foreign currencies)</b>		HUF 992 / account
<b>Minimum account opening balance</b>		HUF 0
<b>Sub-account opening fee for account packages</b>		free of charge
<b>Change of account keeping package<sup>44</sup></b>		HUF 2507
<b>Credits in HUF</b>		
	Incoming transfers (GIRO)	free of charge
	In-house transfers	free of charge
	Incoming VIBER transactions	free of charge
<b>In-bank transfer</b>		
	Electronic and via internet, via telephone	0.3%, max HUF 6000**
	Hard copy	0.4%, min. HUF 490 + 0.3%, max HUF 6000**

<sup>39</sup>In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2021.

<sup>40</sup> Each ad hoc in-bank and interbank HUF and FX transfer ordered by the Client shall be considered a transfer transaction if the combined value of said transfers is excluding carry-overs, deposit tie-ups, credit repayments and subsequent deletions among the Client's own accounts kept with Raiffeisen Bank.

<sup>41</sup> Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

<sup>42</sup> The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.

<sup>43</sup>In case of payment account contracts concluded prior to 01.10.2017, the following conditions apply for domestic ATM transactions, if there has been no modification in the customer's account package after 01.10.2017: Monthly cash withdrawal from any domestic ATM at reduced fares: 3 items/month HUF 785. Domestic ATM cash withdrawal fee is charged for the additional transactions. Please see chapter VII.

<sup>44</sup>Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2021.



		<b>Raiffeisen Accountant Account Package</b>
<b>Outgoing transfers</b>		
	Electronic and via internet, via telephone	0.1%, min. HUF 190 + 0.3%, max. HUF 6000**
	Hard copy	0.4%, min. HUF 490 + 0.3%, max HUF 6000**
<b>In-house transfer between the customer's own accounts (ad hoc and standing payment orders)</b>		free of charge
<b>Cash deposits at branch</b>		
	HUF deposit to HUF account <sup>45</sup>	0,06%, min. 220 Ft
	HUF deposit to HUF account (exceeding 2,000 pieces of banknotes) for the total amount	0,5%
<b>Cash withdrawals at branch</b>		
	HUF withdrawal from HUF account	0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000**

Fees not stipulated above are in accordance with the Active 4 Account conditions found in chapter II/1 of the List of Terms and Conditions for Corporate Clients.

## 4.2. Pharmacy Account Package

(Raiffeisen Pharmacy Account Package is available exclusively for companies and private entrepreneurs having a main field of activity under TEÁOR code 4773, or ÖVTJ code 4773, 477301)

		<b>Raiffeisen Pharmacy Account Package</b>
<b>Account opening</b>		free of charge
<b>Monthly account maintenance fee<sup>46</sup></b>		Ordering at least 3 transfer transactions <sup>47</sup> a month: <b>HUF 0</b> <b>HUF 992<sup>48</sup></b>
<b>Services included:</b>		
<b>Raiffeisen Direkt telephone-banking</b>		free of charge
<b>Raiffeisen DirektNet internet-banking</b>		free of charge
<b>myRaiffeisen mobile application</b>		free of charge
<b>Mobil (SMS) Banking service application fee and monthly maintenance fee</b>		free of charge
<b>Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee)</b>		free of charge
<b>Mastercard Business Silver or Mastercard Business card first year discount (1 pc)<sup>49</sup></b>		free of charge
<b>Monthly cash withdrawal from any domestic ATM at reduced fares (item/month)</b>		3 items HUF 0 + 0,6%
<b>Cash withdrawal from any domestic ATM beyond the monthly limit of transactions with reduced fares</b>		0,12%, min HUF 300 + 0,6%
<b>Account keeping monthly fee of sub-account (in HUF and foreign currencies)</b>		HUF 992 / account

<sup>45</sup> In case of payment account contracts concluded prior to 27.01.2021, the following conditions apply for HUF deposit to HUF account, if there has been no modification in the customer's account package after 27.01.2021: free of charge

<sup>46</sup> In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2021.

<sup>47</sup> Each ad hoc in-bank and interbank HUF and FX transfer ordered by the Client shall be considered a transfer transaction if the combined value of said transfers is excluding carry-overs, deposit tie-ups, credit repayments and subsequent deletions among the Client's own accounts kept with Raiffeisen Bank.

<sup>48</sup> Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

<sup>49</sup> The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.

		<b>Raiffeisen Pharmacy Account Package</b>
<b>Minimum account opening balance</b>		HUF 0
<b>Sub-account opening fee for account packages</b>		free of charge
<b>Change of account keeping package<sup>50</sup></b>		HUF 2507
<b>Credits in HUF</b>		
	Incoming transfers (GIRO)	free of charge
	In-house transfers	free of charge
	Incoming VIBER transactions	free of charge
<b>In-bank transfer</b>		
	Electronic and via internet, via telephone	0.3%, max HUF 6000**
	Hard copy	0.4%, min. HUF 490 + 0.3%, max HUF 6000**
<b>Outgoing transfers</b>		
	Electronic and via internet, via telephone	0.08%, min. HUF 190 + 0.3%, max. HUF 6000**
	Hard copy	0.4%, min. HUF 490 + 0.3%, max HUF 6000**
<b>In-house transfer between the customer's own accounts (ad hoc and standing payment orders)</b>		free of charge
<b>Cash deposits at branch</b>		
	HUF deposit to HUF account	0,06%, min. 220 Ft
	HUF deposit to HUF account (exceeding 2,000 pieces of banknotes) for the total amount	0,5%
<b>Cash withdrawals at branch</b>		
	HUF withdrawal from HUF account	0.15%, min. HUF 300 + 0.6%, max HUF 3,000,000**

Fees not stipulated above are in accordance with the Active 4 Account conditions found in chapter II/1 of the List of Terms and Conditions for Corporate Clients except for the following:

<b>Debits in foreign currency for outbound transactions – SEPA transactions to abroad</b>		
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee	0,08%, min. HUF 150 + 0,3%, max. HUF 6.000**
	Intra Group Payments <sup>23</sup> , SEPA (T) electronic and via internet – basic processing fee	80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 **
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) via telephone – basic processing fee	0,08%, min. HUF 150 + 0,3%, max. HUF 6.000**
	Intra Group Payments <sup>23</sup> , SEPA (T) electronic and via telephone – basic processing fee	80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 **

<sup>50</sup>Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2021.

<sup>51</sup> In case of payment account contracts concluded prior to 27.01.2021, the following conditions apply for HUF deposit to HUF account, if there has been no modification in the customer's account package after 27.01.2021: free of charge

### 4.3. Attorney's Account Package

(Raiffeisen Attorney's Account Package is available exclusively for Attorneys, Law Firms, Bailiffs, Bailiff Offices, Private Notaries and Notary Offices)

	<b>Raiffeisen Attorney's Account Package</b>	
<b>Account opening</b>	free of charge	
<b>Monthly account maintenance fee<sup>52</sup></b>	Ordering at least 3 transfer transactions <sup>53</sup> a month: <b>HUF 0</b>	
	<b>HUF 992<sup>54</sup></b>	
<b>Services included:</b>		
<b>Raiffeisen Direkt telephone-banking</b>	free of charge	
<b>Raiffeisen DirektNet internet-banking</b>	free of charge	
<b>myRaiffeisen mobile application</b>	free of charge	
<b>Mobil (SMS) Banking service application fee and monthly maintenance fee</b>	free of charge	
<b>Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee)</b>	free of charge	
<b>Mastercard Business Silver or Mastercard Business card first year discount (1 pc)<sup>55</sup></b>	free of charge	
<b>Monthly cash withdrawal from any domestic ATM at reduced fares (item/month)</b>	3 items HUF 0 + 0,6%	
<b>Cash withdrawal from any domestic ATM beyond the monthly limit of transactions with reduced fares</b>	0,12%, min HUF 300 + 0,6%	
<b>Account keeping monthly fee of sub-account (in HUF and foreign currencies)</b>	HUF 992 / account	
<b>Minimum account opening balance</b>	HUF 0	
<b>Sub-account opening fee for account packages</b>	free of charge	
<b>Change of account keeping package<sup>56</sup></b>	HUF 2507	
<b>Credits in HUF</b>		
	Incoming transfers (GIRO)	free of charge
	In-house transfers	free of charge
	Incoming VIBER transactions	free of charge
<b>In-bank transfer</b>		
	Electronic and via internet, via telephone	0.3%, max HUF 6000**
	Hard copy	0.4%, min. HUF 490 + 0.3%, max HUF 6000**
<b>Outgoing transfers</b>		
	Electronic and via internet, via telephone	0.1%, min. HUF 190 + 0.3%, max. HUF 6000**
	Hard copy	0.4%, min. HUF 490 + 0.3%, max HUF 6000**
<b>In-house transfer between the customer's own accounts (ad hoc and standing payment orders)</b>		free of charge
<b>Cash deposits at branch</b>		

<sup>52</sup>In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2021.

<sup>53</sup> Each ad hoc in-bank and interbank HUF and FX transfer ordered by the Client shall be considered a transfer transaction if the combined value of said transfers is excluding carry-overs, deposit tie-ups, credit repayments and subsequent deletions among the Client's own accounts kept with Raiffeisen Bank.

<sup>54</sup> Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

<sup>55</sup> The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.

<sup>56</sup>Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2021.

		<b>Raiffeisen Attorney's Account Package</b>
	HUF deposit to HUF account <sup>57</sup>	0,06%, min. 220 Ft
	HUF deposit to HUF account (exceeding 2,000 pieces of banknotes) for the total amount	0,5%
<b>Cash withdrawals at branch</b>		
	HUF withdrawal from HUF account	0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000**

Fees not stipulated above are in accordance with the Active 4 Account conditions found in chapter II/1 of the List of Terms and Conditions for Corporate Clients.

## Attorneys' escrow accounts

(Raiffeisen Attorney's escrow account is available exclusively for Attorneys, Law Firms, Private Notaries and Notary Offices)

<b>Account opening fee</b>	Free of charge
<b>Account maintenance fee<sup>58</sup></b>	HUF 300
<b>Custody fee in case of HUF accounts</b> , which concerns the turnover fee of in-house and interbank credit transfer orders, and the fee of cash withdrawals at the Bank's cash desks	0.1 %, min. HUF 1,003
<b>HUF deposit in case of HUF accounts</b>	Free of charge
<b>Depository receipts</b>	HUF 1,003/item
<b>Annual flat fee of Mastercard Business Silver bankcards attached to pooled escrow accounts</b>	HUF 5,015

### Interest on account Attorney's escrow account

<b>Amount ranges</b>	<b>Interest as compared to 1-month BUBOR</b>	<b>EBKM<sup>59</sup></b>
HUF 0 - HUF 500 000	BUBOR – 0,86%	1,81%
HUF 500 001 - HUF 2 000 000	BUBOR – 0,86%	1,81%
HUF 2000001 - HUF 5 000 000	BUBOR – 0,86%	1,81%
HUF 5000001 - HUF 15 000 000	BUBOR – 0,86%	1,81%
HUF15000001 - HUF 50 000 000	BUBOR – 0,86%	1,81%
HUF50000001 - Over	BUBOR – 0,86%	1,81%

Interest: split-range, variable rates, interest is calculated as at the last day of the month or, if it falls on a legal holiday, the first working day after that day

The foreign currency terms & conditions belonging to non-HUF denominated attorneys' escrow accounts and to foreign currency transactions from HUF account denominated attorneys' escrow accounts are identical with the foreign exchange turnover fees set for the Active 4 Account Package (except that paper based transaction's fee is the same as that of electronic transactions) customer's payment account.

In respect of our Customers using attorney's escrow account package, the fees of any services not included in the table above shall be payable in accordance with the List of Corporate Terms & Conditions from time to time in effect.

<sup>57</sup> In case of payment account contracts concluded prior to 27.01.2021, the following conditions apply for HUF deposit to HUF account, if there has been no modification in the customer's account package after 27.01.2021: free of charge

<sup>58</sup> Or an equivalent FX amount in the currency of the account

<sup>59</sup> EBKM: Annual Effective Rate. EBKM is calculated on the basis of the 1 month BUBOR valid on 24th November, 2021

## 4.4. Raiffeisen Europay Account Package

		<b>Raiffeisen Europay Account Package</b>
<b>Account opening</b>		free of charge
<b>Monthly account maintenance fee<sup>60</sup></b>		Incoming transactions <sup>12</sup> reach HUF 10 million in a calendar month or the average monthly account balance <sup>61</sup> reaches HUF 5 million AND the customer has at least one FCY : <b>HUF 0</b> (the existence check of the FCY account takes place on the last calendar day of the month)
		<b>HUF 8926<sup>62</sup></b>
<b>Services included:</b>		
<b>Raiffeisen Direkt telephone-banking</b>		free of charge
<b>Raiffeisen DirektNet internet-banking</b>		free of charge
<b>myRaiffeisen mobile application</b>		free of charge
<b>Mobil (SMS) Banking service application fee and monthly maintenance fee</b>		free of charge
<b>Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee)</b>		free of charge
<b>Mastercard Business Premium World, Mastercard Business Silver or MasterCard Business card first year discount (1 pc)<sup>63</sup></b>		free of charge
<b>Monthly cash withdrawal from any domestic ATM at reduced fares (item/month)</b>		3 items HUF 0 + 0,6%
<b>Cash withdrawal from any domestic ATM beyond the monthly limit of transactions with reduced fares</b>		0,12%, min HUF 300 + 0,6%
<b>Account keeping monthly fee of sub-account (in HUF and foreign currencies)</b>		HUF 992 / account
<b>Minimum account opening balance</b>		HUF 0
<b>Sub-account opening fee for account packages</b>		free of charge
<b>Change of account keeping package<sup>64</sup></b>		HUF 2507
<b>Credits in HUF</b>		
	Incoming transfers (GIRO)	free of charge
	In-house transfers	free of charge
	Incoming VIBER transactions	free of charge
<b>In-bank transfer</b>		
	Electronic and via internet, via telephone	0.3%, max HUF 6000**
	Hard copy	0.4%, min. HUF 490 + 0.3%, max HUF 6000**
<b>Outgoing transfers</b>		
	Electronic and via internet, via telephone	0.1%, min. HUF 190 + 0.3%, max. HUF 6000**
	Hard copy	0.4%, min. HUF 490 + 0.3%, max HUF 6000**
<b>In-house HUF transfer between the customer's own accounts (ad hoc and standing payment orders)</b>		free of charge
<b>Cash deposits at branch</b>		

<sup>60</sup>In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2021.

<sup>61</sup>For the calculation of average monthly account balance the Bank take into accounts the HUF and FX, accounts „Kamathegyező”, the term deposit and the Premium Investment balance.

<sup>62</sup> Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

<sup>63</sup> The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.

<sup>64</sup>Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2021.

		<b>Raiffeisen Europay Account Package</b>
	HUF deposit to HUF account <sup>65</sup>	0,06%, min. 220 Ft
	HUF deposit to HUF account (exceeding 2,000 pieces of banknotes) for the total amount	0,5%
<b>Cash withdrawals at branch</b>		
	HUF withdrawal from HUF account	0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000**
<b>SWIFT messages</b> (MT103 fee, on SWIFT messages connected to FX transfers, not applicable in case of Sepa Credit Transfer)		EUR 2.51
<b>In-house SEPA Credit Transfer orders</b>		
	SEPA Credit Transfer – EUR Transfers between the customer's accounts in the same currency (T) – basic processing fee	free of charge
	SEPA Credit Transfer – EUR Payments in the same currency (T) – basic processing fee	0,3%, max. HUF 6.000
	Conversion fee (T+2, between EEA member currencies T)	free of charge
	Priority fee in case of transfers with conversion (between non-EEA currencies T+1, not applicable between EEA currencies)	free of charge
	Extra priority fee in case of transfers with conversion (between non-EEA currencies T not applicable between EEA currencies)	free of charge
<b>Outbound SEPA Credit Transfer orders</b>		
	SEPA Credit Transfer – payments in EUR within the Euro zone same currency (T+1), ) – basic processing fee	0,1%, min. HUF 190t + 0,3%, max. HUF 6.000
	SEPA Intra Group Payments <sup>20</sup> (T) – basic processing fee	80% of transaction fee set forth in the previous point + 0.3%, max HUF 6000**
	Conversion fee (T+2, between EEA member currencies T+1)	free of charge
	Priority fee in case of transfers with conversion (between non-EEA main currencies T+1)	free of charge
	Extra priority fee in case of transfers with conversion (between non-EEA main currencies T)	free of charge
	Extra priority fee in case of EUR transfers (T)	free of charge
<b>SEPA Credit Transfer incoming payments</b>		
	SEPA Credit Transfer – payments in EUR within the Euro zone same currency, (T) – basic processing fee	free of charge
	SEPA Intra Group Payments <sup>20</sup> (T) – basic processing fee	free of charge
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	free of charge

Fees not stipulated above are in accordance with the Active 4 Account conditions found in chapter II/1 of the List of Terms and Conditions for Corporate Clients.

<sup>65</sup> In case of payment account contracts concluded prior to 27.01.2021, the following conditions apply for HUF deposit to HUF account, if there has been no modification in the customer's account package after 27.01.2021: free of charge

## 4.5. Other Custody Conditions

<b>Custody Account</b>	
Account opening fee*	HUF 9,545
Account maintenance fee*	HUF 5,965/month
Depository receipts	HUF 2,507
Custody fee	2‰, min. HUF 3,009 or EUR 15.05
<b>Statutory Account<sup>66</sup></b>	
Account opening fee*	Free of charge
Account maintenance fee*	Free of charge

## 4.6. Raiffeisen „LAK-TÁM” account – Services related to tax free employer mortgage support /From 01.01.2019 new contracts are not available/<sup>67</sup>

<b>Account opening fee*</b>	HUF 9,005
<b>Account maintenance fee*</b>	HUF 1,126/month
<b>Mortgage support administrative fee<sup>68</sup></b>	0.5%, min. 16,915 Ft
<b>In-bank transfer, Outgoing transfers, Standing payment orders with fixed amount, Multiple payment orders (electronic and via internet, via telephone or hard copy)</b>	0.3%, max. 6000 Ft

## 4.7. Special account with higher deposit insurance (for private entrepreneurs and small-scale farmers)

<b>Account opening fee</b>	HUF 0/account
<b>Account management fee*</b>	HUF 0/account
<b>Credits and debits - Turnover on own accounts within the Bank</b>	
• hardcopy	free of charge

## 4.8. Account „Kamathegyező”

New application for "Kamathegyező" account may be submitted to the Bank until 2 August, 2016.

<b>Account opening fee</b>	HUF 0/account
<b>Account management fee*</b>	HUF 0/account
<b>Credits</b>	free of charge
<b>Debits</b>	
<b>Turnover on own accounts within the Bank</b>	
• by electronic means and via Internet	free of charge
• by telephone	free of charge
• hardcopy	0.1%

<sup>66</sup>Available exclusively for companies having a main field of activity in private employment agency activities, temporary employment agency activities, tour operator activities or adult education.

<sup>67</sup>Those services and fees which are not listed in the above table for LAK-TÁM accounts can be found in our general Business Terms and Conditions for Corporates.

<sup>68</sup>The fee for LAK-TÁM accounts are calculated based on the aggregate debits of the respective year, and will be deducted in a lump-sum, concurrently with the issuing of the bank's calendar-based yearly certificate.

External turnover or internal turnover with foreign accounts <sup>69</sup>	
Cash deposit payment	free of charge
Cash payment	3.9‰, but min. HUF 450 + 0.6%, max HUF 3,000,000**

#### Interest on account "Kamathegyező"

Amount ranges	Interest as compared to 1-month BUBOR	EBKM <sup>70</sup>
HUF 0 - HUF 500 000	BUBOR – 0,86%	1,81%
HUF 500 001 - HUF 2 000 000	BUBOR – 0,86%	1,81%
HUF 2 000 001 - HUF 5 000 000	BUBOR – 0,86%	1,81%
HUF 5 000 001 - HUF 15 000 000	BUBOR – 0,86%	1,81%
HUF 15 000 001 - HUF 50 000 000	BUBOR – 0,86%	1,81%
HUF 50 000 001 - Over	BUBOR – 0,86%	1,81%

Term: continuous (no fixed term defined).

Interest: split-range, variable rates, interest is calculated as at the last day of the month or, if it falls on a legal holiday, the first working day after that day

Account "Kamathegyező" is only available to Clients holding current assets, and only in HUF. Charges on account "Kamathegyező" are debited to Clients' current assets, and interests receivable on account "Kamathegyező" are credited to Clients' current assets.

Account "Kamathegyező" is a deposit type account and not a current bank account.

## 4.9. Account Management and Other Services for Client Participating in "Kiút" Programme

### General Eligibility Criteria for Services:

Only private entrepreneurs, private enterprises, limited partnerships and small-scale farmers participating in the lending programme "Kiútprogram Mikrohitel" (hereinafter referred to as the 'Programme') announced by Kiútprogram Mikrohitel Közvetítő Közhasznú Nonprofit Zrt. (H-1056 Budapest, Fővám tér 2-3.; Company Reg. No.: 01-10-046479, hereinafter referred to as 'Kiútprogram Zrt.') are eligible for the services above.

### Scope of Services:

#### Financial Account Management

This List of Terms & Conditions contains the special terms and conditions for the management of HUF financial accounts.

