

Annex 1 to the Co-operation Agreement on Employee Account Management

Key Plus Employee Package – List of Conditions

Announced on 11th December 2023

Valid: from 12th of December 2023 until withdrawn, certain separate provisions shall be effective from 01st of March 2024

The amendments are marked by **yellow emphasis** in the List of conditions.

Amendments announced on 11th December, effective as of 12th of December 2023:

- The Sending money within Hungary in HUF [Ad hoc payment orders] transaction can also be initiated through the myRaiffeisen portal channel for HUF accounts.

Amendments announced on 02nd November, effective as of 01st of September 2024:

- Pursuant to the right reserved by the Bank in Part 2, Chapter X, Section 10.1.9.1 of the General Business Conditions ("GBC"), the OneCard type debit card product will be removed from our product range, and therefore, from 01/03/2024, the Bank will cease selling it. In order to replace OneCard debit cards expiring from 01/04/2024, the Bank will issue Mastercard Standard type debit cards.

1. General provisions

Fees, commissions, costs, and APR values not detailed in this List of Conditions, as well as any matters not regulated herein, shall be governed by the latest effective Retail List of Conditions.

The Bank has terminated the cooperation agreements with employers/companies for the Key Plus Employee Package from 07.10.2021, so the Key Plus Employee Package will no longer be available, so a new bank account contract cannot be concluded with employees.

General provision applicable to customers who first signed or modified the supplement to the Framework Agreement on the Provision of Financial Services after 22 July 2010:

Condition of monthly crediting prescribed by the agreement for the use of products and services regulated in this List of Conditions: single-sum crediting to the bank account equal to at least the prevailing net amount of the monthly minimum wage.

The crediting specified above as a condition may not be performed through a cash-desk deposit.



2. Bank account management

Maintaining the account¹		free of charge
Account management^{1,2}	In the case of a single-sum crediting equal to at least the prevailing net amount of the monthly minimum wage	free of charge
	In the case of the crediting of an amount less than the prevailing net monthly minimum wage	HUF 854/month/account
Sending money within Hungary in HUF [Ad hoc payment orders]^{1,6}		
Transfer between own accounts ¹		free of charge
At a branch	within the Bank	
	to another bank	
Via Raiffeisen Direkt	within the Bank	
	to another bank	
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication ³ , myRaiffeisen portal	within the Bank	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
	to another bank	
Transfer of positive account balance in bank account switching process	to another bank	
Standing order^{1,3}		
In-Bank transfer between the customer's own accounts - Standing order		free of charge

¹ Indexation: The Bank links the calculation of the fees indicated in this List of Conditions to the average consumer price index published annually by the Central Statistics Office with respect to the preceding calendar year. The amount and rate of the fee is automatically modified (indexed) in accordance with the average annual consumer price index applicable from 1 April of each year to preceding calendar year. The modification of the fee is published by the Bank in each year at the latest by the 1st day of April in this List of Conditions. The fee is specified by the Bank to a whole forint amount in accordance with the general rules on rounding, and in the case of a tariff specified in euro, to two decimal places. The Bank reserves the right not to apply fee indexation on one or even on several occasions with respect to certain customer groups and certain service types.

² In case of this package we require a regular monthly incoming fund with one transaction in the amount of at least the prevailing net amount of the monthly minimum wage to the current account held with Raiffeisen Bank. Incoming fund is accepted from non-Raiffeisen Bank source or from a Raiffeisen Bank account of the customer's employer as well. Raiffeisen Bank grants a onetime grace period of a further one months following the month of the opening of the account or the changing of the account package, for the credit of the first minimum monthly net incoming fund on the account holder's account. If the above determined incoming fund is not arriving to the account in the 2nd month after the month of account opening or package changing, the Bank is charging the monthly account maintenance fee specified in this List of Interest Rates and Charges. This rule is valid in the later months as well: the Bank is charging the account maintenance fee on the first banking day of the month followed by the monitored month, when the incoming fund has not arrived. The monitored period for the fee charge of the month concerned: from the 21st day of the month prior to the month concerned to the 24th day of the month concerned. The required credit defined in the conditions cannot be fulfilled through cash deposit in branches.

³ The following payment orders are currently not available via myRaiffeisen mobileapplication: Cancellation of ad hoc payment orders, Recalling ad hoc or standing order payments, SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts – *urgent, extra urgent*, Ad hoc payment orders from HUF account in FCY in Bank, SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank – *urgent, extra urgent*, Ad hoc payment orders from HUF account in FCY interbank, SEPA Credit Transfer – EUR payment – *urgent, extra urgent*, Ad hoc payment orders from HUF account in HUF to another country, SEPA DD Core Direct Debit, SEPA DD Core direct debit limiting statement set/modification/cancellation, Forbidding the execution of a direct debit, Refund of paid direct debit, Ad hoc payment order in FCY or in HUF in Bank, Ad hoc payment order in FCY or in HUF interbank

At a branch Via Raiffeisen Direkt Via Raiffeisen DirektNet Via myRaiffeisen mobileapplication ³	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
Direct debit [Payment of utility bills with limit monitoring (direct debit)]^{1,3}	free of charge
Changing fee package¹	free of charge
Paper based statement mailed to the customer's notification address¹	HUF 135
Paper based statement with pick-up at branch	free of charge
Electronic account statement	free of charge
Sending money in euro (SEPA) [SEPA Credit Transfer]¹ EUR payment to abroad, to Single Euro Payment Area	
	up to EUR 1015: 0.45%, min. HUF 791, max. HUF 20,314 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000
Standard fee	at branch above EUR 1015: 0.27%, min. HUF 791, max. HUF 20,314 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000
	in Raiffeisen Direkt 0.27%, min. HUF 406, max. HUF 13,544 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication free of charge and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000
Conversion fee	0.27%, max. EUR 174.30
Priority fee – in case of extra urgent orders	0.67%, min. EUR 7.47, max. EUR 439.92

