

# I. Raiffeisen Bank Account, electronic services

## List of Conditions

Announced on 31<sup>st</sup> of October 2024

Valid: from 01<sup>st</sup> of November 2024

(certain provisions come into effect on the dates specified below)

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Amendments effective as of 04<sup>th</sup> of November 2024 are marked by **yellow background** in the List of conditions:

- The promotion related to the Account Management Service - Winter account opening promotion 2024

Amendments effective as of 1<sup>st</sup> of January 2025 are marked by **blue background** in the List of conditions:

- Clarification of the rules regarding the free transfer limit of HUF 100,000 included in the Fee Waiver Plus account package
- Change in Care Insurance I./II. fees



Raiffeisen Bank Zrt.

## 1. Account maintenance [Bank accounts and account package]

### 1.1. Available account packages

**Raiffeisen Feewinner Account:** bank account kept in HUF at a reduced monthly account-keeping fee, with free debit card purchases and direct debit orders, and discounts for internet credit transfer orders, bankcard annual and issuance fees, and cash withdrawal from ATM, provided that the eligibility criteria are met.

**Raiffeisen Activity 3.0 Account:** bank account kept in HUF at a reduced monthly account-keeping fee, with free debit card purchases, and discounts for internet credit transfer orders, direct debit orders, bankcard issuance fee, and cash withdrawal from ATM, provided that the eligibility criteria are met.

**Raiffeisen Yelloo Account:** bank account kept in HUF, it can be applied for until reaching the age of 26 with free monthly account-keeping fee and free debit card purchase and discounts for transactions via Raiffeisen DirektNet and myRaiffeisen mobile application.

**Raiffeisen Online Account:** bank account kept in HUF, that has been opened on the Raiffeisen Online Retail Account Keeping Platform, with free monthly account-keeping fee and free debit card purchase and discounts for transactions via Raiffeisen DirektNet and myRaiffeisen mobile application.

**Raiffeisen Everyday 2.0 Account Package:** HUF account with discounts for ATM cash withdrawal.

**Raiffeisen Base 2.0 Package:** HUF account without special conditions.

**Raiffeisen Basic Account:** account keeping service regulated by law; available with conditions.

**Raiffeisen Bank Account in foreign currency:** account can be opened in EUR, CHF, USD and GBP.

Smallest amount of account maintenance: HUF 20,000 or an equivalent thereof in other currency.

### 1.2. Terminated account packages

**Account package cannot be opened after 21<sup>th</sup> July 2019:**

**Raiffeisen Fee Waiver Account**

**Raiffeisen Activity 3.0 Account**

**Account package cannot be opened after 9<sup>th</sup> August 2016:**

**Raiffeisen Fee Waiver 2.0 Account Package**

**Account package cannot be opened after 26<sup>th</sup> October 2014:**

**Raiffeisen Base Package<sup>1</sup>**

**Account packages cannot be opened after 13<sup>rd</sup> April 2014:**

**Raiffeisen Fee Waiver Account Package**

**Raiffeisen Activity Account Package**

**Raiffeisen Everyday Account Package**

**Account packages cannot be opened after 7<sup>th</sup> May 2012:**

**Raiffeisen Dynamic Account Package**

**Raiffeisen Menza Student Account:** Account can be opened for customers between age of 18-24, studying on main course, possessing valid student id card or certification of acceptance to institution of higher education (not older than 3 months). Between age of 25-28 entitlement can be extended yearly. From 31<sup>st</sup> of January after the expiration of entitlement Menza Student Account – without the customer's diverse disposal – is automatically upgraded to Everyday Account Package.

### 1.3. Fee debiting

Fees and commissions of payment orders are debited on the day of the execution of the transaction when debiting the amount of the payment order given by the customer. The fees of ad hoc (including the in-bank instant credit transfers and instant credit transfers) and standing payment orders, direct debits, and cash withdrawals in branch are instantly debited after the amount of the payment order is debited. In cases when the payment is initiated outside the opening and closing times excluded the in-bank instant credit transfers and credit transfers specified in chapter 11, the fee is debited after the transaction, but on the next banking day.