#### Bank Card

Bank cards are not available to the account.

#### Fixed-Term Deposits

Fixed-term deposits are available under terms and conditions for SME clients.

#### Electronic Services

Raiffeisen Express and MultiCash services are not available to the account and, out of our Internet-based services, clients can have access only to the account inquiry function via DirektNet.

<sup>69</sup>No external turnover or internal turnover with foreign accounts may happen on account "Kamathegyező".

<sup>70</sup> EBKM: Annual Effective Rate. EBKM is calculated on the basis of the 1 month BUBOR valid on 24th November, 2021.



## Corporate Account Charges Under Kiút Programme:

<b>Account opening</b>	<b>Free of charge</b>	
<b>Account management</b>	<b>Free of charge</b>	
<b>Turnover commissions</b>		
<b>Individual transfers in HUF</b>		
Via branch	Inside bank	Free of charge
	Outside bank	
Via Raiffeisen Direkt	Inside bank	Not available
	Outside bank	
Via myRaiffeisen	Inside bank	Not available
	Outside bank	
Via Raiffeisen DirektNet	Inside bank	Not available
	Outside bank	
<b>Cash withdrawal via branch</b>	<b>Free of charge</b>	
<b>Cash deposit via branch</b>	<b>Free of charge</b>	

Rates and commissions set out in the current Terms & Conditions for Corporate Clients are charged, and performance rules specified therein are applicable, in cases not covered by this List of Terms & Conditions.



## 5. Other Account Keeping Packages

### 5.1. One Price Packages

One Price packages, Bronz account package are not available from July 01, 2012.

Account Packages for Enterprises with Annual Net Sales of Less than HUF 3 Billion. As of 26 October 2009, the customer may choose from the following HUF and foreign currency account packages when opening principal and sub-accounts:

#### Monthly Fees of Flat Fee Packages\*

The fixed monthly fee includes (besides account-keeping):	Turnover limits connected to the account package <sup>71</sup>			
	Up to HUF 0.5 mio / month outgoing turnover	Up to HUF 2 mio / month outgoing turnover	Up to HUF 8 mio / month outgoing turnover	Up to HUF 20 mio / month outgoing turnover
Unlimited - Internet payments (0.3%, max HUF 6000**/item), - telephone payments (0.3%, max HUF 6000**/item), and - ATM transactions within Hungary, up to the indicated turnover (HUF 785/item)	<b>Silver</b> <b>HUF 2,325</b>	<b>Gold</b> <b>HUF 7,099</b>	<b>Platinum</b> <b>HUF 11,869</b>	<b>Diamond</b> <b>HUF 23,800</b>
Unlimited - Internet payments (0.3%, max HUF 6000**/item), - telephone payments (0.3%, max HUF 6000**/item), - paper-based payment orders (0.3%, max HUF 6000**/item), - ATM transactions within Hungary (HUF 785 /item), and - cash withdrawals at branch, up to the indicated turnover (0.6%, max HUF 3,000,000**/item)	<b>Silver Plus</b> <b>HUF 3,518</b>	<b>Gold Plus</b> <b>HUF 9,485</b>	<b>Platinum Plus</b> <b>HUF 17,836</b>	<b>Diamond Plus</b> <b>HUF 29,765</b>

<sup>71</sup>The monthly limit on outbound transactions applies to the bank account identified in the agreement.

In calculating account package-related turnover limits, the Bank will only allow for HUF transactions forming the content of the fixed monthly fee.

**Outgoing turnover:**

The totality of transactions – as listed in the above table - covered by the fixed monthly fees. Transactions related to transfers from an account to the Client's own account within the bank are not considered as outgoing turnover.

Furthermore, simultaneously fulfilled package orders compiled and submitted through electronic channels (REX, MultiCash, Direktnet, myRaiffeisen) are not qualified as transactions in outgoing turnover either; for such orders the Bank will charge – above the flat rate - the special fee specified in this List of Conditions.

**Limit on the outgoing turnover:**

The limit up to which the costs of the transactions belonging to the outgoing turnover and specified in the above table are included in the flat rate for a specific account package.

The Bank will charge a proportionate fee for the given month in the case of flat-rate account packages if the account is opened on a day different from the first banking day of the month. For all other commenced months, the Bank will charge a full month's account-keeping fee. The Client may request the amendment of the existing account package to another account package. The account package shall be modified on the first banking day of the month following the receipt of the request by the Bank, provided that the request is received by 12:00 noon on the last working day of the relevant month. Should the account package be modified, the fees and commissions to be charged for the former account package shall be accounted on the last day of the month following receipt by the Bank of the request for account package modification.

## Fees and Commissions Charged in the Case of Flat Fee Packages and the Bronze Account Package

	Silver/ Silver Plus	Gold/ Gold Plus	Platinum/ Platinum Plus	Diamond/ Diamond Plus	Bronze <sup>72</sup>
	<b>Fees charged if the monthly turnover limit is overstepped, and for services not included in the relevant package</b>				<b>Fee or commission charged</b>
<b>Account opening fee* <sup>73</sup></b>	HUF 0				HUF 0
<b>Monthly account maintenance fee*</b>	See chart "Flat Fee Packages"				HUF 581
<b>Transaction fees for in-Bank and outbound transfers</b>					
Electronic and Internet	3.0‰, min. HUF 100 + 0.3%, max HUF 6000**	2.0‰, min. HUF 100 + 0.3%, max HUF 6000**	1.0‰, min. HUF 100 + 0.3%, max HUF 6000**	0.8‰, min. HUF 100 + 0.3%, max HUF 6000**	4.0‰, min. HUF 100 + 0.3%, max HUF 6000**
Telephone	3.0‰ + HUF 50/item, min. HUF 100 + 0.3%, max HUF 6000**	2.0‰ + HUF 50/item, min. HUF 100 + 0.3%, max HUF 6000**	1.0‰ + HUF 50/item, min. HUF 100 + 0.3%, max HUF 6000**	0.8‰ + HUF 50/item, min. HUF 100 + 0.3%, max HUF 6000**	4.0‰ + HUF 50/item, min. HUF 100 + 0.3%, max HUF 6000**
Paper based	4.0‰, min. HUF 200 + 0.3%, max HUF 6000**	3.0‰, min. HUF 200 + 0.3%, max HUF 6000**	2.0‰, min. HUF 200 + 0.3%, max HUF 6000**	1.0‰, min. HUF 200 + 0.3%, max HUF 6000**	5.0‰, min. HUF 200 + 0.3%, max HUF 6000**
<b>Incoming SEPA payments from abroad with conversion to HUF accounts</b>					
Incoming payments - basic processing fee	free of charge	free of charge	free of charge	free of charge	free of charge
Conversion fee	EUR 5.01	EUR 5.01	EUR 5.01	EUR 5.01	EUR 5.01
<b>Debits in EUR with conversion from HUF accounts – SEPA transactions to abroad</b>					
Electronic and via internet – basic processing fee	1,5‰ min HUF 100 Ft + 0,3%, max. HUF 6.000 **	1,5‰ min HUF 100 Ft + 0,3%, max. HUF 6.000 **	1‰ min HUF 100 Ft + 0,3%, max. HUF 6.000 **	0,8‰, min. HUF 100 + 0,3%, max. HUF 6.000 **	1,5‰ min HUF 100 + 0,3%, max. HUF 6.000 **
Via telephone – basic processing fee	1,5‰ min HUF 100 Ft + 0,3%, max. HUF 6.000 **	1,5‰ min HUF 100 Ft + 0,3%, max. HUF 6.000 **	1‰ min HUF 100 Ft + 0,3%, max. HUF 6.000 **	0,8‰, min. HUF 100 + 0,3%, max. HUF 6.000 **	1,5‰ min HUF 100 + 0,3%, max. HUF 6.000 **
Paper based – basic processing fee	1,5‰ min HUF 200 + 0,3%, max. HUF 6.000 **	1,5‰ min HUF 200 + 0,3%, max. HUF 6.000 **	1,5‰ min HUF 200 + 0,3%, max. HUF 6.000 **	1,0‰, min. HUF 200 + 0,3%, max. HUF 6.000 **	1,5‰ min HUF 200 + 0,3%, max. HUF 6.000 **
Conversion fee (T+2, in case of EEA currencies T+1)	0,50‰ min EUR 10,03	0,50‰ min EUR 10,03	0,50‰ min EUR 10,03	0,50‰ min EUR 10,03	0,50‰ min EUR 10,03
Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee)	2‰ min EUR 10,03	2‰ min EUR 10,03	2‰ min EUR 10,03	2‰ min EUR 10,03	2‰ min EUR 10,03
Extra priority fee in case of transfers with conversion (T)	4‰ min EUR 30,09	4‰ min EUR 30,09	4‰ min EUR 30,09	4‰ min EUR 30,09	4‰ min EUR 30,09

<sup>72</sup>The terms & conditions of the Bronze account package are independent of monthly turnover.

<sup>73</sup> The account opening fee includes the application fees of all services belonging to the account package.

	<b>Silver/ Silver Plus</b>	<b>Gold/ Gold Plus</b>	<b>Platinum/ Platinum Plus</b>	<b>Diamond/ Diamond Plus</b>	<b>Bronze<sup>72</sup></b>
<b>Performance of prompt collection orders</b>	4.0‰, min. HUF 200 + 0.3%, max HUF 6000**	3.0‰, min. HUF 200 + 0.3%, max HUF 6000**	2.0‰, min. HUF 200 + 0.3%, max HUF 6000**	1.0‰, min. HUF 200 + 0.3%, max HUF 6000**	5.0‰, min. HUF 200 + 0.3%, max HUF 6000**
<b>Standing payment orders with fixed amount</b>					
Electronic and via internet, via telephone	HUF 305	HUF 305	HUF 305	HUF 305	HUF 305
Hard copy	HUF 580	HUF 580	HUF 580	HUF 580	HUF 580
<b>In case private entrepreneurs, small-scale farmers or other independent private entrepreneurs initiate in-bank standing payment order with fixed amount to their own in-bank retail Credit card Bank or Securities account maintained as a retail customer</b>					
Electronic and via internet, via telephone	HUF 163 /item	HUF 163 /item	HUF 163 /item	HUF 163 /item	HUF 163 /item
Hard copy	HUF 438 /item	HUF 438 /item	HUF 438 /item	HUF 438 /item	HUF 438 /item
<b>Handling of Secondary Account Identifier</b>					
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs
Deletion	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs
Yearly confirmation	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs
<b>Payment request*</b>					
Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request) *	0,2% min HUF 52*/pcs	0,2% min HUF 52*/pcs	0,2% min HUF 52*/pcs	0,2% min HUF 52*/pcs	0,2% min HUF 52*/pcs
Initiation of payment request (in case of unfulfilment of the instant payment order related to the payment request)	free of charge	free of charge	free of charge	free of charge	free of charge
Reception and deletion of incoming payment request	free of charge	free of charge	free of charge	free of charge	free of charge
<b>Cash withdrawal fee</b>	3.9‰, minimum HUF 450 + 0.6%, max HUF 3,000,000**				
<b>Cash deposit fee</b>	0.3‰, minimum HUF 100				

	<b>Silver/ Silver Plus</b>	<b>Gold/ Gold Plus</b>	<b>Platinum/ Platinum Plus</b>	<b>Diamond/ Diamond Plus</b>	<b>Bronze<sup>72</sup></b>				
<b>Change of account packages*</b>	HUF 5,965 / occasion - Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2021.								
<b>Free services</b>	See "Free services included in account packages"								
<b>Mobile Banking application fee<sup>*74</sup></b>	HUF 1,311								
<b>SMS fee per notice*</b> (periodic balance advice, card transactions, transactions in the account, , getting above or below a specific limit)	HUF 25								
<b>Free services included in account packages</b>	<b>Silver</b>	<b>Silver Plus</b>	<b>Gold</b>	<b>Gold Plus</b>	<b>Platinum</b>	<b>Platinum Plus</b>	<b>Diamond</b>	<b>Diamond Plus</b>	<b>Bronze</b>
Raiffeisen Direkt (telephone banking) <sup>75</sup>	+	+	+	+	+	+	+	+	+
Raiffeisen DirektNet (Internet banking) <sup>75</sup>	+	+	+	+	+	+	+	+	+
myRaiffeisen mobile application	+	+	+	+	+	+	+	+	+
REX Plus		+		+		+		+	
Mastercard Businessbankcard in the first year <sup>76</sup>	+	+	+	+	+	+	+	+	+
Mobile Banking Light application and flat fee	+	+	+	+	+	+	+	+	+

The Clients may choose from different packages with regard to various HUF accounts/sub-accounts.

When the Parties agree on using a specific Schedule of Charges, no account package may be applied for any payment account/payment sub-account. When the Parties agree on using an account package, no specific Schedule of Charges may be applied for any payment account/payment sub-account.

A foreign currency account may be opened as a main account exclusively subject to an individual Table of Tariffs. For Clients making use of the flat-rate account package, the fees of the services not figuring in the above table shall be charged in accordance with the prevailing List of Conditions.

<sup>74</sup> The application fee is payable on each mobile telephone number identified by the customer for the use of the service.

<sup>75</sup> On the transactions initiated through the service, the transfer fees as per the List of Terms & Conditions from time to time in effect shall be charged.

<sup>76</sup> For any subsequent year, the annual card fee set out in Chapter VIII of the List of Conditions shall be charged.



## 5.2. Premium Business Account Package

Premium Business account package is not available from July 01, 2012.

Premium Business Account Package for enterprises with annual net sales of more than HUF 100 million but not more than HUF 3 billion.

If the Customer applies for the Premium Business Account Package for any of his HUF accounts, then he must uniformly select the Premium Business Account Package in respect of all his HUF accounts.

### Fees and commissions charged for the Premium Business Account Package:

<b>Account opening fee</b>	HUF 0
<b>Monthly fee of the account keeping package<sup>77</sup></b>	HUF 5 015
<b>In-bank transfer orders</b>	
Electronic and Internet	0.3%, max HUF 6000**
Paper based	0.1%, min. HUF 130 + 0.3%, max HUF 6000**
<b>Outbound transfer orders</b>	
Electronic and Internet	0.6%, min. HUF 70 + 0.3%, max HUF 6000**
Paper based	0.1%, min. HUF 150 + 0.3%, max HUF 6000**
<b>Incoming SEPA payments from abroad with conversion to HUF accounts</b>	
Incoming payments - basic processing fee	free of charge
Conversion fee	EUR 5,01
<b>Debits in EUR with conversion from HUF accounts – SEPA transactions to abroad</b>	
Electronic and via internet – basic processing fee	0,06% min. HUF 70 + 0,3%, max. HUF 6.000**
Via telephone – basic processing fee	0,06% min. HUF 70 + 0,3%, max. HUF 6.000**
Paper based – basic processing fee	0,1% min. HUF 150 + 0,3%, max. HUF 6.000**
Conversion fee (T+2, in case of EEA currencies T+1)	0,50‰ min EUR 10,03
Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee)	2‰ min EUR 10,03
Extra priority fee in case of transfers with conversion (T)	4‰ min EUR 30,09
<b>Standing payment orders with fixed amount</b>	
Electronic and Internet	0.3%, max HUF 6000**

<sup>77</sup>Should any time after the date of 1st November 2010 the inbound turnover in the Customer's account fall short of HUF 10 million in any given month, the monthly fee of the account keeping package shall be HUF 15,045 for the relevant month. Until the above date, the monthly fee of the account keeping package shall be uniformly HUF 5,015, irrespective of inbound turnover.

For the purposes of the foregoing, all payment transactions incoming from within the Bank and from outside the Bank shall qualify as inbound turnover—except for payment transactions coming from the other accounts kept by the Customer at Raiffeisen Bank—as well as any cash deposits effected at the Bank's cash desks to the Customer's account. The Bank has checks on the primary HUF account for incoming transfers, and charges a monthly account management fee of HUF 5,015 for each sub-account irrespective of actual transfers to it. When a Client's primary HUF account is closed for whatever reason, the Bank will check incoming transfers to the sub-account which is considered, out of the remaining HUF sub-accounts, to be the next in succession by its account number. Should the amount of transfers to this sub-account of the Client fail to reach HUF 10 million in any calendar month, a monthly fee of HUF 15,045 is payable for the account management package for the sub-account in question in that particular month

Paper based	0.3%, max HUF 6000**
<b>Handling of Secondary Account Identifier</b>	
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs
Deletion	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs
Yearly confirmation	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs
<b>Payment request*</b>	
Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request) *	0,2% min HUF 52*/pcs
Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)	free of charge
Reception and deletion of incoming payment request	free of charge
<b>Cash withdrawals at branch</b>	
HUF withdrawal from HUF account	0.1%, min. HUF 150 + 0.6%, max HUF 3,000,000**
<b>Performance of prompt collection orders</b>	0.1%, min. HUF 150 + 0.3%, max HUF 6000**
<b>Products and services included in the account package</b>	
Mastercard Business Silver annual cardholder fee for first year <sup>78</sup>	HUF 0
REX installation kit	HUF 0
REX monthly fee	HUF 0
Direktnet internetbak	HUF 0
myRaiffeisen mobile application	HUF 0
Mobile banking application fee	HUF 0
Mobile banking monthly fee	HUF 0
<b>Change of account packages</b>	HUF 5 015 - Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2021

For any services which are not included in the fee chart above, Customers using the Premium Business Account Package shall pay the fees set out in the Corporate List of Terms & Conditions from time to time in effect.

For foreign currency payment transactions concerning the Premium Business Account Package, and on any foreign currency sub-accounts, the same fees as those belonging to flat fee account packages shall be charged.

### 5.3. Terms & conditions of foreign currency connected to One Price, Bronz and Premium Business account packages

One Price, Bronz and Premium Business account package is not available from July 01, 2012.

	Flat fee packages	Bronze account package
<b>Sub-account opening fee</b>	HUF 0	HUF 0
<b>Monthly sub-account maintenance fee</b>	HUF 992	HUF 992

<sup>78</sup>In any subsequent year, the annual cardholder fee specified in Chapter VIII shall be charged.



<b>Foreign currency transaction fees connected to One Price, Bronz and Premium account packages</b>		
<b>Incoming SEPA payments – from abroad</b>		
	SEPA Credit Transfer—incoming payments in EUR (same currency, T) – basic processing fee	free of charge
	Intra Group Payments <b>Error! Bookmark not defined.</b> SEPA (T) – basic processing fee	free of charge
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 5,01
<b>Foreign currency payments incoming to the customer's credit – except for incoming SEPA payments – from abroad</b>		
<b>Standard deadline</b>		
	Payments in the same currency (T) – basic processing fee (between the customer's own accounts free of charge)	0.50‰, min. EUR 5.02
	Intra Group Payments <sup>79</sup> (T)	80% of transaction fee set forth in the previous point
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 5.01
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T) – basic processing fee (between the customer's own accounts free of charge)	0.50‰, min. EUR 5.02
	Intra Group Payments <sup>79</sup> , SEPA (T)	80% of transaction fee set forth in the previous point
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 5.01
<b>SEPA debits in EUR from non HUF accounts to abroad</b>		
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee	up to EUR 1255 4‰ min HUF 100 + 0,3%, max. HUF 6.000** from EUR 1256 1,5‰ min HUF 100 + 0,3%, max. HUF 6.000**
	Intra Group Payments <sup>23</sup> , SEPA (T) electronic and via internet – basic processing fee	80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000**
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) via telephone – basic processing fee	up to 1255 EUR 4‰ min HUF 100 + 0,3%, max. HUF 6.000** from EUR 1256 1,5‰ min HUF 100 + 0,3%, max. HUF 6.000**
	Intra Group Payments <sup>23</sup> , SEPA (T) via telephone – basic processing fee	80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000**
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) paper based – basic processing fee	up to EUR 1004 5‰ min HUF 200 + 0,3%, max. HUF 6.000** from EUR 1005 1,5‰ min HUF 200 + 0,3%, max. HUF 6.000**
	Intra Group Payments <sup>23</sup> , SEPA (T) paper based – basic processing fee	80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000**
	Conversion fee (payment with conversion T+2, between EEA member currencies T+1)	0,50‰ min EUR 10,03
	Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee)	2‰ min EUR 10,03
	Extra priority fee in case of transfers with conversion (T)	4‰ min EUR 30,09
	Extra priority fee in case of EUR transfers (same currency, T)	3‰ min EUR 20,06

<sup>79</sup>Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

## Debits in foreign currency for outbound transactions – except for SEPA transactions to abroad

SWIFT messages (MT103 fee, on SWIFT messages connected to FX transfers)	EUR 2.51
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Payments in the same currency (T+2, between EEA member currencies and other main currencies) – basic processing fee	1.50‰, min. EUR 5.02 + 0.3%, max HUF 6000**
Intra Group Payments <sup>79</sup> (T)	80% of transaction fee set forth in the previous point + 0.3%, max HUF 6000**
Conversion fee (T+2, between EEA member currencies T+1)	0.5‰ min. EUR 10.03
Priority fee in case of transfers with conversion (T+1, between EEA member currencies T+1 - main currencies only)	2‰ min. EUR 10.03
Extra priority fee in case of transfers with conversion (T)	4‰ min. EUR 30.09
Extra priority fee in case of transfers (same currency T)	3‰ min. EUR 20.06
SEPA Credit Transfer—Payments in EUR in the same currency (same currency, T+1) – basic processing fee	1.50‰, min. EUR 5.02 + 0.3%, max HUF 6000**
Intra Group Payments <sup>79</sup> , SEPA (T)	80% of transaction fee set forth in the previous point + 0.3%, max HUF 6000**
Conversion fee SEPA Credit Transfer (T+2, between EEA member currencies T+1)	0.5‰ min. EUR 10.03
Priority fee in case of SEPA Credit Transfers with conversion (T+1, between EEA member currencies T+1 - main currencies only)	2‰ min. EUR 10.03
Extra priority fee in case of SEPA Credit Transfers with conversion (T)	4‰ min. EUR 30.09
Extra urgent SEPA Credit Transfer – payments in EUR within the Euro zone (same currency T)	3‰ min. EUR 20.06