3. Cash withdrawal in Hungary [Cash withdrawal from account at the cash desk]¹

Cash withdrawal at the cash desk

In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions

4. Providing debit cards [bank cards] and credit-card fees¹

Application Fees of Bankcards¹

Type	Application Fee
OneCard bankcard - application fee	In accordance with the conditions applicable to the Fee Waiver 2.0 account
VertiCard - application fee	

(Mastercard Unembossed bank card) Available card type from 15/06/2023	package published in the prevailing Retail List of Conditions
Unembossed Start CLEVERcard - application fee	
Non-available card type from 15/06/2023	
Mastercard Standard bankcard*** (card issued instead of VISA Classic)	
Embossed Start CLEVERcard (not applicable) - application fee	

Annual fees of bank- and credit cards¹

Type	Annual bank card fee in the 1 st year*	Annual bank card fee from the 2 nd year
OneCard bankcard*** Non-available from 01/03/2024	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions. The Bank will charge the 50% of the first yearly fee stated in the prevailing Retail List of Conditions for the OneCard bankcards applied for in Key Plus Employee Package. The promotion is valid until withdrawal.	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
Unembossed Start CLEVERcard Non-available card type from 15/06/2023	Free of charge	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
VertiCard (Mastercard Unembossed bank card) Available card type from 15/06/2023	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
Mastercard Standard bankcard** (card issued instead of VISA Classic)	Free of charge	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
Embossed Start CLEVERcard (not applicable)	Free of charge	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
VISA Gold	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions	

Mastercard Gold	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
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* Fee waiver for the first year is available only once for the given account and the given card (for main and supplementary card as well).

** Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

*** From 01/03/2024, sales of the OneCard debit card will cease. When renewing OneCard debit cards expiring from 01/04/2024, the Bank will issue Mastercard Standard bank cards.

In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank and own a bankcard (including Start and Versatile Clever Card) linked to the bank account with declaration. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

Bank provides the free of charge transactions related to the bank account for which the declaration has been submitted.

In case the declaration is submitted until the 20th day of the given calendar month, the discount is available from the first day of the next calendar month.

Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer submitted declaration about free of charge cash withdrawal related to the bank account used for the transaction]	
Number of free of charge ATM cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total. ⁴	2 pcs
from Raiffeisen ATMs ¹	0.80%, min. HUF 337
from other bank ATMs and at post office ^{1,5}	1.60%, min. HUF 854
Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit declaration about free of charge cash withdrawal related to the bank account used for the transaction]	
from Raiffeisen ATMs ¹	0.80%, min. HUF 337
from other bank ATMs and at post office ^{1,5}	1.60%, min. HUF 854
Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [Purchase] ¹	free of charge
Further transaction fees	
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] ¹	1.60%, min. HUF 854, max. HUF 4,067
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] ¹	EUR 12.29

⁴ Transactions are selected based on the transaction date in the actual month.

⁵ Paying postal check or other services by bankcard at the post offices, is considered as cash withdrawal or purchase depending on the POS terminal applied by Magyar Posta. For more information, please visit the website of the Magyar Posta (<http://posta.hu>).

⁶ In the case of instant HUF transfers initiated by a payment request, fee won't be charged by the Bank in order to be the Bank compliant with the Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.) In a different cases, in the case of instant HUF transfers initiated by a payment request and executed between 01/03/2023 and 01/03/2024, the total fee(s) charged by the Bank will be cancelled.

All other conditions applicable to bank (debit) cards and credit cards, not detailed above, are governed by the prevailing Retail List of Conditions.

5. SMS service [Mobile Banking service]

The monthly fee of the Mobil Banking service is free of charge for a period of maximum 6 months in case it was applied for after the application of the account package. Thereafter the monthly fee is equal to the fee listed in the prevailing Retail List of Conditions.

6. Credit Facilities and Loans

Arranged Overdraft	2% discount off the interest rate published in the prevailing Retail List of Conditions in case of applications submitted from 1 st of January 2021 and contracts concluded from 1 st of January 2021 based on applications submitted between 23 rd of September 2020 and 31 st of December 2020. In case of contracts concluded until 31 st of December 2020 based on Overdraft applications submitted between 23 rd of September 2020 and 31 st of December 2020 the discount is only valid from the second period. Further information in the Unsecured Loans List of Conditions.
Personal Loan with Real Estate Collateral	50% discount off the standard credit appraisal fee published in the prevailing Retail List of Conditions. If the rate of discount applicable to the prevailing credit appraisal fee published in the prevailing Retail List of Conditions with respect to standard customers equals or exceeds the rate of discount published in this List of Conditions, customers applying for a credit facility within the framework of the Key Plus Employee account package will be entitled to the discount credit appraisal fee contained in the prevailing Retail List of Conditions.
Housing Loan	

7. Insurance contracts

Raiffeisen Care II.	Free of charge for 3 months in the case of an application for a new Raiffeisen Care II. insurance.
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The packages and monthly fees of Raiffeisen Care II. are regulated by the Retail List of Conditions.