The monthly and periodical fees are debited on the last banking day of the month or period, and the one-off fees are due when the related order is executed. The monthly account maintenance fees are charged on the first banking day of the month followed by the monitored month except in case of the Base 2.0 account package. 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 package, if the fee is not related to any fee discount condition.

## 2. Online account opening channels for new customers

### 2.1. Raiffeisen Online Retail Account Opening Platform

The Raiffeisen Online Retail Account Opening Platform provides account opening for new retail and premium customers who:

- are over 18 years AND
- do not have an existing payment account, credit agreement or securities account agreement at the time of account opening.

## 2.2. Opening an account through myRaiffeisen mobile application

Opening an account through the myRaiffeisen mobile application is available to those new retail and premium customers who:

- are over 18 years,
- They have a chip-equipped identity card or passport issued after 2016, as well as an NFC-capable device, AND
- do not have an existing payment account, credit agreement or securities account agreement at the time of account opening.

## 2.3. Raiffeisen Online Personal Loan Platform

The Raiffeisen Online Retail Platform provides account opening for new retail and premium customers who:

- are over 18 years AND
- do not have an existing payment account, credit agreement or securities account agreement at the time of account opening.

## 2.4. Signing contracts for online account openings by the Bank

The Bank's declarations are made using a highly secure electronic stamp based on a qualified certificate. The use of the electronic stamp is carried out by two individuals authorized on behalf of the Bank, Tokodi Gábor and Oláh Gábor, within their areas of responsibility.

Számlatípus	Channel		
	Raiffeisen Online Account Opening Platform	myRaiffeisen mobile application	Raiffeisen Personal Loan Platform
Feewinner Account	x	x	-
Activity 3.0 Account	x	x	-
Online Account	x	x	x
Everyday 2.0 Package	x	-	-
Yelloo Account	x	x	-
Premium Banking Account	x	x	-
Premium Banking Plus Account	x	x	-
Base 2.0 Package	x	-	-
Relationship Account	x	-	-

## 3. Interest rates HUF bank accounts

### Interest rates of HUF bank accounts

currency	annual rate/EBKM	penalty rate
HUF	0,01%	24,50%

## 4. Interest rates of bank accounts kept in foreign currency

### Interest rates of bank accounts kept in foreign currency

currencies	annual rate/EBKM	penalty rate
USD	0.01%	10.75%
GBP	0.01%	11.00%
CHF	0.01%	10.00%
EUR	0.01%	10.90%

## 5. The EBKM value as assigned in the effective Government decree

The EBKM (Standardised Deposit Interest Ratio) values are – assuming quarterly interest payments – calculated on the basis of the following formula:

$$\text{Disposed term deposit} = \sum_{i=1}^n \frac{(k+bv)^i}{1+r \times (t_i/365)}$$

where

n; number of interest payments

r: the value of EBKM

t<sub>i</sub>: the number remaining days from the day of the deposit allocation until the i<sup>th</sup> payment

(k+bv)<sub>i</sub>: the sum of the paid interest and the repayment of deposit amount paid on the i<sup>th</sup> payment

## 6. Fees and commissions of Raiffeisen Bank Account kept in HUF

### 6.1. Raiffeisen Online Account

#### 6.1.1. General provisions concerning Online Account

The Online Account product is not sold at branches. The Online Account can be requested in the Raiffeisen Online Retail Account Opening Platform, myRaiffeisen mobile application and Raiffeisen Personal Loan Platform by new customers who

- have not had a retail bank account at Raiffeisen Bank in the 6 months preceding the account opening AND

- have not had a credit agreement or securities account agreement at the time of opening.

As regards the fees, commissions, charges not detailed in section, and any issues that are unregulated herein, where there are different fees, commissions and charges included in the Consumer Terms & Conditions for the different accounts, in that case the terms & conditions of the Everyday 2.0 account package shall be governing as applicable.