## In-house foreign currency transfers

### Standard deadline

Transfers between the customer's accounts in the same currency – basic processing fee (T)	Free of charge
Conversion fee (T+2, between EEA member currencies T)	0.5‰ min. EUR 10.03
Priority fee in case in-house payments with conversion between the customer's accounts in non-EEA currencies T+1 not applicable between EEA currencies	0.5‰ min. EUR 10.03
Extra priority fee in case of in-house payments between the customer's accounts in non-EEA currencies T not applicable between EEA currencies	1‰ min. EUR 30.09
SEPA Credit Transfer – EUR Transfers between the customer's accounts in the same currency	Free of charge
Conversion fee SEPA Credit Transfers (T+2, between EEA member currencies T)	0.5‰ min. EUR 10.03
Priority fee in case of SEPA in-house Credit Transfers with conversion between the customer's accounts in non-EEA currencies T+1 not applicable between EEA currencies	0.5‰ min. EUR 10.03
Extra priority fee in case of SEPA in-house Credit Transfers between the customer's accounts in non-EEA currencies T not applicable between EEA currencies	1‰ min. EUR 30.09

	Payments in the same currency between different customers' accounts (T) – basic processing fee	0.5‰, min. EUR 5.02 + 0.3%, max. HUF 6.000**
	Conversion fee in case of transfers between different customers' accounts (T+2, between EEA member currencies T)	EUR 5.01
	Priority fee in case of in-house transfers between different customers' accounts with conversion in non-EEA currencies T+1 not applicable between EEA currencies	0.5‰ min. EUR 10.03
	Extra priority fee in case of in-house transfers between different customers' accounts in non-EEA currencies T not applicable between EEA currencies	1‰ min. EUR 30.09
	SEPA Credit Transfer – EUR Payments in the same currency between different customers' accounts (T)	0.5‰, min. EUR 5.02 + 0.3%, max. HUF 6.000**
	Conversion fee in case of SEPA Credit Transfers between different customers' accounts (T+2, between EEA member currencies T)	EUR 5.01
	Priority fee in case of in-house SEPA Credit Transfers between different customers' accounts with conversion in non-EEA currencies T+1, not applicable between EEA currencies	0.5‰ min. EUR 10.03
	Extra priority fee in case of in-house SEPA Credit Transfers between different customers' accounts in non-EEA currencies T, not applicable between EEA currencies	1‰ min. EUR 30.09
<b>SEPA DD (Direct Debit) Core and B2B(Business to Business) direct debits</b>		
	Direct debit – without conversion	0.45% + min. EUR 25.08 + 0.3%, max. HUF 6000
	Direct debit – with conversion	0.45% + 0.15% min. EUR.45,14 + 0.3%, max. HUF 6000
	<b>Submitting SEPA DD B2B letter of authorisation</b>	HUF 7,554*/ submitting a letter of authorisation
	<b>SEPA DD Core direct debit limiting statement /modification/cancellation</b>	HUF 2,258*
	<b>Forbidding the execution of a SEPA DD Core and B2B direct debit</b>	Free of charge
	<b>Refund of paid SEPA DD Core direct debit</b>	HUF 1625

<b>Handling of Secondary Account Identifier</b>	
<b>Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately</b>	Promotional fee till 31.12.2021 HUF 0/pcs <b>Standard fee HUF 250/pcs</b>
<b>Deletion</b>	Promotional fee till 31.12.2021 HUF 0/pcs <b>Standard fee HUF 250/pcs</b>
<b>Yearly confirmation</b>	Promotional fee till 31.12.2021 HUF 0/pcs <b>Standard fee HUF 250/pcs</b>

<b>Payment request*</b>	
<b>Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request)*</b>	<b>0,2% min HUF 52/pcs*</b>
<b>Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)</b>	<b>free of charge</b>
<b>Reception and deletion of incoming payment request</b>	<b>free of charge</b>



## 5.4. Raiffeisen Minimum, Start, Alap, Plusz and Extra account keeping packages

Raiffeisen Minimum, Start, Alap, Plusz and Extra account packages are not available from 26th October, 2009.

	<b>Raiffeisen MINIMUM</b>	<b>Raiffeisen START</b>	<b>Raiffeisen BASIC</b>	<b>Raiffeisen PLUS</b>	<b>Raiffeisen EXTRA<sup>80</sup></b>
<b>Monthly fee of packages*</b>	HUF 655 <sup>81</sup>	HUF 2,684	HUF 6,747	HUF 13,522	HUF 21,115
<b>Services included:</b>					
<b>Mastercard Business business card<sup>82</sup></b>	+	+	+	+	+
<b>Account maintenance</b>	+	+	+	+	+
<b>Raiffeisen Direkt telephone banking service<sup>83</sup></b>	+	+	+	+	+
<b>Use of Raiffeisen DirektNet Internet banking service</b>	+	+	+	+	+
<b>myRaiffeisen mobile banking service</b>	+	+	+	+	+
<b>Mobile (SMS) Banking Light<sup>84</sup></b>		+	+		
<b>Mobile (SMS) Banking</b>				+	+
<b>Raiffeisen Express (electronic banking terminal) Light software</b>			+	+	
<b>Raiffeisen Express (electronic banking terminal) Plus software</b>					+
<b>Free transfers<sup>85</sup></b>				3 pc	5 pc
<b>Account opening fee<sup>86*</sup></b>	HUF 3,567	HUF 5,952	HUF 11,916	HUF 11,916	HUF 17,882

<sup>80</sup>No new applications accepted.

<sup>81</sup>In case of accounts opened between 09 July 2007 and 05 October 2007, monthly fee of package is HUF 0.

<sup>82</sup>The first annual card fee is free of charge. The annual card fee set forth in Section VIII. of the List of Terms and Conditions will be charged in further years.

<sup>83</sup>The fee of transactions initiated via these channels will be charged according to the relevant sections of the Conditions List from time to time in effect.

<sup>84</sup> In the scope of the service, SMS messages are sent automatically on daily opening balances and each successful card transaction within Hungary (not a full-range Mobile Banking service).

<sup>85</sup>The first three or five outgoing HUF transfer orders of the given month—given electronically—shall be free of charge in the case of the Plus and Extra packages, respectively.

<sup>86</sup>The account opening fee includes the application fee of all services belonging to the relevant package.

<b>Fees of HUF sub-accounts opened for account packages (only for sub-accounts applied for after 2<sup>nd</sup> of November, 2005)<sup>87</sup></b>						
		<b>Raiffeisen MINIMUM</b>	<b>Raiffeisen START</b>	<b>Raiffeisen BASIC</b>	<b>Raiffeisen PLUS</b>	<b>Raiffeisen EXTRA</b>
<b>Account keeping monthly fee per sub-account*</b>		HUF 655	HUF 655	HUF 1,334	HUF 1,334	As per Section III. of Conditions List
<b>One-time sub-account opening fee per sub-account</b>		HUF 0	HUF 0	HUF 0	HUF 0	As per Section III. of Conditions List
<b>Transaction fees in case of in-bank payments (Charged at end of month)<sup>88</sup></b>						
	electronic and via internet	1.6‰ min. HUF 250 + 0.3%, max HUF 6000**	1.0‰ min. HUF 150 + 0.3%, max HUF 6000**	0.8‰ min. HUF 100 + 0.3%, max HUF 6000**	0.5‰ min. HUF 75 + 0.3%, max HUF 6000**	0.5‰ min. HUF 75 + 0.3%, max HUF 6000**
	via telephone	1.6‰ min. HUF 300 + 0.3%, max HUF 6000**	1.0‰ min. HUF 200 + 0.3%, max HUF 6000**	0.8‰ min. HUF 150 + 0.3%, max HUF 6000**	0.5‰ min. HUF 125 + 0.3%, max HUF 6000**	0.5‰ min. HUF 125 + 0.3%, max HUF 6000**
	hard copy	3.9‰ min. HUF 450 + 0.3%, max HUF 6000**	3.9‰ min. HUF 400 + 0.3%, max HUF 6000**	1.4‰ min. HUF 350 + 0.3%, max HUF 6000**	1.2‰ min. HUF 350 + 0.3%, max HUF 6000**	1.2‰ min. HUF 150 + 0.3%, max HUF 6000**
<b>Transaction fees in case of outgoing (GIRO) payments (Charged at end of month)</b>						
	electronic and via internet	1.6‰ min. HUF 250 + 0.3%, max HUF 6000**	1.0‰ min. HUF 150 + 0.3%, max HUF 6000**	1.0‰ min. HUF 100 + 0.3%, max HUF 6000**	1.0‰ min. HUF 100 + 0.3%, max HUF 6000**	1.0‰ min. HUF 100 + 0.3%, max HUF 6000**
	via telephone	1.6‰ min. HUF 350 + 0.3%, max HUF 6000**	1.0‰ min. HUF 250 + 0.3%, max HUF 6000**	1.0‰ min. HUF 200 + 0.3%, max HUF 6000**	1.0‰ min. HUF 200 + 0.3%, max HUF 6000**	1.0‰ min. HUF 200 + 0.3%, max HUF 6000**
	hard copy	3.9‰ min. HUF 450 + 0.3%, max HUF 6000**	3.9‰ min. HUF 400 + 0.3%, max HUF 6000**	2.0‰ min. HUF 350 + 0.3%, max HUF 6000**	2.0‰ min. HUF 350 + 0.3%, max HUF 6000**	1.9‰ min. HUF 300 + 0.3%, max HUF 6000**

<sup>87</sup>The fees charged for previously requested accounts shall equal the previously contracted fees, or those set forth in Section III. of the List of Terms and Conditions. Contracting over is possible.

<sup>88</sup>Transaction fees will be charged on any transaction exceeding the number of free transactions included in the relevant package.

<b>Incoming SEPA payments from abroad with conversion to HUF accounts</b>					
Incoming payments - basic processing fee	free of charge	free of charge	free of charge	free of charge	free of charge
Conversion fee	EUR 5,01	EUR 5,01	EUR 5,01	EUR 5,01	EUR 5,01
<b>Debits in EUR with conversion from HUF accounts – SEPA transactions to abroad</b>					
Electronic and via internet – basic processing fee	1,5‰, min. HUF 250 + 0,3%, max. HUF 6.000 **	1,0‰, min. HUF 150 + 0,3%, max. HUF 6.000**	1,0‰, min. HUF 100 + 0,3%, max. HUF 6.000**	1,0‰, min. HUF 100 + 0,3%, max. HUF 6.000 Ft**	1,0‰, min. HUF 100 + 0,3%, max. HUF 6.000**
Via telephone – basic processing fee	1,5‰, min. HUF 350 + 0,3%, max. HUF 6.000**	1,0‰, min. HUF 250 + 0,3%, max. HUF 6.000**	1,0‰, min. HUF 200 + 0,3%, max. HUF 6.000**	1,0‰, min. HUF 200 + 0,3%, max. HUF 6.000**	1,0‰, min. HUF 200 + 0,3%, max. HUF 6.000**
Paper based – basic processing fee	1,5‰, min. HUF 450 + 0,3%, max. HUF 6.000**	1,5‰, min. HUF 400 + 0,3%, max. HUF 6.000**	1,5‰, min. HUF 350 + 0,3%, max. HUF 6.000**	1,5‰, min. HUF 350 + 0,3%, max. HUF 6.000**	1,5‰, min. HUF 300 + 0,3%, max. HUF 6.000**
Conversion fee (T+2, in case of EEA currencies T+1)	0,50‰ min EUR 10,03	0,50‰ min EUR 10,03	0,50‰ min EUR 10,03	0,50‰ min EUR 10,03	0,50‰ min EUR 10,03
Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee)	2‰ min EUR 10,03	2‰ min EUR 10,03	2‰ min EUR 10,03	2‰ min EUR 10,03	2‰ min EUR 10,03
Extra priority fee in case of transfers with conversion (T)	4‰ min EUR 30,09	4‰ min EUR 30,09	4‰ min EUR 30,09	4‰ min EUR 30,09	4‰ min EUR 30,09
<b>Performance of prompt collection orders</b>	3.9‰ min. HUF 450 + 0.3%, max HUF 6000**	3.9‰ min. HUF 400 + 0.3%, max HUF 6000**	2.0‰ min. HUF 350 + 0.3%, max HUF 6000**	2.0‰ min. HUF 350 + 0.3%, max HUF 6000**	1.9‰ min. HUF 300 + 0.3%, max HUF 6000**
<b>Standing payment orders with fixed amount</b>					
electronic and via internet, via telephone	HUF 305	HUF 305	HUF 305	HUF 305	HUF 305
hard copy	HUF 580	HUF 580	HUF 580	HUF 580	HUF 580
<b>In case private entrepreneurs, small-scale farmers or other independent private entrepreneurs initiate in-bank standing payment order with fixed amount to their own in-bank retail Credit card Bank or Securities account maintained as a retail customer</b>					
electronic and via internet, via telephone	HUF 163 /item	HUF 163 /item	HUF 163 /item	HUF 163 /item	HUF 163 /item
hard copy	HUF 438 /item	HUF 438 /item	HUF 438 /item	HUF 438 /item	HUF 438 /item
<b>Cash withdrawal fees</b>	3.9‰ min. HUF 450 + 0.6%, max HUF 3,000,000**	3.9‰ min. HUF 400 + 0.6%, max HUF 3,000,000**	2.0‰ min. HUF 350 + 0.6%, max HUF 3,000,000**	2.0‰ min. HUF 350 + 0.6%, max HUF 3,000,000**	1.9‰ min. HUF 300 + 0.6%, max HUF 3,000,000**
<b>Cash deposit fees</b>	0.5‰, min. HUF 150	0.3‰, min. HUF 100	0.3‰, min. HUF 100	0.3‰ min. HUF 100	0.3‰, min. HUF 100

<b>Change of account keeping package*</b>	HUF 11,929 /occasion - Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2021.		
<b>Raiffeisen Express Plus monthly fee*</b>		HUF 3,578 additional fee over basic fee in case of packages Plus and Basic	

<b>Mobile Banking Light flat fee*</b>	HUF 240 /month <sup>89</sup>	The package includes this service.	-		
<b>Mobile Banking flat fee*</b>	HUF 595 /month		The package includes this service.		
<b>SMS notification fees:</b>					
	<b>Raiffeisen MINIMUM</b>	<b>Raiffeisen START</b>	<b>Raiffeisen BASIC</b>	<b>Raiffeisen PLUS</b>	<b>Raiffeisen EXTRA</b>
<b>Periodical SMS messages on available balance*</b>	HUF 25	HUF 25	HUF 25	HUF 0	HUF 0
<b>SMS messages on card transactions*</b>	HUF 25	HUF 25	HUF 0	HUF 0	HUF 0
<b>SMS messages on account debits / credits*</b>	HUF 25	HUF 25	HUF 25	HUF 0	HUF 0
<b>SMS messages when balance falls below / gets above a predefined limit*</b>	HUF 25	HUF 25	HUF 25	HUF 0	HUF 0

<b>Handling of Secondary Account Identifier</b>	
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs
Deletion	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs
Yearly confirmation	Promotional fee till 31.12.2021 HUF 0/pcs Standard fee HUF 250/pcs

<b>Payment request*</b>	
Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request)*	0,2% min HUF 52* /pcs
Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)	free of charge
Reception and deletion of incoming payment request	free of charge

<sup>89</sup>The application fee and the monthly maintenance fee are to be paid on each mobile phone number specified by the customer for the service. The monthly maintenance fee is payable on each started month. For the application fee, see Mobile Banking fees.

Fees of foreign currency sub-accounts opened for account packages (only for sub-accounts applied for after 2nd of November, 2005) <sup>90</sup>					
	For customers with <b>Raiffeisen MINIMUM</b> package	For customers with <b>Raiffeisen START</b> package	For customers with <b>Raiffeisen BASIC</b> package	For customers with <b>Raiffeisen PLUS</b> package	For customers with <b>Raiffeisen EXTRA</b> package
<b>Account keeping monthly fee/sub-account*</b>	HUF 1,334	HUF 1,334	First FX sub-account free of charge, for any further sub-account HUF 1,334	First FX sub-account free of charge, for any further sub-account HUF 1,334	As per Section IV. of the Conditions List
<b>One-time sub-account opening fee/sub-account</b>	HUF 0	HUF 0	HUF 0	HUF 0	As per Section IV. of the Conditions List

<b>Foreign currency transaction fees for account Raiffeisen MINIMUM, START, ALAP, PLUSZ, EXTRA packages (only for account packages and sub-accounts applied for after 2<sup>nd</sup> of November)</b>	
<b>Incoming EUR SEPA payments to non HUF accounts – from abroad</b>	
SEPA Credit Transfer – incoming payments in EUR (same currency, T) – basic processing fee	free of charge
Intra Group Payments <sup>91</sup> SEPA (T) – basic processing fee	free of charge
Conversion fee	EUR 5,01
<b>Incoming payments in foreign currencies – except for SEPA payments from abroad</b>	
• Transfer in the same currency (T) - basic processing fee (basic processing fee between customer's own accounts is free of charge)	0.50‰, min. EUR 5.02
• Intra Group Payments <sup>92</sup> (T)	80% of commission set forth in the previous point
• Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 5.01
• SEPA credit transfer – Euro payments within single European area (in the same currency T) (basic processing fee between customer's own accounts is free of charge)	0.50 ‰, min. EUR 5.02
• Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 5.01
<b>Outgoing EUR SEPA transfers from non HUF accounts to abroad</b>	
SEPA Credit Transfer – payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee	up to EUR 3138 1,6‰, min. HUF 250 + 0,3%, max. HUF 6.000** from EUR 3139 1,5‰, min. HUF 250 + 0,3%, max. HUF 6.000**
Intra Group Payments <sup>23</sup> , SEPA (T) electronic and via internet – basic processing fee	80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 **

<sup>90</sup>The fees charged for previously requested accounts shall equal the previously contracted fees, or those set forth in Section IV. of the List of Terms and Conditions. Contracting over is possible.

<sup>91</sup>Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

<sup>92</sup>Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.



SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) via telephone – basic processing fee	up to EUR 3138 1,6‰, min. HUF 350 + 0,3%, max. HUF 6.000 Ft** from EUR 3139 1,5‰, min. HUF 350 Ft + 0,3%, max. HUF 6.000 Ft**
Intra Group Payments <sup>93</sup> , SEPA (T) via telephone – basic processing fee	80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 **
SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) paper based – basic processing fee	up to EUR 1287 3,9‰, min. HUF 450 + 0,3%, max. HUF 6.000** from EUR 1288 1,5‰, min. HUF 450 + 0,3%, max. HUF 6.000**
Intra Group Payments <sup>93</sup> , SEPA (T) paper based – basic processing fee	80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 **
Conversion fee (payment with conversion T+2, between EEA member currencies T+1)	0,50‰ min EUR 10,03
Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee)	2‰ min EUR 10,03
Extra priority fee in case of transfers with conversion (T)	4‰ min EUR 30,09
Extra priority fee in case of EUR transfers (same currency, T)	3‰ min EUR 20,06
MT103 fee (on SWIFT messages connected to FX transfers)	EUR 2.51
• Transfer in the same currency (T+2, between EEA member currencies and other main currencies T+1) – basic processing fee	1.50‰, min. EUR 5.02 + 0.3%, max HUF 6000**
• Intra Group Payments <sup>93</sup> (T)	80% of commission set forth in the previous point + 0.3%, max HUF 6000**
• Conversion fee (T+2, between EEA member currencies T+1)	0.5‰ min. EUR 10.03
• Priority fee in case of transfers with conversion (T+1, between EEA member currencies T+1 - main currencies only)	2‰ min. EUR 10.03
• Extra priority fee in case of transfers with conversion (T)	4‰ min. EUR 30.09
• Extra priority fee in case of transfers in the same currency (T)	3‰ min. EUR 20.06
• SEPA credit transfer – Euro payments within single European area (T+1) – basic processing fee	1.50‰ + 0.50‰, min. EUR 15.05 + 0.3%, max HUF 6000**
• Intra Group Payments <sup>93</sup> , SEPA (T)	80% of commission set forth in the previous point + 0.3%, max HUF 6000**
• Conversion fee in case of SEPA Credit Transfers (T+2, between EEA member currencies T+1)	0.5‰ min. EUR 10.03
• Priority fee in case of SEPA Credit Transfers with conversion (T+1, between EEA member currencies T+1 - main currencies only)	2‰ min. EUR 10.03
• Extra priority fee in case of SEPA Credit Transfers with conversion (T)	4‰ min. EUR 30.09
• Extra priority fee in case of SEPA Credit Transfer – EUR transfers in the same currency (T)	3‰ min. EUR 20.06

<sup>93</sup>Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

<b>In-house foreign currency transfers</b>	
• Transfers in the same currency among the client's own accounts (T) – basic processing fee	free of charge
• Conversion fee in case of transfers between the customer's own accounts (T+2, between EEA member currencies T)	0.5‰ min. EUR 10.03
• Priority fee in case of in-house transfers with conversion (between the client's own accounts in non-EEA member currencies T+1 not applicable between EEA currencies)	0.5‰ min. EUR 10.03
• Extra priority fee in case of in-house transfers (between the client's own accounts in non-EEA member currencies T not applicable between EEA currencies)	1‰ min EUR 30.09
• SEPA Credit Transfer – EUR in-house transfers in the same currency between the customer's own accounts (T) – basic processing fee	free of charge
• Conversion fee in case of SEPA Credit Transfers between the customer's own accounts (T+2, between EEA member currencies T)	0.5‰ min. EUR 10.03
• Priority fee in case of in-house SEPA Credit Transfers with conversion between the customer's own accounts (in non-EEA member currencies T+1, not applicable between EEA currencies)	0.5‰ min. EUR 10.03
• Extra priority fee in case of in-house SEPA Credit Transfers (between the client's own accounts in non-EEA member currencies T not applicable between EEA currencies)	1‰ min EUR 30.09
• Transfer in the same currency between different customers' accounts (T) – basic processing fee	0.5‰, min. EUR 5.02 + 0.3%, max. HUF 6.000**
• Conversion fee (T+2, between EEA member currencies T)	EUR 5.01
• Priority fee in case of in-house transfers with conversion between different customers' accounts (between non-EEA member currencies T+1 not applicable between EEA currencies)	0.5‰ min. EUR 10.03
• Extra priority fee in case of in-house transfers between different customers' accounts (between non-EEA member currencies T not applicable between EEA currencies)	1‰ min. EUR 30.09
• SEPA Credit Transfer – EUR Transfer in the same currency between different customers' accounts (T) – basic processing fee	0.5‰, min. EUR 5.02 + 0.3%, max. HUF 6.000**
• Conversion fee in case of SEPA Credit Transfers between different customers' accounts (T+2, between EEA member currencies T)	EUR 5.01
• Priority fee in case of in-house SEPA Credit Transfers with conversion between different customers' accounts (between non-EEA member currencies T+1 not applicable between EEA currencies)	EUR 0.5‰ min. EUR 10.03
• Extra priority fee in case of in-house SEPA Credit Transfers between different customers' accounts (between non-EEA member currencies T not applicable between EEA currencies)	1‰ min. EUR 30.09
<b>SEPA DD (Direct Debit) Core and B2B (Business to Business) direct debits</b>	

Direct debit – without conversion	0.45% + min. EUR 25.08 + 0,3%, max. HUF 6000
Direct debit – with conversion	0.45% + 0.15% min. EUR 45.14 + 0,3%, max. HUF 6000
<b>Submitting SEPA DD B2B letter of authorisation</b>	HUF 7,554*/ letter of authorisation
<b>SEPA DD Core direct debit limiting statement set/modification/cancellation</b>	HUF 2,258*
<b>Forbidding the execution of a SEPA DD Core and B2B direct debit</b>	Free of charge
<b>Refund of paid SEPA DD Core direct debit</b>	HUF 1625

<b>Handling of Secondary Account Identifier</b>	
<b>Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately</b>	<b>Standard fee HUF 250/pcs Promotional fee till 31.12.2021 HUF 0/pcs</b>
<b>Deletion</b>	<b>Standard fee HUF 250/pcs Promotional fee till 30.09.2021 HUF 0/pcs</b>
<b>Yearly confirmation</b>	<b>Standard fee HUF 250/pcs Promotional fee till 30.09.2021 HUF 0/pcs</b>
<b>Payment request*</b>	
<b>Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request)*</b>	<b>0,2% min HUF 52*/pcs</b>
<b>Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)</b>	<b>free of charge</b>
<b>Reception and deletion of incoming payment request</b>	<b>free of charge</b>



### III. Account keeping in HUF

#### Account opening

• Account opening fee*	HUF 13.119/account
• Account opening fee for off-shore companies*	HUF 65.614/account
• Minimum account opening balance	HUF 50,000/account

<b>Account maintenance fee *</b>	HUF 10.495/month/account
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<b>Booking fee*</b>	HUF 60/item
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#### Credits

• Incoming transfers (GIRO)	free of charge
• In-house transfers	free of charge
• Incoming VIBER transactions	free of charge

#### Debits

Transfer fee*	minimum HUF 25.188/quarter
In-bank transfer*	
electronic and via internet	0,1%, but min. HUF 282 + 0,3% max. HUF 6000/item** <sup>94</sup>
via telephone	0,1%, but min. HUF 564 + 0,3% max. HUF 6000/item** <sup>95</sup>
hard copy	0,15%, but min. HUF 564 + 0,3% max. HUF 6000/item** <sup>89</sup>
Outgoing transfers*	
electronic and via internet	0,13%, but min. HUF 282 + 0,3% max. HUF 6000/item** <sup>96</sup>
via telephone	0,13%, but min. HUF 564 + 0,3% max. HUF 6000/item** <sup>97</sup>
hard copy	0,17%, but min. HUF 564 + 0,3% max. HUF 6000/item** <sup>98</sup>
In-house transfer between the customer's own accounts via internet, via telephone	free of charge
In-house transfer between the customer's own accounts hard copy <sup>99</sup>	HUF 339 / item
Extra fee for electronic banking system using customers giving orders in hard copy*	HUF 1.962/item
Standing payment orders with fixed amount - in-bank payments*	

<sup>94</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 109/item.

<sup>95</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 220/item.

<sup>96</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 165/item.

<sup>97</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 332/item.

<sup>98</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 444/item.

<sup>99</sup>This fee is to be applied to contracts concluded after 28th July 2015.

electronic and via internet	0,1%, but min. HUF 282 + 0,3% max. HUF 6000/item** <sup>100</sup>
via telephone	0,1%, but min. HUF 564 + 0,3% max. HUF 6000/item** <sup>94</sup>
hard copy	0,15%, but min. HUF 564 + 0,3% max. HUF 6000/item** <sup>101</sup>
<b>Standing payment orders with fixed amount – inter-bank payments*</b>	
electronic and via internet	0,13%, but min. HUF 282 + 0,3% max. HUF 6000/item** <sup>71</sup>
via telephone	0,13%, but min. HUF 564 + 0,3% max. HUF 6000/item** <sup>71</sup>
hard copy	0,17%, but min. HUF 564 + 0,3% max. HUF 6000/item** <sup>72</sup>
- Cancellation, modification*	HUF 1.962/item
<b>(The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until receipt of the cancellation order. Payment orders executed on the day of the receipt may not be cancelled.)</b>	
VIBER transactions (on-line and in hard copy)	0.75% but. min. HUF 50,150 max. HUF 300,900/item + 0.3%, max HUF 6000**
Cancellation fee of payment orders given on-line or via the Internet*	HUF 1.308/item
Cancellation fee of payment orders given in hard copy*	HUF 1.962/item
Cancellation fee of payment orders given on the phone*	HUF 387/item
Recalling ad hoc or standing order payments	HUF 1,625/item
<b>Handling of Secondary Account Identifier</b>	
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately	Standard fee HUF 250/pcs Promotional fee till 31.12.2021 HUF 0/pcs
Deletion	Standard fee HUF 250/pcs Promotional fee till 31.12.2021 HUF 0/pcs
Yearly confirmation	Standard fee HUF 250/pcs Promotional fee till 31.12.2021 HUF 0/pcs
<b>Payment request*</b>	
Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request)*	1% min HUF 258*/pcs
Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)	free of charge
Reception and deletion of incoming payment request	free of charge

<sup>100</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 165/item.

<sup>101</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 444/item.



## IV. Account Keeping in Foreign Currencies

<b>Account opening*</b>	HUF 13.119 <sup>102</sup> /account
<b>Account opening for off-shore companies*</b>	HUF 65.614/account
<b>Account maintenance fee*</b>	HUF 10.495 <sup>102</sup> /month
<b>Booking fee*</b>	HUF 60 <sup>102</sup> /item
<b>Global account opening service in the Raiffeisen network</b>	free of charge
<b>Foreign currencies in which Raiffeisen Bank keeps accounts:</b>	USD, EUR, GBP, SEK, CHF, AUD, CAD, JPY, NOK, DKK, PLN, CZK, RON, RUB, CNY, TRY, HRK
<b>Main foreign currencies:</b>	USD, EUR, GBP, HUF
<b>Banking commissions<sup>103</sup></b>	
<b>Incoming SEPA payments – from abroad</b>	
• SEPA Credit Transfer—incoming payments in EUR (same currency, D) – basic processing fee	free of charge
• Intra Group Payments <sup>104</sup> (D)	free of charge
• Conversion fee (D+2, in case of transactions in accordance with EGT rules D)	EUR 20.06
<b>Incoming payments in foreign currencies – except for incoming SEPA payments from abroad</b>	
• Transfer in the same currency (D) – basic processing fee <sup>105</sup>	0.50‰, min. EUR 20.06/item
• Intra Group Payments <sup>98</sup> (D)	80% of commission set forth in the previous point
• Conversion fee (D+2, in case of transactions in accordance with EGT rules D)	EUR 20.06
• SEPA Credit Transfer – Euro payments within single European area (in the same currency D) – basic processing fee <sup>99</sup>	0.50‰, min. EUR 20.06/item
• Conversion fee (D+2, in case of transactions in accordance with EGT rules D)	EUR 20.06
<b>Debits in foreign currency for outgoing transactions – SEPA transactions to abroad</b>	
• SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, D+1) electronic and via internet – basic processing fee	1,3‰, min. HUF 264 + 0,3%, max. HUF 6000 Ft**
• Intra Group Payments <sup>98</sup> (D)	80% of transaction fee set forth in the previous point
• SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, D+1) via telephone – basic processing fee	1,3‰, min. HUF 528 + 0,3%, max. HUF 6000**
• Intra Group Payments <sup>98</sup> (D)	80% of transaction fee set forth in the previous point

<sup>102</sup>Or an equivalent FX amount in the currency of the account.

<sup>103</sup> Standard currency of commissions: EUR (registration currency). The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency.

<sup>104</sup> Same currency EUR payments initiated within the Raiffeisen network at a discounted price with same-day (D) execution. For a list of the banks participating in the service, see at General Condition in Section 16.

<sup>105</sup> Basic processing fee between customer's own accounts is free of charge

• SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, D+1) paper based – basic processing fee	1,5‰, min. HUF 528 + 0,3%, max. HUF 6000**
• Intra Group Payments <sup>98</sup> (D)	80% of transaction fee set forth in the previous point
• Conversion fee (payment with conversion D+2, between EEA member currencies D+1)	0,5‰ min. EUR 20.06
• Priority fee in case of transfers with conversion (D+1, main currencies only)	2‰ min. EUR 30.09
• Extra priority fee in case of transfers with conversion (D, main currencies only)	4‰ min. EUR 60.18
• Extra priority fee in case of EUR transfers same currency (D)	3‰ min EUR 40.12

## Debits in foreign currency for outgoing transactions – except for SEPA transactions to abroad

• Transfers in the same currency (D+2, between EEA member currencies and other main currencies D+1) – basic processing fee	1.50‰, min. EUR 20.06 + 0.3%, max HUF 6000**
• Intra Group Payments <sup>98</sup> (D)	80% of commission set forth in the previous point
• Conversion fee (D+2, between EEA member currencies D+1)	0.5‰, min. EUR 20.06
• Priority fee in case of transfers with conversion (D+1, main currencies only)	2‰, min. EUR 30.09
• Extra priority fee in case of transfers with conversion (D, main currencies only)	4‰, min. EUR 60.18
• Extra priority fee in case of transfers in the same currency (D, main currencies only)	3‰, min. EUR 40.12
• SEPA Credit Transfer – Euro payments within single European area (in the same currency D+1) – basic processing fee	1.50‰, min. EUR 20.06 + 0.3%, max HUF 6000**
• Conversion fee in case of SEPA Credit Transfers (D+2, between EEA member currencies D+1)	0.5‰, min. EUR 20.06
• Priority fee in case of SEPA Credit Transfers with conversion (D+1, between EEA member currencies D+1, main currencies only)	2‰, min. EUR 30.09
• Extra priority fee in case of SEPA Credit Transfers with conversion (D, main currencies only)	4‰, min. EUR 60.18
• Extra priority fee in case of SEPA Credit Transfers in the same currency (D)	3‰, min. EUR 40.12

## In-house foreign currency transfers

• Transfers in the same currency between the customer's own accounts (D) – basic processing fee	free of charge
• Conversion fee in case of transfers between the customer's own accounts (D+2, between EEA member currencies D)	0.5‰, min. EUR 40.12
• Priority fee in case of in-house transfers between the customer's own accounts with conversion in non-EEA currencies (D+1, not applicable between EEA member currencies)	0.5‰, de min. EUR 30.09
• Extra priority fee in case of in-house transfers with conversion between the customer's own accounts in non-EEA currencies (D, not applicable between EEA member currencies)	1‰, min. EUR 60.18

• SEPA Credit Transfer – EUR transfers in the same currency between the customer’s own accounts (D) – basic processing fee	free of charge
• Conversion fee in case of SEPA Credit Transfers between the customer’s own accounts (D+2, between EEA member currencies D)	0.5‰, min. EUR 40.12
• Priority fee in case of SEPA Credit Transfers with conversion between the customer’s own accounts in non-EEA currencies (D+1, not applicable between EEA member currencies)	0.5‰, min. EUR 30.09
• Extra priority fee in case of in-house SEPA Credit Transfers with conversion between the customer’s own accounts in non-EEA currencies (D, not applicable between EEA member currencies)	1‰, min. EUR 60.18
• Transfers in the same currency between different customer’s accounts (D) – basic processing fee	0.5‰, min. EUR 20.06 + 0.3%, max. HUF 6000**
• Conversion fee in case of transfers between different customer’s accounts (D+2, between EEA member currencies D)	EUR 20.06
• Priority fee in case of in-house transfers with conversion between different customer’s accounts in non-EEA currencies (D+1, not applicable between EEA member currencies)	0.5‰, de min. EUR 30.09
• Extra priority fee in case of in-house transfers with conversion between different customer’s accounts in non-EEA currencies (D, not applicable between EEA member currencies)	1‰, de min. EUR 60.18
• SEPA Credit Transfer – EUR in-house transfers in the same currency between different customer’s accounts (D) – basic processing fee	0.5‰, de min. EUR 20.06 + 0,3%, max. HUF 6000**
• Conversion fee in case of SEPA Credit Transfers between different customer’s accounts (D+2, between EEA member currencies D)	EUR 20.06
• Priority fee in case of in-house SEPA Credit Transfers with conversion between different customer’s accounts in non-EEA currencies (D+1, not applicable between EEA member currencies)	0.5‰, de min. EUR 30.09
• Extra priority fee in case of in-house SEPA Credit Transfers with conversion between different customer’s accounts in non-EEA currencies (D, not applicable between EEA member currencies)	1‰, de min. EUR 60,18
<b>Special FCY exchange conversion<sup>106</sup></b>	free of charge
<b>SEPA direct debits</b>	
Direct debit – without conversion	0.45%, de min. EUR 60.18 + 0.3%, max. HUF 6000
Direct debit – with conversion	0.45% + 0.15% min. EUR 100.3 + 0.3%, max. HUF 6000

<sup>106</sup>The ‘Special FCY exchange conversion’ option is available via DirektNet, myRaiffeisen and Electra, for amounts at least HUF 100,000 and at most HUF 30 million, between the Customer’s accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.

As of 01.07.2020: The ‘Special FCY exchange conversion’ option is available via DirektNet, myRaiffeisen and Electra, for amounts between the specified amount limits declared in the certain electronic channel related user manual(s), between the Customer’s accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.



Submitting SEPA DD B2B letter of authorisation	HUF 7554*/ submitting a letter of authorisation
SEPA DD Core direct debit limiting statement set/modification/cancellation	HUF 2258*
Forbidding the execution of a SEPA DD Core and B2B direct debit	Free of charge
Refund of paid SEPA DD Core direct debit	HUF 1625

## SWIFT messages

• MT103 fee (on SWIFT messages connected to FX transfers)	EUR 10.42
• MT101 processing fee	EUR 6.27*/order + transfer fee <sup>107</sup>
Confirmation fee * <sup>108</sup>	EUR 12.59
Cancellation of Orders*	EUR 25.17
• MT940 SWIFT statement fee*	HUF 37.781/account/month
• MT942 SWIFT statement fee	
Daily 1 or 2*	HUF 37.781/account/month
Daily 3 or 4*	HUF 44.078/account/month
Daily 5 or 6*	HUF 50.377/account/month

## Other services

• Swift message copy*	HUF 3.145/pc
• Complaint fee*	EUR 50.38/item
• Cancellation/Modification fee of FX transfer order before execution*	EUR 12.59

## Treasury conversion (for in-house conversions only, in any currency)

• spot	date of order + 2 banking days
• forward	negotiable
• exchange rate	FX buying/selling rate prevailing in the market
• limit	min. EUR 50,000 or FX equivalent
• commission	free of charge

## Raiffeisen FX service

• Token (Raiffeisen Hardware Token) application fee*	USD 56.27/item
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For further information, see Section "IV. Investment Products / 7. Treasury Services".

## Handling of Secondary Account Identifier

<b>Registration - This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately</b>	Standard fee HUF 250/pcs Promotional fee till 31.12.2021 HUF 0/pcs
<b>Deletion</b>	Standard fee HUF 250/pcs Promotional fee till 31.12.2021 HUF 0/pcs
<b>Yearly confirmation</b>	Standard fee HUF 250/pcs Promotional fee till 31.12.2021 HUF 0/pcs

<sup>107</sup>If according to the MT101 message the Bank executes a foreign currency transfer, then as transfer fee the FX transfer fee shall be charged, and if the Bank executes a HUF interbank or in-house transfer under the MT101 message, it shall charge the transfer fee of electronically given interbank or in-house HUF transfers, respectively, as transfer fee. No transfer via the VIBER system shall be effected on the basis of MT101 messages.

<sup>108</sup>Confirmation of performance + information about the value dates of the orders given on the same occasion.

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### Payment request\*

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Initiation of payment request (in case of fulfilment and partial fulfilment on the instant payment order related to the payment request)*	Standard fee 1%, min HUF 258* Ft/pcs
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Initiation of payment request (in case of unfulfilment of the instant payment order related to the payment request)	free of charge
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Reception and deletion of incoming payment request	free of charge
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## V. Electronic and Internet Banking Services

**After October 15, 2015 – simultaneously with the introduction of Raiffeisen Electra service - new applications for Raiffeisen Express service are not expected.**

### Basic services for Raiffeisen Express and MultiCash systems

• Fee of installation package (if installed by Customer)*	HUF 37.780/package
• Charge for terminal use*	HUF 12.594/month
• USB signature key fee – for Raiffeisen Express*	HUF 2.517/pcs
• Installation fee (if installed by Bank)	negotiable
• Software maintenance and training fee	negotiable

### Other electronic banking services

• Reactivation after exclusion from Raiffeisen Express or blockage due to the user's fault*	HUF 18.889/mistaken blocking
• Manual package adjustment fee*	HUF 3.145/package
• ELBA signature devices (TOKEN (Raiffeisen Hardware Token), USB, 1,44 MB floppy) replacement fee*	HUF 12.594/device
Token (Raiffeisen Hardware Token) application fee* (for Raiffeisen Express, Raiffeisen DirektNet service)	HUF 6.293/item
• Fee of account information function through Raiffeisen Express*	HUF 4.892/terminal

### Daily limits for Raiffeisen Express use via the Internet

• Maximum items per day	100 items/day
• Maximum amount per day	HUF 20,000,000/day
• Upper limit for total daily amount to be transferred by token(Raiffeisen Hardware Token) – generated one time codes -	Up to available balance
• Upper limit for total daily items to be transferred by token(Raiffeisen Hardware Token) – generated one time codes -	Up to available balance

### Daily limits for Raiffeisen Express use via the Modem

• Maximum items per day	Up to available balance
• Maximum amount per day	Up to available balance

### Daily limit for Raiffeisen Direkt (Telebanking) customer service

• Individual limit	20,000,000/item
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### Daily limits for Raiffeisen DirektNet (Internet Banking) and myRaiffeisen mobile banking service

• Maximum items per day using a one-time code sent in SMS <sup>109</sup>	Up to available balance
• Daily limit on the amount you can transfer using a one-time code sent in SMS <sup>109</sup>	HUF 100,000,000 /day

<sup>109</sup>To use the service you must also have a mobile phone number registered at the Bank for a phone set in a working condition on which the Customer is able to receive the one-time password in an SMS message when using the DirektNet interface. The one-time password sent by the Bank must be entered in the DirektNet interface when you are approving the order. Any transaction can be submitted only and exclusively if you simultaneously enter the one-time SMS password. You may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under your DirektNet agreement. The Bank will immediately send the one-time SMS password to the mobile phone number registered at the Bank after you have entered the order.

• Maximum items per day by token(Raiffeisen Hardware Token) – generated one time codes, or by Raiffeisen Mobile Token authentication	Up to available balance
• Upper limit for total daily amount to be transferred by Raiffeisen Mobile Token authentication	before 22.02.2021: Up to available balance after 22.02.2021: HUF 100,000,000 /day
• Upper limit for total daily amount to be transferred by token (Raiffeisen Hardware Token) – generated one time codes	Up to available balance

## Basic services for Raiffeisen Electra

• Setup fee*	HUF 22.555
• Maintenance fee*	HUF 5.638/month
• Installation and training fee (if performed by Bank)*	HUF 33.833
• Installation package (Software for Raiffeisen Electra Terminal) on pendrive*	HUF 28.194
• Token(Raiffeisen Hardware Token) application fee*	HUF 5.638/item
• ViCA <sup>110</sup> software token application fee*	HUF 3.383
• Adding of Customer to an existing Electra Terminal*	HUF 5.638
• Token(Raiffeisen Hardware Token)/ViCA software token replacement fee*	HUF 5.638/item
• Manual package adjustment fee*	HUF 2.820/package
• Reactivation after exclusion from Raiffeisen Electra or blockage due to the user's fault*	HUF 2.820/mistaken blocking

## Daily limits for Raiffeisen Electra service

• Maximum items per day using a one-time code sent in SMS <sup>111</sup>	Up to available balance
• Limit on the amount you can transfer using a one-time code sent in SMS <sup>105</sup>	HUF 3,000,000/transaction
• Maximum items per day by token(Raiffeisen Hardware Token) – generated one time codes	Up to available balance
• Upper limit for total daily amount to be transferred by token(Raiffeisen Hardware Token) – generated one time codes	Up to available balance
• Maximum items per day by ViCA software token – generated one time codes	Up to available balance
• Upper limit for total daily amount to be transferred by ViCA software token – generated one time codes	Up to available balance

## Content of Mobile Banking fee packages:

### Mobil Banking Light™

### Mobil Banking Full

## Bankcard transactions

<sup>110</sup>Software authentication device, which can be run on Android and iOS smartphones or Windows OS computers with internet connection.

<sup>111</sup>To use the service you must also have a mobile phone number registered at the Bank for a phone set in a working condition on which the Customer is able to receive the one-time password in an SMS message when using the DirektNet interface. The one-time password sent by the Bank must be entered in the DirektNet interface when you are approving the order. Any transaction can be submitted only and exclusively if you simultaneously enter the one-time SMS password. You may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under your DirektNet agreement. The Bank will immediately send the one-time SMS password to the mobile phone number registered at the Bank after you have entered the order.

<sup>112</sup>Not fully comprehensive Mobil Banking service which includes a daily automatic balance advice on the current daily opening balance (SMS sending) and SMS sending in case of successful card transactions within Hungary automatic SMS sending.

• Successful card transactions within Hungary	+	+
• Successful card transactions abroad	–	+
• Failed card transactions in Hungary / abroad	–	+
<b>Movements in the bank account</b>		
• Credits in the bank account	–	+
• Debits in the bank account	–	+
<b>Balance advice<sup>113</sup></b>		
• Automatic balance advice on the current daily opening balance <sup>114</sup>	Sent daily, weekly or monthly (as selected by customer)	Sent daily, weekly or monthly (as selected by customer)
• Ad hoc balance enquiries	+	+
• Ad hoc card limit enquiries	+	+
<b>Mobile Banking fees</b>		
• Mobile Banking service application fee* <sup>115</sup>	HUF 6.293/application/customer/phone number	
• Monthly maintenance fee (charged on each started month)* <sup>109</sup>	HUF 626/month/customer/phone number	
• Mobil Banking Light monthly maintenance fee (charged on each started month)* <sup>109</sup>	HUF 248/month/customer/phone number	
• Ad hoc query fee*	HUF 248/query	
• Mobile Banking basic settings modification fee*	HUF 1.383/case	
• Termination of Mobile Banking services*	HUF 1.383/case	
• Raiffeisen DirektNet SMS service entry fee*	HUF 226/month	
<b>SMS notification fees (for SME only):</b>		
• Periodical SMS messages on available balance*	HUF 25/message	
• SMS messages on card transactions*	HUF 25/message	
• SMS messages on account debits / credits*	HUF 25/message	
<b>Online Customs Payment SMS fee</b>		
• Flat fee*	HUF 123/month	
<b>Electronic information on card transaction</b>		
• Electronic report	HUF 50,000/month	
<b>For the Execution of Facsimile Orders Authenticated by Electronic Signature</b>		
• Token (Raiffeisen Hardware Token) application fee*	6.293 Ft/item	
<b>Cash Pooling service</b>		
• Establishment of Cash Pooling system (HUF, USD, EUR)	Negotiable	

<sup>113</sup>By default, the number of the Raiffeisen account / Raiffeisen bankcard is attached to the end of each message for identification purposes. The customer may as well request the Mobile Banking service with identification data different from the default settings.

<sup>114</sup>Where the sending of the automatic balance advice SMS as per above would fall on a non-banking day, the SMS will be sent on the first subsequent banking day.

<sup>115</sup>The application fee and the monthly maintenance fee are to be paid on each mobile phone number specified by the customer for the service.

• Cash Pooling fee per account (HUF, USD, EUR)	Negotiable
• Fee of Cash Pooling reports per cash management groups (HUF, USD, EUR)	Negotiable
• Cross Border Margin Pooling	Negotiable
• Cross Border Zero Balancing	Negotiable

### QR Code generation in myRaiffeisen and Scan&go Electronic Channel and in Raiffeisen PAY service

- |   |               |
|---|---------------|
| ▪ In case of successful fulfilment (successful crediting of incoming instant payment). The fee will be debited on the customer's account who generated the QR code. | 0,89% + HUF 5 |
|---|---------------|

### Fees related to QR Code based payments

- |   |   |
|---|---|
| ▪ Bank investigation fee for customer complaints (payable by the account-managed merchant/service provider), if the Bank deems the complaint justifiable and provides a refund for the customer | HUF 10.000 (free of charge till 31.12.2021) |
|---|---|

## VI. Other transaction services

### 1. Other fees of payment transactions

#### Postal payments

- Postal Payment Orders<sup>116</sup>, and domestic postal orders

OC 31, 32	0.6‰, min. HUF 100/booking entry + HUF 4*/item
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OC 21,22,23,24	1.0‰, min. HUF 200/booking entry + HUF 10*/item
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- Postal Money Orders<sup>\*116</sup>

HUF 73/money order + 0.6% max. HUF 3,000,000** <sup>117</sup>
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#### Multiple payments

##### Launching multiple collections\*

- In-bank payments

HUF 36/item
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- Inter-bank payments

HUF 36/item
-------------

##### Credit charge for multiple collections\*

- In-bank payments

0,1%, but min. HUF 23/item <sup>118</sup>
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- Inter-bank payments

0,13%, but min. HUF 39/item <sup>112</sup>
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##### Debit charge for multiple collections\*

HUF 248 + 0,3% max. HUF 6000/item** <sup>119</sup>
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##### Multiple payment orders

- In-bank payments

0,1%, but min. HUF 75 + 0,3% max. HUF 6000/item** <sup>120</sup>
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- Inter-bank payments

0,13%, but min. HUF 150 + 0,3% max. HUF 6000/item** <sup>114</sup>
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#### Mailbox rental<sup>121</sup>

- One-off mailbox registration fee\*

HUF 12.594/mailbox
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- Monthly mailbox fee\*

HUF 1.257/month
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- Mailbox lock replacement fee\*

HUF 18.889
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<sup>116</sup>In addition to the fees from time to time charged by Hungarian Post Co.

<sup>117</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: HUF 32/money order.

<sup>90</sup>This fee is to be applied to contracts concluded after 1st March 2013.

<sup>118</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 30/item.

<sup>119</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: HUF 172/item.

<sup>120</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 50/item.

<sup>121</sup> Except the Mailbox rental contracts of the branch at 1139 Budapest, Váci str. 116-118. from 1st of July, 2020, which is subject to different conditions specified in this List of Terms Conditions for Corporate Clients.

## Mailbox rental – In case of use at branch under address Budapest, XIII. district Váci street 116-118.

The fees are effective regarding to the contracts from 1st of July, 2020

• One-off mailbox registration fee*	HUF 25.000/mailbox
• Monthly mailbox fee*	HUF 5.000/month
• Mailbox lock replacement fee*	HUF 50.800/replacement
• Magnetic key replacement fee	HUF 29.591/replacement

## Collection orders

Performance of collection orders, official credit transfers, prompt collection orders: performance of collection orders (based on letter of authorisation, collection of promissory notes, cheque collection). Performance of official credit transfer orders, credit transfer orders based on payment writs, prompt collections*	0,1%, but min. HUF 282+ 0,3% max. HUF 6000/item** <sup>122</sup>
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Launching of collection orders, official credits, prompt collection orders: Launching of collection order based on letter of authorisation, collection of promissory note, official credit, transfer orders, prompt collection orders*	HUF 248/item
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Acceptance of collection orders based on letter of authorisation: Acceptance and registration of letters of authorisation for domestic collection order*	HUF 7.554/authorisation
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Queuing of collection orders, official credit transfer orders, prompt collection orders: Queuing fee in the case of collection orders (based on letter of authorisation), official credit transfer orders, credit transfer orders based on payment writs, prompt collections*	HUF 376/item/banking days
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• Forwarding of collection orders aimed at enforcement*	HUF 7.554/item
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<b>Bill submission fee*</b>	HUF 6.293/item
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<sup>122</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 399/item.



## 2. Certificates<sup>123</sup>

• Issuing certificates (customs, import duties, Initial capital deposit, etc.)*	HUF 3.145/pc
• Confirmation of payment in form letter*	HUF 3.145/pc
• Fee on transfers entered after cut-off time with value for the same day*	HUF 2.517/item, or HUF 25.189/package
• Banking information fee*	HUF 18.889/pc
• Submission of customer information request to the Central Credit Bureau ("KHR")*. <sup>124</sup>	HUF 18.889/case
• Certificates prepared for auditors*	HUF 31.485/pc
• Account statements*	
• Sent by post	HUF 248/pc
• Banking mailbox	HUF 124/pc
• Personal collection in branch	free of charge
• Account statements requested in arrears*	HUF 1.440/pc
• Transaction history requested in retrospect*	HUF 1.696/pc
• Interest certification fee*	HUF 5.035/report
• Fee on orders received in non-standard forms*	HUF 1.886/item
• Monitoring uncovered (not future value dated) HUF or FX payment orders given in hard copy*	HUF 248/item/banking days
• Fee of forwarding information on fax*	HUF 248/page
• Document examination fee in case of account opening for off-shore companies*	HUF 125.942
• VASCO (Digipass 500) e-signature verification service fee*	HUF 37.780/equipment
• Reprogramming fee for VASCO (Digipass 500) device*	HUF 3.777/item
• Electronically retrieved a certified certificate of incorporation * <sup>125</sup>	HUF 2.517/certificate of incorporation
• Statistical data supply for companies <sup>126</sup>	negotiable, min. HUF 20,060/month
• In-house transfers involving conversion (on T day)*	HUF 1.543/ EUR 5,23/ CHF 6,38 CHF/ GBP 4,56/ USD 6,83/ item
• Extra fee for exchange agents entering reports in hard copy*	HUF 1.886/report
• Field audit fee of exchange agents*	HUF 12.594/ office /month
• Exchange agency fee	Negotiable
• Exchange agent administration fee for POS terminal usage	0,1%/month
• Fee payable on application for the license of a new exchange office to the Supervisory Authority (NBH - National Bank of Hungary)*	HUF 51.700

<sup>123</sup>These terms apply for securities accounts as well.

<sup>124</sup>One information request per year is free of charge.

<sup>125</sup>Under a campaign the fee of the electronically retrieved certified certificate of incorporation is not charged until 31st December 2021, if the enterprise with Annual Net Sales less than HUF 3 billion opens an Active Account or Accountant Account Package.

<sup>126</sup>The analyses include the following data: major incoming and outgoing payments, value dated balances, credit line usage, summary turnover data, transaction fees.

## VII. Cash Transactions

Information concerning the exchange (replacement) of HUF banknotes that have been or are being withdrawn from circulation is available in the announcement "Cash Desk Transactions for Customers Keeping Accounts at Raiffeisen Bank".

### 1. Cash transactions

Cash deposits at branch	Exchange rate applied	Fee
<ul style="list-style-type: none"> <li>HUF deposit to HUF account</li> </ul>		0.1%, but min. HUF 338* <sup>127</sup>
<ul style="list-style-type: none"> <li>HUF to FX account</li> </ul>	cash counter FX selling rate	0.5% min. HUF 300
<ul style="list-style-type: none"> <li>HUF deposit to HUF or FX accounts (exceeding 2,000 pieces of banknotes)<sup>128</sup></li> </ul>		0.1%, but min. HUF 338* <sup>129</sup> + 0.5%
<ul style="list-style-type: none"> <li>FCY to HUF account (bills only)</li> </ul>	cash counter FCY buying rate	0.75% min. HUF 501
<ul style="list-style-type: none"> <li>FCY to FX account (same currency) (bills only)</li> </ul>		0.75% min. HUF 501
<ul style="list-style-type: none"> <li>FCY to FX account (different currency) (bills only)</li> </ul>	cash counter FCY buying rate/cash counter FX selling rate	0.75% min. HUF 501
<ul style="list-style-type: none"> <li>FCY to HUF or FX account reaching or exceeding EUR 10,000 or its equivalent in another currency (bills only)</li> </ul>		0.75%, min. HUF 501 + 0.7%, min. HUF 300
Cash withdrawals at branch	Exchange rate applied	Fee
<ul style="list-style-type: none"> <li>HUF withdrawal from HUF account</li> </ul>		0.5%, but min. HUF 674* + 0.6%, max HUF 3,000,000** <sup>130</sup>
<ul style="list-style-type: none"> <li>HUF from FX account</li> </ul>	cash counter FX buying rate	0.5% min. HUF 300 + 0.6%, max HUF 3,000,000**
<ul style="list-style-type: none"> <li>FCY from FX account (same currency)</li> </ul>		1.0% min. HUF 501 + 0.6%, max HUF 3,000,000**
<ul style="list-style-type: none"> <li>FCY from FX account (different currency)</li> </ul>	cash counter FX buying rate/cash counter FCY selling rate	1.0% min. HUF 501 + 0.6%, max HUF 3,000,000**
<ul style="list-style-type: none"> <li>FCY from HUF account</li> </ul>	cash counter FCY selling rate	1.0% min. HUF 501 + 0.6%, max HUF 3,000,000**

<sup>127</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: free of charge.

<sup>128</sup>Only the 0.5% fee element appears on the payment slip and is charged when incurred. 0.1%, but min. HUF 327 fee element is charged at the end of each calendar year.

<sup>129</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: free of charge.

<sup>130</sup>This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 400/item.

## Undrawn cash penalty fee (if prior notice of cash withdrawal was given)

HUF	The client cancels an announced cash withdrawal reaching or exceeding the amount specified in Section I./12 of the Conditions List after the deadline specified in the same section of the Conditions List, or fails to draw such amount. If this undrawn amount is:	50 million HUF or less: HUF 20,120
		More than 50 million HUF: 0.25%
FX	The client cancels an announced cash withdrawal reaching or exceeding the amount specified in Section I./13 of the Conditions List after the deadline specified in the same section of the Conditions List, or fails to draw such amount. If the HUF equivalent of the undrawn FX amount is:	50 million HUF or less: HUF 20,120 or FX equivalent
		More than 50 million HUF: 0.75%,

## Other services<sup>131</sup>

### Denomination exchange<sup>132</sup>

Denomination exchange in marketable HUF banknotes and coins (per denomination and per day)	50 units of banknotes or coins	free of charge
	over 50 units of banknotes or coins	Over the limit of 50 units of banknotes or coins 5.0% of the par value of the banknote or coin to be paid
Denomination exchange of withdrawn or unmarketable lawful (damaged, defective) HUF banknotes provided that the size of the banknote exceeds 50% of the original banknote. <sup>133</sup>	Up to max. 50 units of banknotes.	free of charge
Denomination exchange of unmarketable lawful (damaged, defective) HUF banknotes provided that the size of the banknote does not exceed 50% of the original banknote.	The banknote does not represent any value – it is taken over without any compensation (for withdrawal by the National Bank of Hungary).	free of charge

## Cash deposit transactions

### Cash deposit in bag – processed by the Bank

▪ HUF banknotes	0.5%
▪ HUF coins (min. 50 identical coins)	5.0 %

<sup>131</sup>The fee items connected to bag payment services are governing for agreements concluded as from the date of 1st August 2009.

<sup>132</sup>Denomination exchange may be requested at each branch of Raiffeisen Bank Zrt. up to the available stock, but the Bank shall not exchange denominations in currencies other than in HUF

<sup>133</sup> The Bank is not obliged to exchange denominations over 50 units of banknotes.

▪ Foreign currency banknotes	0.7% min. HUF 300
<b>Cash deposit in bag by CRITERION<sup>134</sup>cash transporter—after processing</b>	
▪ Crediting of HUF banknotes	0.01%, min. HUF 200
▪ Crediting of HUF coins	0.01%, min. HUF 200
<b>Cash deposit in bag by other cash transporters—after processing</b>	
▪ Crediting of HUF banknotes	0.05%, min. HUF 200
▪ Crediting of HUF coins	0.8%, min. HUF 200
<b>Minutes writing charge (in case of difference)*</b>	HUF 1.886 / minutes
<b>Cash deposit agreement modification<sup>135</sup></b>	HUF 50,000 / modification
<b>Cash withdrawal in bag from depository installed at the customer's premises</b>	
▪ HUF banknotes	0.15% min. HUF 339 + HUF 7.554* delivery fee per occasion + 0.6%, max HUF 3,000,000**
▪ HUF coins	0.15% min. HUF 339 + HUF 7.554* delivery fee per occasion + 0.6%, max HUF 3,000,000**
<b>Cash withdrawal in bag by customer at branch</b>	
▪ HUF banknotes	0.17%, min. HUF 400 + 0.6%, max HUF 3,000,000**
▪ HUF coins	0.17%, min. HUF 400 + 0.6%, max HUF 3,000,000**
▪ Foreign currency banknotes	0.75%, min. HUF 450 + 0.6%, max HUF 3,000,000**
<b>Night safe</b>	negotiable

## 2. FX Cheques

In case of enterprises with annual net sales of less than HUF 3 billion the Bank does not provide bank cheque services, starting from 1st September 2016. Despite the termination of the services, the Bank accepts/repurchases bank cheques issued by the Bank until 31st August 2016 and accepts cheques allocated to the Bank, in case their funds are available in the account-keeping bank of the Bank by 31st August 2016. The services are available with the conditions as follows.

<b>Issuance</b>	0.2%, min. EUR 20,06 + 0.6%, max HUF 3,000,000**
<b>Collection<sup>136</sup></b>	0.2%, min. EUR 20,06

<sup>134</sup> The name of 'G4S Kézipénelgizistikai Kft' has been changed to 'CRITERION Kézipénelgizistikai Kft' from 23 March 2018 due to changes of ownership.

<sup>135</sup> The fee connected to bag payment services is governing for agreements concluded as from the date of 22nd June, 2015.

<sup>136</sup> Cashing cheques issued in the USD currency was possible at Raiffeisen Bank until 10/09/2013, after which date no cheques issued in the USD currency is cashed, considering that our partner bank cooperating in the delivery of this product of the Bank also terminated this service of theirs. For information on the currencies of the cheques accepted by the Bank and further issues concerning cheque collection, please consult our relevant product brochure, which is available in our website [www.raiffeisen.hu](http://www.raiffeisen.hu).

### 3. Safe deposit box rental service

**Safe deposit box rental service – The fees are effective regarding to the contracts from 1st of December, 2019:**

After July 22, 2020. the service is only available at the 1133 Budapest, Váci street 116-118., during regular business hours.

#### Rental fees and insurance for the given safe types:

	„A” type box	„B” type box	„C” type box
<b>Basic insurance limit for all safe types</b>	Depth: 355 mm	Depth: 355 mm	Depth: 355 mm
	Width: 250 mm	Width: 250 mm	Width: 250 mm
	Height: 43 mm	Height: 93 mm	Height: 193 mm
<b>HUF 10 million*</b>	HUF 5.512+VAT/month	HUF 6.693+VAT/month	HUF 7.874+VAT/month
	gross HUF 7.000/month	gross HUF 8.500/month	gross HUF 10.000/month

If the value limit exceeds HUF 10 million, the amount of monthly rental fee shall increase by HUF 394\*+VAT/month (gross HUF 500/month) for each additional million of HUF. The maximum value limit is HUF 50 million.

Precondition of safe service is having active bank account in HUF at Raiffeisen Bank and it will not be terminated until safe service agreement expiry.