#### 6.1.2. Special provisions for the amendment of Raiffeisen Online Account

The special provisions relevant to the Online Account are included in Chapter "I/A Special Provisions for the Amendment of Raiffeisen Online Account" of the General Business Conditions.

The availability of Raiffeisen Online Account is time-bound, and if the availability of the Online Account is extended beyond the "period of validity", the account shall continue to be available until the Bank notifies its Customers of the change.

#### Availability of Raiffeisen Online Account

<b>Date of conclusion of the contract</b>	Contracts concluded after 22/02/2021
<b>Period of validity</b>	28/02/2026
<b>After expiry of period of validity</b>	Everyday 2.0

In the case of existing accounts and account packages, the customer may not initiate a change to Raiffeisen Online Account.

#### 6.1.3. Fees and commissions of Raiffeisen HUF bank account - Online Account

<b>Account opening in the Raiffeisen Online Retail Account Opening Platform, in myRaiffeisen mobile application, via Raiffeisen Online Personal Loan Platform</b>		Free of charge
<b>Account opening in other channels<sup>3</sup></b>		HUF 25,000 (not available for the time being)
<b>Account keeping</b>		HUF 0 / month / account
<b>In-Bank transfer between the customer's own accounts [Ad hoc payment orders]</b>		HUF 0
<b>Sending money within Hungary in HUF [Ad hoc payment orders]<sup>7,11,28</sup></b>		
At branch, in Raiffeisen Direkt <sup>3</sup>	in-Bank and interbank	1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000
via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>9</sup> myRaiffeisen portal	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.3%, max. HUF 10,000
<b>Standing order [Standing payment orders]<sup>7,11</sup></b>		
Standing book transfer between own HUF accounts	in-Bank and interbank	HUF 0
At branch, in Raiffeisen Direkt <sup>3,10</sup>	in-Bank and interbank	1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000
via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>9</sup>		For the portion exceeding HUF 50,000, 0.3%, max. HUF 10,000
<b>Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area<sup>11</sup></b>		
Book transfer between own accounts		HUF 0
Credit transfer basic fee	At branch, in Raiffeisen Direkt <sup>3</sup>	1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000
	via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>9</sup>	For the portion exceeding HUF 50,000, 0.3%, max. HUF 10,000
Conversion fee <sup>3</sup>		0.31%, max. EUR 204.97
Urgency fee – in case of extra urgent performance <sup>3</sup>		0.78%, min. EUR 8.78, max. EUR 517.34

#### Direct debit [Payment of utility bills with limit monitoring (direct debit)]<sup>11</sup>

At branch, in Raiffeisen Direkt <sup>3,10</sup>	in-Bank and interbank	1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000
via Raiffeisen DirektNet, myRaiffeisen mobileapplication <sup>9</sup>	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.3%, max. HUF 10,000

## 6.2. Yelloo Account

### 6.2.1. General provisions concerning Yelloo Account

The special provisions relevant to the Yelloo Account are included in Chapter "I/A Special Provisions for the Amendment of Raiffeisen Online Account and Yelloo Account" of the General Business Conditions.

The opening of Yelloo Account can be requested ó by new customers who:

- have not had a retail, premium and private bank account at Raiffeisen Bank in the 6 months preceding the account opening AND
- have not had a credit agreement or securities account agreement at the time of opening.

As regards the fees, commissions, charges not detailed in section, and any issues that are unregulated herein, where there are different fees, commissions and charges included in the Consumer Terms & Conditions for the different accounts, in that case the terms & conditions of the Everyday 2.0 account package shall be governing as applicable.

In the case of existing accounts and account packages, the customer may not initiate a change to Yelloo Account.

### 6.2.2. Special provisions for the amendment of Yelloo Account

The Customer may conclude an agreement for a Yelloo Account until he/she reaches the age of 26 years.

The availability of Yelloo Account is time-bound.