#### Other Fees

<b>Key caution money</b>	HUF 49.149*
<b>Safe deposit box breaking fee</b>	HUF 38.700* + VAT (gross HUF 49.149)
<b>Safe and manipulation room usage fee</b>	4 times a month free of charge 15 minutes/occasion, in all other cases HUF 1.181 + VAT (gross HUF 1.500)
<b>Safe usage fee in case of time exceeding</b>	each started 15 minutes HUF 1.181 + VAT(gross HUF 1.500)
<b>Authorised person<sup>137</sup></b>	free of charge
<b>Penalty charged on late payment</b>	Identical with rental fee

#### Fee for custody service provided by special arrangement<sup>138</sup>,

<b>Monthly fee</b>	Free of charge
	HUF 11.811 + VAT/month (gross HUF 15.000/month).

**Inspection fee for the customer under the agreement** Free of charge

The basic insurance limit for the above mentioned service is HUF 10.000.000 unless otherwise agreed by the parties.

#### Due date of rental fees:

<sup>137</sup>The maximum number of authorized person: 5 (five)/contract.

<sup>138</sup>Available for contracts concluded before 01.12.2019. The service is available as per the applicable contract.

Rental fee is payable in lump sum for 6-month periods, in advance, as follows:

- if the Safe Deposit Box Rental Agreement enters into force between the 1st and 19th of the relevant month, the rental fee due for the first 6 months shall be payable on the 25th of that month;
- if the Safe Deposit Box Rental Agreement enters into force between the 20th and 31st of the relevant month, the rental fee due for the first 6 months shall be payable on the 25th of the following month;
- the rental fee concerning any further 6-month period shall be due on the 25th of the last month of the last paid 6-month period.
- In the case of customers contracted before 1 September 2020, the rental fee due for the period between the entry into force of the Safe Deposit Box Rental Agreement and 1 September 2020 shall be deferred and charged on 25 September 2020, simultaneously with the 6-month rental fee due from September 2020.
- For the month of entry into force of the Safe Deposit Box Rental Agreement, a pro rata monthly fee shall be charged instead of a full monthly fee. The first monthly rental fee shall be charged time-proportionately for the period lasting from the date of effectiveness of the Safe Deposit Box Rental Agreement until the last calendar day of the given month, based on calendar days.

The amount of due rental fees shall be debited automatically to the Lessee's Bank Account.

In the event of the termination of the Safe Deposit Box Rental Agreement, the time-proportional part of the prepaid rental fee shall be refunded to the Lessee.

**Key caution money:** It will be posted to the customer's bank account upon entry into force of the contract.

**Safe deposit box breaking fee:** The fee will be deducted from the account specified in the contract on the 25th of the month.

**Safe and manipulation room usage fee:** The settlement period runs from the 20th of the month preceding the debit to the 19th of the month of the debit. The fee will be deducted from the account specified in the contract on the 25th of the month.

If the 25th day of the month is non-banking day, the debit will be made on the first following banking day.

## VIII. Bankcards

### 1. Mastercard Business Premium World, Mastercard Business Silver, MasterCard Business

	MasterCard Business	Mastercard Business Silver bankcard	Mastercard Business Premium World
<b>Fees</b>			
Annual card fee*	HUF 4.122	HUF 14. 501	36.155
Supplementary card fee	Free of charge		
Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)*	HUF 0	HUF 0	HUF 0
Emergency card issue receipt in central office	Service not available from 1 July 2010		
PIN code change*	First time free, additional changes HUF 1.371		
PIN code replacement*	First time free, additional replacements HUF 1.371		
<b>Charges</b>			
Transaction fees for purchases			
• in Hungary	Free of charge		
• abroad	Free of charge		
Cash withdrawal (ATM)			
• in Hungary or post office (HUF transaction)*	HUF 1.271		
• abroad	1% + EUR 5,03* + 0.6%, max HUF 3,000,000 **		
Cash withdrawal (at branch)			
• other Hungarian bank*	HUF 1.271		
• abroad, except for ATM cash withdrawal in EEA member countries in EUR	1% + EUR 5,03* + 0.6%, max HUF 3,000,000 **		
• abroad, ATM cash withdrawal in EEA member countries in EUR (the following conditions apply for account contracts concluded prior to 01.10.2017, if there has been no modification in the customer's account package after 01.10.2017)	HUF 1271 *		

	<b>MasterCard Business</b>	<b>Mastercard Business Silver bankcard</b>	<b>Mastercard Business Premium World</b>
<ul style="list-style-type: none"> <li>abroad, ATM cash withdrawal in EEA member countries in EUR (the following conditions apply for account contracts concluded after 01.10.2017, and in case of account contracts concluded prior to 01.10.2017 if there was modification in the customer's account package after 01.10.2017)</li> </ul>	0,12% min HUF 300 + 0,6% max. HUF 3.000.000 Ft**		
HUF cash deposit through domestic Raiffeisen ATM <sup>139</sup>			
<ul style="list-style-type: none"> <li>Account packages (in case of the account packages in Chapter II of the List of Conditions)</li> </ul>	<b>Promotional fee till 2021.12.31 HUF 0</b> Standard fee HUF 0,03%, min. HUF 110		
<ul style="list-style-type: none"> <li>HUF accounts (in case of the account keeping in HUF in Chapter III of the List of Conditions)</li> </ul>	<b>Promotional fee till 2021.12.31 HUF 0</b> Standard fee HUF 0,03%, min. HUF 110		
Usage of RaiPay application***	HUF 0		

\*\*\* The Cardholder may digitalise his/her Mastercard type bankcard issued by the Bank in the RaiPay application installed on his/her own Android device. As a result of which it will appear as a digital bankcard in the RaiPay application the Cardholder may pay with his/her Android device without physically holding the bankcard, at any card accepting location where contactless payment is possible. Fees for RaiPay card transactions shall be charged in accordance with the Bank's List of Terms & Conditions from time to time in effect. RaiPay usage is free of charge.

The Android device must be unlocked for each payment to be made.

In case the payment exceeds 20.000 HUF (a "high value payment"), the Cardholder shall be required to approve the payment transaction by entering the RaiPay code as well. If the sum of several consecutive payments whose amount is lower than a high amount of payment reaches HUF 100 000, the Cardholder shall approve the payment by entering the RaiPay code as well.

<b>Limits</b>		
Cash withdrawal	defined individually, up to the balance of account, max. HUF 300,000/day for MasterCard Business card	defined individually, up to balance of account, max. HUF 500,000/day
Daily purchase limit in Hungary	In case of bank cards demanded from 16.07.2018 the standard daily purchase limit is HUF 500,000, but can be defined individually, up to the balance of account defined individually, up to balance of account	

<sup>139</sup> The service will be available from April 27, 2021. The list of ATMs suitable for cash deposit is available on the website [www.raiffeisen.hu](http://www.raiffeisen.hu).



Transaction purchase limit in e-commerce	HUF 50,000,000		
Maximum number of cash withdrawals	5 transactions / day		
Maximum number of purchases	15 transactions / day		
Cash deposit limit per cardholder via ATM (together for the accounts of one corporate account holder)	max. HUF 4,000,000 / day		
<b>Charges for emergency services abroad</b>			
Emergency card (or PIN code) replacement abroad by courier*	None	HUF 13.753	HUF 13.083
Emergency card and PIN code replacement abroad by courier* in two parcels	HUF 8.670	HUF 22.423	HUF 21.753
<b>Miscellaneous</b>			
Conversion rate	FCY buying or selling		
Conversion fee	free of charge		
Change of limit (regarding cash withdrawal limit or maximum number of transactions) within the maximum daily limit by limit types *	HUF 684		
Extra change of limit * – Valid for the day, above the maximum daily cash withdrawal limit or above the maximum number of transactions by limit types. Setting back the extra change of limit at the end of the day is regarded as a separate limit change transaction. As of 16 August 2016 the amount of extra limit increase in respect of bankcard cash withdrawal limits may not exceed the amount of HUF 3,200,000 (or its foreign currency equivalent) / week per customer in case of enterprises with annual net sales of less than HUF 3 billion.	HUF 684		
<b>Blocking and unblocking of card not present bankcard transactions</b>	<b>free of charge</b>		
Change of account number attached to the card*	HUF 2.746		
Insurance yearly cost (accident, health and luggage insurance <sup>140</sup> )	HUF 3.100/year	Automatic	
Ungrounded complaint*	HUF 1.371		

<sup>140</sup> The period of the insurance coverage shall match the period of validity of the bankcard.

Debit of MasterCard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card	no fee
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Please find the detailed description of Mastercard Business Premium World bankcard's supplementary services provided by Mastercard on Raiffeisen Bank's website based on the actual information delivered by Mastercard.

In case of card not present purchases with bankcards strong customer authentication is needed beside entering card data. Strong customer authentication shall be fulfilled by signing the transaction with Mobile Token, or with entering SMS one time password and PIN2 code. The Bank may decide, that in case of purchases below 500 EUR or same amount in different currency, the Bank may disregard from entering the PIN2 code. The National Bank of Hungary granted a grace period of 12 month for the Hungarian commercial banks regarding the introduction of Strong Customer Authentication in case of card not present purchases with bankcards. The exact go live date will be published later.

## 2. Conditions for financial institutions, payment service providers, investment companies, investment management companies and investment funds not subject to the Law n° CXVI of 2012 on the financial transaction tax

	MasterCard Business	Mastercard Business Silver bankcard	Mastercard Business Premium World bankcard
<b>Fees</b>			
Annual card fee*	HUF 4.114	HUF 13.738	Mastercard Business Premium World: HUF 36.155
Supplementary card fee	Free of charge		
Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)*	HUF 0	HUF 0	HUF 0
Emergency card issue receipt in central office	Service not available from 1 July 2010		
PIN code change*	First time free, additional changes HUF 1.369		
PIN code replacement*	First time free, additional replacements HUF 1.369		
<b>Charges</b>			
Transaction fees for purchases			
• in Hungary	Free of charge		
• abroad	Free of charge		
Cash withdrawal (ATM)			
• in Hungary or post office (HUF transaction)*	HUF 390		
• abroad*	HUF 390		
Cash withdrawal (at branch)			
• other Hungarian bank*	HUF 390		
• abroad	1% + EUR 5,02*		

	<b>MasterCard Business</b>	<b>Mastercard Business Silver bankcard</b>	<b>Mastercard Business Premium World bankcard</b>
HUF cash deposit through domestic Raiffeisen ATM <sup>141</sup>			
<ul style="list-style-type: none"> <li>Account packages (in case of the account packages in Chapter II of the List of Conditions)</li> </ul>	<b>Promotional fee till 2021.12.31 HUF 0</b> Standard fee HUF 0,03%, min. HUF 110		
<ul style="list-style-type: none"> <li>HUF accounts (in case of the account keeping in HUF in Chapter III of the List of Conditions)</li> </ul>	<b>Promotional fee till 2021.12.31 HUF 0</b> Standard fee HUF 0,03%, min. HUF 110		
<b>Limits</b>			
Cash withdrawal	defined individually, up to the balance of account, max. HUF 300,000/day for MasterCard Business card	defined individually, up to balance of account, max. HUF 500,000/day	
Daily purchase limit in Hungary	In case of bank cards demanded from 16.07.2018 the standard daily purchase limit is HUF 500,000, but can be defined individually, up to the balance of account defined individually, up to balance of account		
Maximum number of cash withdrawals	5 transactions/day		
Maximum number of purchases	15 transactions/day		
Cash deposit limit per cardholder via ATM ( together for the accounts of one corporate account holder)	max. HUF 4,000,000 / day		
<b>Charges for emergency services abroad</b>			
Emergency card (or PIN code) replacement abroad by courier*	Service not available	HUF 13.738	HUF 13.058
Emergency card and PIN code replacement abroad by courier* in two parcels	HUF 8.670	HUF 22.408	HUF 21.728
<b>Miscellaneous</b>			
Conversion rate	FCY buying or selling		
Conversion fee	free of charge		

<sup>141</sup> The service will be available from April 27, 2021. The list of ATMs suitable for cash deposit is available on the website [www.raiffeisen.hu](http://www.raiffeisen.hu).

	<b>MasterCard Business</b>	<b>Mastercard Business Silver bankcard</b>	<b>Mastercard Business Premium World bankcard</b>
Change of limit (within maximum daily limit)*		HUF 683	
Change of account number attached to the card*		HUF 2.740	
Insurance yearly cost (accident, health and luggage insurance <sup>142</sup> )	HUF 3,100/year	Automatic	
Ungrounded complaint*		HUF 1.369	
Debit of MasterCard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card		no fee	

Please find the detailed description of Mastercard Business Premium World bankcard's supplementary services provided by Mastercard on Raiffeisen Bank's website based on the actual information delivered by Mastercard.

In case of card not present purchases with bankcards strong customer authentication is needed beside entering card data. Strong customer authentication shall be fulfilled by signing the transaction with Mobile Token, or with entering SMS one time password and PIN2 code. The Bank may decide, that in case of purchases below 500 EUR or same amount in different currency, the Bank may disregard from entering the PIN2 code. The National Bank of Hungary granted a grace period of 12 month for the hungarian commercial banks regarding the introduction of Strong Customer Authentication in case of card not present purchases with bankcards. The exact go live date will be published later.

<sup>142</sup> The period of the insurance coverage shall match the period of validity of the bankcard.

# IX. Time deposits



## 1. General Conditions

### Information about the change in the deposit insurance of tied-up deposits of building societies, with effect of 3 July 2015

According to currently prevailing provisions of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (hereinafter Hpt.), the compensation limit of the forint equivalent of EUR 100,000 is to be taken into account for each member of building societies (multiple NDIF protection).

Based on the provisions of Hpt. that will come into force on 3 July 2015 the compensation limit shall not exceed the forint equivalent of EUR 100,000 for building societies, either.

Building societies having deposits with our bank on 2 July 2015 will enjoy multiple protection on said tied-up deposits until their expiry. As to deposits with no expiry dates (i.e. bank accounts, current accounts), the multiple NDIF protection shall remain in force until 31 August 2015.

The deposits that will be tied up by building societies following 2 July 2015 and, after 31 August 2015, the bank accounts of such clients will be insured by the NDIF up to the forint equivalent of EUR 100,000 in the aggregate for each financial institution.

#### HUF deposits for enterprises with annual net sales of more than HUF 3 billion

• Tenor	1-2 weeks, 1-12 months
• Minimum limit	HUF 500,000

#### HUF deposits for enterprises with annual net sales of less than HUF 3 billion<sup>143</sup>

• Tenor	1-12 months
• Minimum limit	HUF 1,000,000

#### FX deposits<sup>144</sup>

• Currencies	CHF, GBP, SEK, USD, EUR
• Tenor	1-12 months
• Minimum limit	EUR 2,000 or FX equivalent

#### Deposit breaking

• Deposit breaking (only a discount interest rate set forth in Section 2./II./2.5 of the Bank's General Business Conditions shall be paid on the deposit)	0% p.a.
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#### Modification of pledge deposit

• Minimum limit	HUF 1,000,000
• Fee	1 modification per month free of charge, any further modification 0.25% min. HUF 40,120

# X. Loans

## 1. General Conditions

### Charges

• Loan commitment issue	negotiable
• Loan disbursement fee	negotiable, min. HUF 150,000/ drawdown

<sup>143</sup>In the case of different tenors, or amounts of HUF 100,000,000 or more, terms are negotiable.

<sup>144</sup>In the case of different tenors or currencies, or amounts of EUR 100,000 or more, terms are negotiable.

• Admin fee	negotiable
• Loan prolongation fee	negotiable, min. HUF 200,000
• Credit assessment fee	negotiable, min. HUF 120,000 /credit assessment
• Credit assessment fee in case of mortgage loans	negotiable, min. HUF 150,000 /credit assessment
• Loan agreement modification	Negotiable
• Loan early repayment fee	negotiable, min. HUF 100,000
• Premature termination of overdraft credit agreement by mutual understanding	negotiable, min. HUF 100,000
• Commitment fee	Negotiable

## 2. Administration of Affairs at the Office of the Land Registry

### Obtaining a copy of the land certificate, layout (for each real estate)

• Copy of the land certificate	HUF 20,000
• Querying the electronic land certificate	HUF 10,000
• Layout, map copy	HUF 15,000

### Applications related to mortgage and other rights (for each real estate)<sup>145</sup>

• Mortgage registration application	HUF 30,000
• Mortgage termination application	HUF 20,000
• Application for the registration of other rights and facts	HUF 15,000
• Application for the termination of other rights and facts	HUF 10,000

### Querying documents backing the index on the title deed, not settled yet (for each document)

HUF 15,000

## 3. Collateral Registry

• Fee of registering the ledge into the Collateral Registry	HUF 20,000
• Extra fee payable after the second and each subsequent asset beside the above fee if the pledge is established on more than one specific assets <sup>146</sup>	HUF 7,000
• Fee of registering/maintaining registry of factoring deal (individual or frame agreement)	HUF 7,000
• Fee of maintaining the registry of pledge <sup>147</sup>	HUF 20,000

<sup>145</sup>If a transaction implies some registration or termination application regarding the real estate, the Bank shall charge the fee of administering registration applications. If the Bank has both mortgage and some other right or fact registered or cancelled/terminated, the Bank shall not charge the fee of registering or terminating some other right or fact but charge only the administrative fees related to mortgage (application for registration, application for termination). As part of the promotion, the bank shall charge the client HUF 10,000 for the Mortgage termination application until 31st Dec, 2020.

<sup>146</sup>This fee is payable if the registry of pledge is initiated by the Bank. This fee does not cover the public notary's fees which shall be borne by the pledgor if the pledgor gives the approval to the registry of the pledge before a public notary.

<sup>147</sup>The pledgor may not initiate the deletion of the pledge. If the pledgor violates this provision then the above fee will be charged by the Bank besides maintaining the pledge.

#### 4. Széchenyi Card (From 15 May 2020, the submitting of new loan requests has been suspended, except for loan demands subject to extension or review)

<b>Interest rate</b>	1 month BUBOR + 4.00 %
<b>Handling fee</b>	0.80 %
<b>Credit assessment fee</b>	
Credit amount HUF 500 000	HUF 11,000
Credit amount from HUF 1 000 000 to HUF 2 000 000	HUF 26,000
Credit amount from HUF 3 000 000 to HUF 4 000 000	HUF 46,000
Credit amount from HUF 5 000 000 to HUF 6 000 000	HUF 66,000
Credit amount from HUF 7 000 000 to HUF 10 000 000	HUF 86,000
Credit amount from HUF 11 000 000 to HUF 15 000 000	HUF 116,000
Credit amount from HUF 16 000 000 to HUF 20 000 000	HUF 136,000
Credit amount from HUF 21 000 000 to HUF 25 000 000	HUF 156,000
Credit amount from HUF 26 000 000 to HUF 50 000 000	HUF 176,000
Credit amount from HUF 51 000 000 to HUF 75 000 000	HUF 226,000
Credit amount from HUF 76 000 000 to HUF 100 000 000	HUF 276,000
<b>Penalty fee <sup>148</sup></b>	1.00 %

#### Széchenyi Card bankcard conditions

##### Fees

• Annual card fee*	HUF 4,000
• Supplementary card fee	HUF 2,000
• Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)*	HUF 0
• PIN code change*	First time free, additional changes HUF 1,348
• PIN code replacement*	First time free, additional replacements HUF 1,348

##### Charges

• Transaction fees for purchases	
- in Hungary	Free of charge
- abroad	Free of charge
• Cash withdrawal (ATM)	
- in Hungary or post office (HUF transaction)*	HUF 1,271
- abroad	1% + EUR 5.03* + 0.6%, max HUF 3,000,000 **
• Cash withdrawal (at branch)	
- other Hungarian bank*	HUF 1,271
- abroad	1% + EUR 5.03* + 0.6%, max HUF 3,000,000 **
• HUF cash deposit through domestic Raiffeisen ATM <sup>149</sup>	Promotional fee till 2021.09.30 HUF 0
- Account packages (in case of the account packages in Chapter II of the List of Conditions)	Standard fee HUF 0,03%, min. HUF 110
- HUF accounts (in case of the account keeping in HUF in Chapter III of the List of Conditions)	Promotional fee till 2021.09.30 HUF 0
	Standard fee HUF 0,03%, min. HUF 110

<sup>148</sup>The Bank calculate and charge this fee for the difference of the prescribed and performed account turnover.

<sup>149</sup> The service will be available from April 27, 2021. The list of ATMs suitable for cash deposit is available on the website [www.raiffeisen.hu](http://www.raiffeisen.hu).



<b>Limits</b>	
• Cash withdrawal	defined individually, up to balance of account, max. HUF 500,000/ day
• Daily purchase limit in Hungary	defined individually, up to balance of account
• Maximum number of cash withdrawals	5 transactions / day
• Maximum number of purchases	15 transactions / day
• Cash deposit limit per cardholder via ATM (together for the accounts of one corporate account holder)	max. HUF 4,000,000 / day
<b>Charges for emergency services abroad</b>	
• Emergency card replacement abroad by courier*	HUF 13,522
<b>Miscellaneous</b>	
• Conversion rate	FCY buying or selling
• Conversion fee	free of charge
• Change of limit (within maximum daily limit)*	HUF 671
• <b>Blocking and unblocking of card not present bankcard transactions</b>	<b>free of charge</b>
• Change of account number attached to the card*	HUF 2,701
• Ungrounded complaint*	HUF 1,348
• Insurance yearly cost (accident, health and luggage insurance) <sup>150</sup>	HUF 3,025 Ft/year

## 5. Széchenyi Card Plus (submitting of new loan requests has been suspended due to FGS GO! limitations)

<b>Interest rate</b> <sup>151</sup>	2,5 %/év
<b>Interest rate subsidy</b>	2,4%/év
<b>Interest payable by the customer</b>	0,1%/év
<b>Handling fee</b> <sup>152</sup>	0,5%/év
<b>Handling fee subsidy</b>	0,5%/év
<b>Handling fee payable by the customer</b>	0,0%/év
<b>Credit assessment fee</b>	
Credit amount from HUF 1 000 000 to HUF 2 000 000	HUF 26,000
Credit amount from HUF 3 000 000 to HUF 4 000 000	HUF 46,000
Credit amount from HUF 5 000 000 to HUF 6 000 000	HUF 66,000
Credit amount from HUF 7 000 000 to HUF 10 000 000	HUF 86,000
Credit amount from HUF 11 000 000 to HUF 15 000 000	HUF 116,000
Credit amount from HUF 16 000 000 to HUF 20 000 000	HUF 136,000
Credit amount from HUF 21 000 000 to HUF 25 000 000	HUF 156,000
Credit amount from HUF 26 000 000 to HUF 50 000 000	HUF 176,000
Credit amount from HUF 51 000 000 to HUF 75 000 000	HUF 226,000
Credit amount from HUF 76 000 000 to HUF 100 000 000	HUF 276,000
<b>Penalty fee</b> <sup>153</sup>	1.00 %

<sup>150</sup> The period of the insurance coverage shall match the period of validity of the bankcard.

<sup>151</sup> The interest rate does not change during the tenor, its rate is fixed

<sup>152</sup> The handling fee does not change during the tenor, its rate is fixed

<sup>153</sup> The Bank calculate and charge this fee for the difference of the prescribed and performed account turnover.

### Széchenyi Card bankcard conditions

#### Fees

• Annual card fee*	HUF 4,000
• Supplementary card fee	HUF 2,000
• Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)*	HUF 0
• PIN code change*	First time free, additional changes HUF 1,348
• PIN code replacement*	First time free, additional replacements HUF 1,348

#### Charges

• Transaction fees for purchases	
- in Hungary	Free of charge
- abroad	Free of charge
• Cash withdrawal (ATM)	
- in Hungary or post office (HUF transaction)*	HUF 1,271
- abroad	1% + EUR 5.03 * + 0.6%, max HUF 3,000,000 **
• Cash withdrawal (at branch)	
- other Hungarian bank*	HUF 1,271
- abroad	1% + EUR 5.03 * + 0.6%, max HUF 3,000,000 **
• HUF cash deposit through domestic Raiffeisen ATM <sup>154</sup>	Promotional fee till 2021.09.30 HUF 0
- Account packages (in case of the account packages in Chapter II of the List of Conditions)	Standard fee HUF 0,03%, min. HUF 110
- HUF accounts (in case of the account keeping in HUF in Chapter III of the List of Conditions)	Promotional fee till 2021.09.30 HUF 0
	Standard fee HUF 0,03%, min. HUF 110

#### Limits

• Cash withdrawal	defined individually, up to balance of account, max. HUF 500,000/ day
• Daily purchase limit in Hungary	defined individually, up to balance of account
• Maximum number of cash withdrawals	5 transactions / day
• Maximum number of purchases	15 transactions / day
• Cash deposit limit per cardholder via ATM (together for the accounts of one corporate account holder)	max. HUF 4,000,000 / day

#### Charges for emergency services abroad

• Emergency card replacement abroad by courier*	HUF 13,522
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#### Miscellaneous

• Conversion rate	FCY buying or selling
• Conversion fee	free of charge
• Change of limit (within maximum daily limit)*	HUF 671
• <b>Blocking and unblocking of card not present bankcard transactions</b>	<b>free of charge</b>
• Change of account number attached to the card*	HUF 2,701
• Ungrounded complaint*	HUF 1,348

<sup>154</sup> The service will be available from April 27, 2021. The list of ATMs suitable for cash deposit is available on the website [www.raiffeisen.hu](http://www.raiffeisen.hu).

- Insurance yearly cost (accident, health and luggage insurance)<sup>155</sup> HUF 3,025 Ft/year

## 6. Széchenyi Employee Retention loan (From 15 May 2020, the submitting of new loan requests has been suspended)

<b>Interest rate</b> <sup>156</sup>	2,5 %/év
<b>Interest rate subsidy</b>	2,4%/év
<b>Interest payable by the customer</b>	0,1%/év
<b>Handling fee</b> <sup>157</sup>	0,5%/év
<b>Handling fee subsidy</b>	0,5%/év
<b>Handling fee payable by the customer</b>	0,0%/év
<b>Contracting fee</b>	upfront 0,50%, maximum 1.000.0000 Ft
<b>Modification fee</b>	50.000 Ft

## 7. Széchenyi Investment loan (From 15 May 2020, the submitting of new loan requests has been suspended)

<b>Interest rate</b>	1 month BUBOR + 4,50 %
<b>Handling fee</b>	0,80%
<b>Penalty fee</b> <sup>158</sup>	upfront 1,00 %
<b>Contracting fee</b>	upfront 1,50%
<b>Modification fee</b>	50.000 Ft
<b>Disbursement fee</b>	15.000 Ft per disbursement

## 8. Széchenyi Investment Plus (submitting of new loan request has been suspended due to FGS GO! limitations)

<b>Interest rate</b> <sup>159</sup>	4,5 %/év
<b>Interest rate subsidy</b>	4,0%/év
<b>Interest payable by the customer</b>	0,5%/év
<b>Handling fee</b> <sup>160</sup>	0,5%/év
<b>Handling fee subsidy</b>	0,5%/év
<b>Handling fee payable by the customer</b>	0,0%/év

<sup>155</sup> The period of the insurance coverage shall match the period of validity of the bankcard.

<sup>156</sup> The interest rate does not change during the tenor, its rate is fixed

<sup>157</sup> The handling fee does not change during the tenor, its rate is fixed

<sup>158</sup> The Bank calculate and charge this fee for the difference of the prescribed and performed account turnover.

<sup>159</sup> The interest rate does not change during the tenor, its rate is fixed

<sup>160</sup> The handling fee does not change during the tenor, its rate is fixed

<b>Contracting fee</b>	upfront 1,50%, maximum 1.500.000 Ft
<b>Modification fee</b>	50.000 Ft
<b>Disbursement fee</b>	15.000 Ft per disbursement
<b>Loan early repayment fee</b>	50.000 Ft/ per prepayment

## 9. Széchenyi Working Capital financing loan (From 15 May 2020, the submitting of new loan requests has been suspended)

<b>Interest rate</b>	1 month BUBOR + 5,00 %
<b>Handling fee</b>	0,80%
<b>Penalty fee</b> <sup>161</sup>	upfront 1,00 %
<b>Contracting fee</b>	upfront 1,50%
<b>Modification fee</b>	50.000 Ft
<b>Disbursement fee</b>	10.000 Ft per disbursement

## 10. Széchenyi Liquidity loan (submitting of new loan request has been suspended due to FGS GO! limitations)

<b>Interest rate</b> <sup>162</sup>	2,5 %/év
<b>Interest rate subsidy</b>	2,3%/év
<b>Interest payable by the customer</b>	0,2%/év
<b>Handling fee</b> <sup>163</sup>	0,5%/év
<b>Handling fee subsidy</b>	0,5%/év
<b>Handling fee payable by the customer</b>	0,0%/év
<b>Contracting fee</b>	upfront 1,0%, maximum 1.000.000 Ft
<b>Modification fee</b>	50.000 Ft
<b>Loan early repayment fee</b>	50.000 Ft/ per prepayment

## 11. Széchenyi Card Go

<b>Interest rate</b> <sup>164</sup>	4,45 %/év
<b>Interest rate subsidy</b>	4,35%/év
<b>Interest payable by the customer</b>	0,1%/év
<b>Handling fee</b> <sup>165</sup>	0,5%/év
<b>Handling fee subsidy</b>	0,5%/év
<b>Handling fee payable by the customer</b>	0,0%/év
<b>Credit assessment fee</b>	
Credit amount from HUF 1 000 000 to HUF 2 000 000	HUF 26,000

<sup>161</sup> The Bank calculate and charge this fee for the difference of the prescribed and performed account turnover.

<sup>162</sup> The interest rate does not change during the tenor, its rate is fixed

<sup>163</sup> The handling fee does not change during the tenor, its rate is fixed

<sup>164</sup> The interest rate does not change during the tenor, its rate is fixed

<sup>165</sup> The handling fee does not change during the tenor, its rate is fixed

Credit amount from HUF 3 000 000 to HUF 4 000 000	HUF 46,000
Credit amount from HUF 5 000 000 to HUF 6 000 000	HUF 66,000
Credit amount from HUF 7 000 000 to HUF 10 000 000	HUF 86,000
Credit amount from HUF 11 000 000 to HUF 15 000 000	HUF 116,000
Credit amount from HUF 16 000 000 to HUF 20 000 000	HUF 136,000
Credit amount from HUF 21 000 000 to HUF 25 000 000	HUF 156,000
Credit amount from HUF 26 000 000 to HUF 50 000 000	HUF 176,000
Credit amount from HUF 51 000 000 to HUF 75 000 000	HUF 226,000
Credit amount from HUF 76 000 000 to HUF 100 000 000	HUF 276,000

<b>Penalty fee</b> <sup>166</sup>	1.00 %
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## Széchenyi Card bankcard conditions

### Fees

• Annual card fee*	HUF 4,000
• Supplementary card fee	HUF 2,000
• Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)*	HUF 0
• PIN code change*	First time free, additional changes HUF 1,348
• PIN code replacement*	First time free, additional replacements HUF 1,348

### Charges

• Transaction fees for purchases	
- in Hungary	Free of charge
- abroad	Free of charge
• Cash withdrawal (ATM)	
- in Hungary or post office (HUF transaction)*	HUF 1,271
- abroad	1% + EUR 5.03 * + 0.6%, max HUF 3,000,000 **
• Cash withdrawal (at branch)	
- other Hungarian bank*	HUF 1,271
- abroad	1% + EUR 5.03 * + 0.6%, max HUF 3,000,000 **
• HUF cash deposit through domestic Raiffeisen ATM <sup>167</sup>	Promotional fee till 2021.09.30 HUF 0
- Account packages (in case of the account packages in Chapter II of the List of Conditions)	Standard fee HUF 0,03%, min. HUF 110
- HUF accounts (in case of the account keeping in HUF in Chapter III of the List of Conditions)	Promotional fee till 2021.09.30 HUF 0
	Standard fee HUF 0,03%, min. HUF 110

### Limits

• Cash withdrawal	defined individually, up to balance of account, max. HUF 500,000/day
• Daily purchase limit in Hungary	defined individually, up to balance of account
• Maximum number of cash withdrawals	5 transactions / day
• Maximum number of purchases	15 transactions / day
• Cash deposit limit per cardholder via ATM (together for the accounts of one corporate account holder)	max. HUF 4,000,000 / day

### Charges for emergency services abroad

<sup>166</sup>The Bank calculate and charge this fee for the difference of the prescribed and performed account turnover.

<sup>167</sup> The service will be available from April 27, 2021. The list of ATMs suitable for cash deposit is available on the website [www.raiffeisen.hu](http://www.raiffeisen.hu).

• Emergency card replacement abroad by courier*	HUF 13,522
<b>Miscellaneous</b>	
• Conversion rate	FCY buying or selling
• Conversion fee	free of charge
• Change of limit (within maximum daily limit)*	HUF 671
• <b>Blocking and unblocking of card not present bankcard transactions</b>	<b>free of charge</b>
• Change of account number attached to the card*	HUF 2,701
• Ungrounded complaint*	HUF 1,348
• Insurance yearly cost (accident, health and luggage insurance) <sup>168</sup>	HUF 3,025 Ft/year

## 12. Széchenyi Go Investment loan

<b>Interest rate</b> <sup>169</sup>	7,5 %/év
<b>Interest rate subsidy</b>	7,0%/év
<b>Interest payable by the customer</b>	0,5%/év
<b>Handling fee</b> <sup>170</sup>	0,5%/év
<b>Handling fee subsidy</b>	0,5%/év
<b>Handling fee payable by the customer</b>	0,0%/év
<b>Contracting fee</b>	upfront 1,50%, maximum 1.500.000 Ft
<b>Modification fee</b>	50.000 Ft
<b>Disbursement fee</b>	15.000 Ft per disbursement
<b>Loan early repayment fee</b>	2%, min. 50.000 Ft/ per prepayment

## 13. Széchenyi Go Liquidity loan

<b>Interest rate</b> <sup>171</sup>	4,7 %/év
<b>Interest rate subsidy</b>	4,5%/év
<b>Interest payable by the customer</b>	0,2%/év
<b>Handling fee</b> <sup>172</sup>	0,5%/év
<b>Handling fee subsidy</b>	0,5%/év
<b>Handling fee payable by the customer</b>	0,0%/év
<b>Contracting fee</b>	upfront 1,0%, maximum 1.000.000 Ft
<b>Modification fee</b>	50.000 Ft
<b>Loan early repayment fee</b>	2%, min. 50.000 Ft/ per prepayment

<sup>168</sup> The period of the insurance coverage shall match the period of validity of the bankcard.

<sup>169</sup> The interest rate does not change during the tenor, its rate is fixed

<sup>170</sup> The handling fee does not change during the tenor, its rate is fixed

<sup>171</sup> The interest rate does not change during the tenor, its rate is fixed

<sup>172</sup> The handling fee does not change during the tenor, its rate is fixed

# XI. General Terms and Conditions of Documentary Business

## 1.1 Documentary Collections

### Export collection

• Documentary and "Clean" collection orders (commercial documents and drafts)	0.25%, min. EUR 35
• Modification*	EUR 30.33 /item
• Urging payment, acceptance or settlement for the second time (or any time after that)*	EUR 30.33 /item

### Import collection

• Commission is borne by the foreign consignor	free of charge
• Documentary and "Clean" collection orders (commercial documents and drafts)	0.25%, min. EUR 35 + 0.3%, max HUF 6000**
• Goods are sent to the Bank's address or are at the Bank's disposal	0.30%, min EUR 50 + 0.3%, max HUF 6000**
• Safekeeping of accepted promissory notes*	EUR 30.33 /note
• Cancellation of collection	0.15%, min EUR 25
• Modification*	EUR 30.33 /item
• Urging payment, acceptance or settlement for the second time (or any time after that)*	EUR 30.33 /item
• Transfer of collection to another bank*	EUR 56.05

### SWIFT messages

All SWIFT messages, except for free messages MT410, MT420*	EUR 11.10 /page
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## 1.2 Documentary Collections charges in the case of payment account agreement concluded after 1st September, 2014

### Export collection

• Documentary and "Clean" collection orders (commercial documents and drafts)*	0.25%, min. EUR 45.00
• Copying documents in the case copies of documents not presented for our intention*	EUR 0.29 /page
• Modification*	EUR 33.72 /item
• Urging payment, acceptance or settlement for the second time (or any time after that)*	EUR 33.72 /item

### Import collection

• Commission is borne by the foreign consignor*	0% min. EUR 0 + 0.3%, max HUF 6000**
• Documentary and "Clean" collection orders (commercial documents and drafts) – in the case of partial payment charges are calculated every time on basis of the amount of the payment*	0.25%, min. EUR 45.00 + 0.3%, max HUF 6000**

• Documentary collection orders in the case of goods are sent to the Bank's address or are at the Bank's disposal – in the case of partial payment charge is calculated every time on basis of the amount of the payment*	0.30%, min EUR 61.86 + 0.3%, max HUF 6000**
• Copying documents for our file*	EUR 0.29 /page
• Safekeeping of accepted drafts, Bills of Exchange or promissory notes*	EUR 33.72 /note
• Cancellation of collection*	0.15%, min EUR 33.72
• Modification*	EUR 33.72 /item
• Urging payment, acceptance or settlement for the second time (or any time after that)*	EUR 33.72 /item
• Transfer of collection to another bank*	EUR 56.28
<b>SWIFT messages</b>	
All SWIFT messages, except for free messages MT410, MT420*	EUR 11.10 /page

## 2.1 Letters of Credit

### Export letters of credit

• Pre-advising*	EUR 37.11
• Advising	0.15% min. EUR 40
• Inquiries/tracers sent to foreign banks*	EUR 24.53 /item
• Transfer of documents to another bank*	EUR 87.52
• Taking up of documents and payment	0.20% min. EUR 60
• Taking up of documents and deferred payment	0.25% min. EUR 70
• Forwarding of received payment to third parties*	EUR 30.28
• Assignment	0.15% min. EUR 40
• Modification (except for increase in amount)*	EUR 37.11
• Confirmation	negotiable
• Discounting of documents filed in respect of export letters of credit	negotiable
• Pre-examination of documents*	EUR 49.73

### Import letters of credit

• Opening	negotiable
• Reimburse authorization (in addition to the opening)	negotiable
• Requesting confirmation	negotiable
• Taking up of documents and payment	negotiable
• Taking up of documents and deferred payment	negotiable
• Handling of documents presented after the expiry date	negotiable
• Modification (except for increase in amount)	negotiable
• Fee charged for discrepancy in documents (if the beneficiary refuses payment)	negotiable
• Cancellation without utilization	negotiable
• Withdrawal of instruction	negotiable



<b>Preparing draft documentary credits</b>	negotiable, min. EUR 50
<b>SWIFT messages*</b>	
All SWIFT messages, except for free message MT730	EUR 11.10 /page

## 2.2 Letters of Credit charges in the case of payment account agreement and agreement/framework agreement for the opening of letter of credit concluded after 1st September, 2014<sup>173</sup>

### Export letters of credit

• Pre-advising*	EUR 39.35
• Advising and increase in amount*	0.15% min. EUR 50.64
• Inquiries/tracers sent to foreign banks*	EUR 28.15 /item
• Transfer of documents to another bank*	0.15% EUR 89.98
• Taking up of documents and payment*	0.20% min. EUR 73.15
• Taking up of documents and deferred payment*	0.25% min. EUR 84.42
• Commercial draft filling in by the bank*	EUR 16.86 /pc
• Copying documents for our file*	EUR 0.29 /page
• Forwarding of received payment to third parties*	EUR 33.76 + 0.3% max HUF 6000**
• Assignment*	0.15% min. EUR 50.64
• Modification (except for increase in amount)*	EUR 39.35
• Cancellation without utilization*	EUR 16.86
• Confirmation	negotiable
• Discounting of documents filed in respect of export letters of credit	negotiable
• Pre-examination of documents*	EUR 50.64

### Import letters of credit

• Opening	negotiable
• Reimburse authorization (in addition to the opening)	negotiable
• Requesting confirmation	negotiable
• Taking up of documents and payment	negotiable
• Taking up of documents and deferred payment	negotiable
• Handling of documents presented after the expiry date	negotiable
• Modification (except for increase in amount)	negotiable
• Fee charged for discrepancy in documents (if the beneficiary refuses payment)	negotiable
• Cancellation without utilization	negotiable
• Withdrawal of instruction	negotiable
<b>Preparing draft documentary credits*</b>	negotiable, min. EUR 67.50 /draft
<b>SWIFT messages</b>	
All SWIFT messages, except for free message MT730*	EUR 11.10 /page

<sup>173</sup>Present charges are standard for new export letters of credit issued in favour of a non account keeping customer from 1st September, 2014

### 3.1 Bank Guarantees

#### Registration and handling of guarantees issued by other banks in favour of our customers (with no commitment by Raiffeisen Bank)

• Advising of bank guarantee, registration	0.15%, min. HUF 20,000, max. HUF 100,000
• Modification*	HUF 24,535 flat fee
• Handling of demand related to guarantee received*	HUF 43,779 flat fee
•	
• Endorsement of guarantee received*	HUF 43,779 flat fee

#### Bank guarantees issued by the Bank upon our clients' orders

• Issue of bank guarantee, increase of guarantee amount, prolongation of expiry	negotiable, min. HUF 50,000 for guarantees to be drawn within 1 year, and min. 25,000 / each started year for guarantees valid for longer than 1 year
• Modification of bank guarantee (other than increase of guarantee amount and prolongation of expiry)*	HUF 18,567 flat fee
• Issue of guarantee in two languages*	HUF 5,628 / each foreign language copy
• Issue of guarantee in several original copies*	HUF 1,123 / each additional copy
• Issue of bank guarantee with text other than the standard text of the bank*	Min. HUF 11,927 flat fee
• Withdrawal of instruction*	HUF 5,628 /item
• Handling of demands*	HUF 61,790 flat fee
• Bank guarantee examination fee	Negotiable

#### SWIFT messages

• Irrespective of type*	HUF 2,814 /page
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#### Letters of intent

• With no commitment by the Bank*	HUF 30,274 flat fee
• Modification*	HUF 5,628

#### Preparing draft guarantees

	0.1%, min. HUF 15,000 max. HUF 50,000
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### 3.2 Bank Guarantees charges in the case of payment account agreement and agreements/framework agreements for issuing bank guarantees concluded after 1st September, 2014<sup>174</sup>

#### Registration and handling of guarantees issued by other banks in favour of our customers (with no commitment by Raiffeisen Bank)

• Advising of bank guarantee, registration*	0.15%, min. HUF 28,139 max. HUF 112,549
• Modification*	HUF 24,535 flat fee
• Handling of demand related to guarantee received*	HUF 43,779 flat fee
•	
• Endorsement of guarantee received*	HUF 43,779 flat fee

#### Bank guarantees issued by the Bank upon our clients' orders

• Issue of bank guarantee, increase of guarantee amount, prolongation of expiry	negotiable, min. HUF 50,000 for guarantees to be drawn within 1 year, and min. 25,000 / each started year for guarantees valid for longer than 1 year
• Modification of bank guarantee (other than increase of guarantee amount and prolongation of expiry)*	HUF 18,567 flat fee
• Issue of guarantee in two languages*	HUF 5,628 / each foreign language copy
• Issue of guarantee in several original copies*	HUF 1,123 / each additional copy
• Issue of bank guarantee with text other than the standard text of the bank*	Min. HUF 11,927 flat fee
• Withdrawal of instruction*	HUF 5,628 /item
• Handling of demands*	HUF 61,790 flat fee
• Bank guarantee examination fee	Negotiable

#### SWIFT messages

• Irrespective of type*	HUF 2,814 /page
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#### Letters of intent

• With no commitment by the Bank*	HUF 30,274 flat fee
• Modification*	HUF 5,628

#### Preparing draft guarantees\*

0.1%, min. HUF 16,882 max. HUF 56,275
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<sup>174</sup>Present charges are standard for new guarantees issued in favour of a non account keeping customer from 1st September, 2014  
**Raiffeisen Bank Zrt.** 1133 Budapest, Váci út 116-118. • Raiffeisen Direkt: (06-80) 200-544  
 Fővárosi Törvényszék Cégbírósága • Cégjegyzékszám: 01-10-041042

## 4.1 Factoring

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<b>Transaction interest rate</b>	negotiable
<b>Factoring fee</b>	negotiable
<b>Limit set up / contracting fee</b>	negotiable
<b>Agreement modification fee</b>	negotiable

## 5.1 Other services

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<b>Copying document, forwarding documents on fax*</b>	HUF 56 /page
<b>Forwarding of documents within Hungary (if requested by the customer)</b>	
• By registered mail, or to a branch of the Bank*	HUF 629
• By MPL Üzleti Csomag service*	HUF 3,623
• By dispatch rider*	HUF 1,541
<b>Forwarding of documents abroad by registered mail (if requested by the customer or prescribed for the relevant deal)*</b>	HUF 3,033
<b>Forwarding of documents abroad by courier service (if requested by the customer or prescribed for the relevant deal)*</b>	
• Within Europe*	EUR 47.27
• Outside Europe*	EUR 65.28

## XII. Other services

### 1. Raiffeisen Key Man Payment Protection Insurance

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#### **Key Man Insurance (UNIQA) – Autumn 2021 promotion**

For the period from 1st October 2021 to 31 December 2021, Raiffeisen Bank Zrt. announces a promotion, under which for all customers with a small business credit under 150 millions who request Key Man Insurance – subject to the relevant Corporate List of Conditions – to cover their newly requested or already existing small business credit, the Bank shall credit the first 2 months' insurance fee of the Key Man Insurance to the customers' accounts. Only such principal customers are eligible to participate in the promotion who have Key Man Insurance at the time of crediting of the insurance fee, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Key Man Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same bank account as was debited by the Bank earlier with the insurance fee amounts.

#### **Key Man Insurance (UNIQA) – Summer 2021 promotion**

For the period from 1st July 2021 to 30 Sept 2021, Raiffeisen Bank Zrt. announces a promotion, under which for all customers with a small business credit under 150 millions who request Key Man Insurance – subject to the relevant Corporate List of Conditions – to cover their newly requested or already existing small business credit, the Bank shall credit the first 2 months' insurance fee of the Key Man Insurance to the customers' accounts. Only such principal customers are eligible to participate in the promotion who have Key Man Insurance at the time of crediting of the insurance fee, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Key Man Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same bank account as was debited by the Bank earlier with the insurance fee amounts.

#### **Key Man Insurance (UNIQA) – Spring 2021 promotion**

For the period from 1st April 2021 to 30 June 2021, Raiffeisen Bank Zrt. announces a promotion, under which for all customers with a small business credit under 150 millions who request Key Man Insurance – subject to the relevant Corporate List of Conditions – to cover their newly requested or already existing small business credit, the Bank shall credit the first 2 months' insurance fee of the Key Man Insurance to the customers' accounts. Only such principal customers are eligible to participate in the promotion who have Key Man Insurance at the time of crediting of the insurance fee, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Key Man Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same bank account as was debited by the Bank earlier with the insurance fee amounts.

#### **Key Man Insurance (UNIQA) – Winter 2021 promotion**

For the period from 1st Jan 2021 to 31 March 2021, Raiffeisen Bank Zrt. announces a promotion, under which for all customers with a small business credit under 150 millions who request Key Man Insurance – subject to the relevant Corporate List of Conditions – to cover their newly requested or already existing small business credit, the Bank shall credit the first 2 months' insurance fee of the Key Man Insurance to the customers' accounts. Only such principal customers are eligible to participate in the promotion who have Key Man Insurance at the time of crediting of the insurance fee, and who do not have any overdue

debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Key Man Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same bank account as was debited by the Bank earlier with the insurance fee amounts.

### Key Man Insurance (UNIQA) – Autumn 2020 promotion

For the period from 1st October 2020 to 31 December 2020, Raiffeisen Bank Zrt. announces a promotion, under which for all customers with a small business credit under 150 millions who request Key Man Insurance – subject to the relevant Corporate List of Conditions – to cover their newly requested or already existing small business credit, the Bank shall credit the first 2 months' insurance fee of the Key Man Insurance to the customers' accounts. Only such principal customers are eligible to participate in the promotion who have Key Man Insurance at the time of crediting of the insurance fee, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Key Man Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same bank account as was debited by the Bank earlier with the insurance fee amounts.

### Key Man Insurance (UNIQA) – Summer 2020 promotion

For the period from 1st July 2020 to 30 September 2020, Raiffeisen Bank Zrt. announces a promotion, under which for all customers with a small business credit under 150 millions who request Key Man Insurance – subject to the relevant Corporate List of Conditions – to cover their newly requested or already existing small business credit, the Bank shall credit the first 2 months' insurance fee of the Key Man Insurance to the customers' accounts. Only such principal customers are eligible to participate in the promotion who have Key Man Insurance at the time of crediting of the insurance fee, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Key Man Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same bank account as was debited by the Bank earlier with the insurance fee amounts.

Basic Package	Premium Package
Death	Death
Disability based on TB I-II*	Disability based on TB I-II*
	Casualty disability over 50%
	Dread Diseases (except of AIDS)

The details of the above mentioned risks are included in the Terms and Conditions of Raiffeisen Key man Insurance.

	Basic package	Premium Package
<b>Fee (on monthly basis)<sup>175</sup></b>	0.05%	0.1%

<sup>175</sup>In case of non scheduled loan product the % of the signed credit line, in case of scheduled loan product the % of the actual outstanding as of the date of insurance application.

## APPENDIX No. 1.

# Order of execution

Cut-off time for the submission, both electronically and in hard copy, of collection orders filed on account of reasons "1", "4" and "5" and official credit transfer orders against our customers, in view for execution on the same day, shall be 2:00 p.m.

## HUF payments related to HUF accounts

<b>Credits</b>	<b>Crediting date</b>
Incoming GIRO transfers	Date of crediting to the Bank's account
In case of transfers qualifying as instant credit transfer	Immediately after crediting to the Bank's account
In case of in-Bank credit transfers	Same day
In case of in-Bank transfers between the customer's own accounts	Same day
In case of transfers qualifying as in-Bank instant credit transfer, irrespective of amount	Immediately
In case of transfers between the customer's own accounts qualifying as in-Bank instant credit transfer, irrespective of amount	Immediately
Postal credits	Date of crediting to the Bank's account
Incoming VIBER credits	Within 2 hours of receipt of NBH's notice
Multiple collections	Date of crediting to the Bank's account
<b>Debits</b>	<b>Debiting date</b>
Outgoing GIRO transfers	Day of processing of the order
In case of transfers qualifying as instant credit transfer	Immediately
In case of in-Bank credit transfers	Day of processing of the order
In case of in-Bank transfers between the customer's own accounts	Day of processing of the order
In case of transfers qualifying as in-Bank instant credit transfer, irrespective of amount	Immediately
In case of transfers between the customer's own accounts qualifying as in-Bank instant credit transfer, irrespective of amount	Immediately
Outgoing VIBER transfers	Day of processing of the order
Multiple transfers	Day of processing of the order

## Cash deposits in bags

		<b>Value date of booking</b>
Receipt	by 11:00 a.m.	Same day
	after 11:00 a.m.	Next value date
Cash withdrawal with money carriers		Value date preceding the transaction date

## Collection of cheques

		<b>Value date of crediting</b>
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on the 20th (twenty) day from the receipt of the counter value of the cheque from the party in charge of settlement

In case of correct and complete orders—excluded VIBER transfer orders—received by the Bank, the account of the recipient's financial provider is credited according to mentioned in the table below:

Order type	Paper	Phone	Electronic			
			DirektNet/ myRaiffeisen	Raiffeisen Electra/Express	MultiCash	SWIFT
Transfer between the customer's own accounts if it does not qualify as an in-Bank instant credit transfer	Value date of execution		Value date of execution			
Transfer between the customer's own accounts if it qualifies as an in-Bank instant credit transfer	-		Within 5 seconds of the receipt of the payment order			
In-Bank credit transfer if it does not qualify as an in-Bank instant credit transfer	Value date of execution		Value date of execution			
In-Bank credit transfer if it qualifies as an in-Bank instant credit transfer	-		Within 5 seconds of the receipt of the payment order			
Interbank single credit transfer order if it does not qualify as an instant credit transfer	Value date of execution		Value date of execution			
Interbank single credit transfer order if it qualifies as an instant credit transfer	-		Within 5 seconds of the receipt of the payment order			
Interbank standing payment order	Value date of execution		Value date of execution			
In-Bank standing payment order	Value date of execution		Value date of execution			

In case of Standing payment orders the first payment is executed earliest on the next banking day after the order is received.

## Concerning outgoing foreign currency payments

<b>Key currency (non-EEA)</b>	USD
<b>Key currency (EEA)</b>	EUR, GBP, HUF
<b>Standard currency (non-EEA)</b>	AUD, CAD, JPY, RUB, CNY, TRY
<b>Standard currency (EEA)</b>	CHF, CZK, DKK, NOK, PLN, HRK, SEK, RON

## Foreign currency accounts

### Fulfilment of standard foreign currency payments<sup>176</sup>

#### Outgoing foreign currency payments (debit)

##### Without conversion

<sup>176</sup>In the case of payment orders involving conversion, the Bank shall reserve an additional security of 2% to cover potential changes in exchange rates.



Standard	In key and EEA currencies	day of receipt + 1 banking day
	In non-EEA currencies	day of receipt + 2 banking days
Extra urgent	In key currencies	day of receipt
<b>With conversion</b>		
Standard	In non-EEA currencies	day of receipt + 2 banking days
	In EEA currencies	day of receipt + 1 banking day
Urgent	In USD currency	day of receipt + 1 banking day
Extra urgent	In key currencies	day of receipt
<b>Incoming foreign currency payments (credit)</b>		
<b>Without conversion</b>		
Standard	In all currencies	day of receipt
<b>With conversion</b>		
Standard <sup>177</sup>	In key EEA currencies (GBP, EUR, HUF) In standard EEA currencies (pl. CZK, BGN) <sup>178</sup>	day of receipt
	In key other currencies (USD) In standard other currencies (e.g. CAD)	day of receipt + 2 banking days
Urgent	In key other currencies (USD) In standard other currencies (e.g. CAD)	day of receipt + 1 banking days
Extra urgent	In key other currencies (USD) In standard other currencies (e.g. CAD)	day of receipt
Incoming HUF transfer qualifying as an instant credit transfer	Beneficiary's account is denominated in an EEA currency	Immediately
<b>In Bank foreign currency payments (debit)</b>		
<b>Without conversion</b>		
Standard	In all currencies	day of receipt
<b>With conversion</b>		
Standard	In non-EEA currencies	day of receipt + 2 banking days
	In EEA currencies	day of receipt
Urgent	In non-EEA currencies	day of receipt + 1 banking day
Extra urgent	In non-EEA currencies	day of receipt
<b>SEPA Core and B2B direct debit</b>		
	without conversion	day of receipt (T)
	with conversion	day of receipt (T)

Exchange rate: FX buying/selling rate quoted by the Bank on the date of order (fixing).

<sup>177</sup>If the FX received and to be credited is an EEC FX. If the Client disposition is made on the day of receipt.

<sup>178</sup> The payment order will be fulfilled in the day of receipt when the currency of incoming and the receiving account is in EEA currency.

# Notification to Businesses

## Effective: as from September 1st, 2017

### 1. Interest Rates on Current Account

#### 1. Account keeping in HUF

	p.a.	EBKM
<b>Debit Interest Rate</b>	0.01%	0.01%
<b>In case of the Account Keeping Packages:</b>		
Raiffeisen Business Active Packages	0.01%	0.01%
Raiffeisen Business Active Plus Package	0.01%	0.01%
Raiffeisen Accountant Account	0.01%	0.01%
Raiffeisen One Price Packages:	0.01%	0.01%
Raiffeisen Bronze Package:	0.01%	0.01%
Raiffeisen Premium Package:	0.01%	0.01%
Raiffeisen Minimum Package:	0.01%	0.01%
Raiffeisen Start Package:	0.01%	0.01%
Raiffeisen Basic Package:	0.01%	0.01%
Raiffeisen Plus Package:	0.01%	0.01%
Raiffeisen Extra Package:	0.01%	0.01%
<b>"Kiút" Programme for corporate current accounts debit Interest Rate</b>		
Under HUF 1,5 million	5%	5%
Over HUF 1,5 million	0.10%	0.10%
<b>"Kiút" Programme for corporate current accounts credit Interest Rate</b>		
	0% p.a.	
<b>In the case of overdraft facility agreement</b>	Negotiable	

#### 2. Account Keeping in FX

##### Debit Interest Rates<sup>179, 180</sup>

EUR	p.a.	EBKM
0 - EUR 100.000:	0%	0%
Volume above EUR 100.000: <sup>181</sup>	- 0,40%	- 0,40%
0 - EUR 100.000:	0%	0%
Volume above EUR 100.000: <sup>182</sup>	- 0,50%	- 0,50%
For individual entrepreneurs and small-scale farmers	0,01%	0,01%
USD	0.01%	0.01%

<sup>179</sup>The interests due on the foreign exchange accounts shall be governing for the bank account contracts concluded after 1 August 2009.

<sup>180</sup>The interest rate calculation happens on daily basis based on the all-time end of the day closing balance of the account, the settlement period of the interest is based upon the bank account contract relevant to the customer.

<sup>181</sup> This fee is to be applied to contracts concluded before 1st September 2017.

<sup>182</sup> This fee is to be applied to contracts concluded after 31st August 2017.

GBP	0.01%	0.01%
Other	negotiable	

	EUR		USD		GBP	
<b>In case of the Account Keeping Packages:</b>	p.a.	EBKM	p.a.	EBKM	p.a.	EBKM
Raiffeisen Business Active Packages	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Business Active Plus Package	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Accountant Account	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen One Price Packages:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Bronze Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Premium Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Minimum Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Start Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Basic Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Plus Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Extra Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%

### Call-Money Account

negotiable

### Credit Interest Rate

EUR	1 month EURIBOR +10% p.a.*
AUD, CAD, USD	1 month LIBOR +10% p.a.*
CHF, GBP, JPY	1 month LIBOR +10% p.a.* <sup>183</sup>
CHF	SARON (Swiss Average Rate Overnight) (secured transactions) + 10% p.a. <sup>184</sup>
GBP	SONIA (Sterling Overnight Index Average) (unsecured transactions) + 10% p.a. <sup>185</sup>
JPY	TONAR (Tokyo Overnight Average Rate) (unsecured transactions) + 10% p.a. <sup>186</sup>
CZK	1 month PRIBOR +10% p.a.*
DKK	1 month CIBOR +10% p.a.*
NOK	1 month NOKIBOR +10% p.a.*
PLN	1 month WIBOR +10% p.a.*
SEK	1 month SIOR +10% p.a.*
RUB	1 month MOSPRIME+10% p.a.* <sup>187</sup>
RON	1 month ROBOR + 10% p.a.*
CNY	1 month SHIBOR + 10% p.a.*
TRY	1 month TRLIBOR + 10% p.a.*
HRK	1 month ZIBOR + 10% p.a.*

### In the case of overdraft facility agreement

negotiable

<sup>183</sup> till 31/12/2021

<sup>184</sup> from 1/1/2022

<sup>185</sup> from 1/1/2022

<sup>186</sup> from 1/1/2022

<sup>187</sup> MOSIBOR ceased.

## 2. Deposits

### 2.1. Time deposit maturities and interest rates for enterprises with annual net income of less than HUF 3 Billion

	2 week	1 month	3 month	6 month	12 month
Volume	Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM
HUF 1.000.000 – HUF 9.999.999	0,01%	0,01%	0,01%	0,01%	0,01%
From HUF 10.000.000	0,01%	0,01%	0,01%	0,01%	0,01%

### 2.2. Time deposit maturities and interest rates for enterprises with annual net income of more than HUF 3 Billion

1 week	2 week	1 month	3 month	6 month	12 month
Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM
0,01%	0,01%	0,01%	0,01%	0,01%	0,01%



The Client and the Bank can agree mutually on different interest rates and maturities than listed above. Raiffeisen Bank reserves the right to change the interest rates. During the term of the deposit, interest rate shall not be modified.

This saving form is insured by National Deposit Insurance Fund.

For the calculation of deposit interest, the date of crediting of the deposit shall be regarded as the starting date, and the day preceding the date of repayment of the deposit as the closing date. The level of the standardised deposit interest ratio (EBKM) stipulated in Government Decree No.82/2010 (III.25.) shall equal to the deposit interest rates used by the Bank.

When calculating the interest rate of time deposits, the day of placing the relevant amount on the deposit account shall be considered as starting day and the day prior to the repayment of the relevant amount on the deposit account shall be considered as closing day.

## 3. Loans

### Raiffeisen Bank Standard Rate

<b>HUF Loans</b>	<b>15.75 % p.a.</b>
<b>FX Loans</b>	
EUR	8.80% p.a.
USD	9.50% p.a.
GBP	10.40% p.a.

CHF	7.50% p.a.
Other	negotiable
<b>„Kiút” Programme Mikrohitel</b>	<b>15% p.a.</b>

\*Effective: as from first banking day of month.

For corporate Clients with net sales revenues of not more than HUF 100 million a year, interest rates continue to be fixed on an individual basis for all new credits requested as well as for all existing credit contracts amended as from the 7th day of June, 2010; however, Raiffeisen Corporate Reference Credit Interest Rate is not used any more in calculating interest rates. They will be fixed on the basis of the following reference interest rates: 1 month BUBOR rate (for HUF-based credit transactions) and 1 month EURIBOR rate (for EUR-based credit transactions).

## APPENDIX NO. 3.

# Rules of Procedure of NBH's VIBER (Real-Time Gross Settlement System) Service

### **Rule No. 1:**

If the remitting bank has accepted a payment order from the customer to be executed on the same day, it shall forward the order within 2 hours, not later than the cut-off time stipulated by NBH for the acceptance of VIBER customer payments, and provide sufficient funds for the transaction. If a VIBER payment order has been accepted before VIBER opening hours, the 2-hour processing time shall be counted from the opening of VIBER operating hours.

### **Rule No. 2:**

In the case of customer payment orders to be executed on a specified value date, the VIBER member must provide sufficient funds on the value date within 2 hours from the opening hour.

### **Rule No. 3:**

VIBER members must credit HUF orders coming from VIBER immediately to the customer's account, within 2 hours from receipt at the latest, as monies received on the relevant day, so that the incoming amount shall provide funds for the customer's transfer orders concerning the same day. Should an order arrive after the prevailing cut-off time of VIBER customer items, the VIBER member must nevertheless credit such orders on that day, by the deadline specified in effective laws concerning payments (pursuant to the rules of the Interbank Clearing System operated by GIRO Settlement Ltd.).

### **Rule No. 4:**

Should the VIBER member be unable to credit an order coming from VIBER due to any particular mistake (e.g.: wrong bank account number), such order must be returned to the remitting bank through VIBER—with a standard message and supplied with the adequate, standardised error code—possibly on the same day, not later than one and a half hours from VIBER opening time on the following banking day.

### **Rule No. 5:**

Receiving VIBER members are prohibited from modifying incoming orders before crediting them to the customer's account. Should the remitting bank ask an order to be returned due to technical problems (e.g.: double sending) prior

to crediting, the receiving VIBER member shall return it with a standardised error code on the basis of the remitting bank's advise, against the remitting bank's simultaneous written confirmation (including transaction details that make it possible to identify the wrong transaction beyond doubt). If the customer's account has already been credited, the receiving VIBER member shall immediately start discussions with the customer based on the remitting VIBER member's advise in order to have the item—credited due to the sender's fault—returned as soon as possible. The receiving VIBER member may not, however, modify the original payment order even in such case.