### Availability of Yelloo Account

<b>Date of conclusion of the contract</b>	Contracts concluded after 06/08/2021 If the account is opened before the customer reaches the age of 25 years: until the day before the first workday of March.
<b>Period of validity</b>	If the account is opened when the customer reaches the age of 25 years or subsequently: until the day before the first workday of March of the year following account-opening
<b>After expiry of period of validity</b>	Everyday 2.0

### 6.2.3. Fees and commissions of Raiffeisen HUF bank account - Yelloo Account

<b>Account keeping</b>		HUF 0 / month / account
<b>In-Bank transfer between the customer's own accounts [Ad hoc payment orders]</b>		HUF 0
<b>Sending money within Hungary in HUF [Ad hoc payment orders]<sup>7,11,28</sup></b>		
At branch, in Raiffeisen Direkt <sup>3</sup>	in-Bank and interbank	1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000
via Raiffeisen DirektNet, myRaiffeisen mobileapplication <sup>9</sup> myRaiffeisen portal	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.3%, max. HUF 10,000
<b>Standing order [Standing payment orders]<sup>7,11</sup></b>		
Standing book transfer between own HUF accounts	in-Bank and interbank	HUF 0
At branch, in Raiffeisen Direkt <sup>3,10</sup>	in-Bank and interbank	1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000
via Raiffeisen DirektNet, myRaiffeisen mobileapplication, <sup>9</sup>		For the portion exceeding HUF 50,000, 0.3%, max. HUF 10,000

### Sending money in euro (SEPA) [SEPA Credit Transfer]

#### EUR payment to abroad, to Single Euro Payment Area <sup>11</sup>

Book transfer between own accounts		HUF 0
Credit transfer basic fee	At branch, in Raiffeisen Direkt <sup>3</sup>	1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000

	via Raiffeisen DirektNet, myRaiffeisen mobileapplication <sup>9</sup>	For the portion exceeding HUF 50,000, 0.3%, max. HUF 10,000
Conversion fee <sup>3</sup>		0.31%, max. EUR 204.97
Urgency fee – in case of extra urgent performance <sup>3</sup>		0.78%, min. EUR 8.78, max. EUR 517.34
<b>Direct debit [Payment of utility bills with limit monitoring (direct debit)]<sup>11</sup></b>		
At branch, in Raiffeisen Direkt <sup>3,10</sup>	in-Bank and interbank	1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000
via Raiffeisen DirektNet, myRaiffeisen mobileapplication <sup>9</sup>	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.3%, max. HUF 10,000



		Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package	Basic Account <sup>1,2</sup>
<b>Sending money within Hungary in HUF [Ad hoc payment orders] <sup>3,7,28</sup></b>						Maximum 4 ad hoc payment orders per month are free of charge, provided that the sum total of the ad hoc payment orders, together with the standing payment orders, does not exceed HUF 100,000. The Bank ensures the fee exemption in the sequence of booking of the executed orders. Fees charged for any additional <sup>8</sup> ad hoc payment orders:
at branch	in-Bank	0.59%, min. HUF 921, max. HUF 15,666	0.44%, min. HUF 746, max. HUF 23,106	0.47%, min. HUF 771, max. HUF 23,889	0.61%, min. HUF 952, max. HUF 23,889	0.47%, min. HUF 771, max. HUF 23,889
	and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000					
	interbank	1.05%, min. HUF 1079, max. HUF 15,666	0.51%, min. HUF 898, max. HUF 23,106	0.52%, min. HUF 930, max. HUF 23,889	1.12%, min. HUF 1,114, max. HUF 23,889	0.52%, min. HUF 930, max. HUF 23,889
	and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000					
in Raiffeisen Direkt	in Bank	0.19%, min. HUF 451, max. HUF 8,611	0.19%, min. HUF 384, max. HUF 15,403	0.22%, min. HUF 397, max. HUF 15,927	0.39%, min HUF 477, max HUF 15,927	0.22%, min. HUF 397, max. HUF 15,927
	and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000					
	interbank	0.44%, min. HUF 611, max. HUF 8,615	0.30%, min. HUF 459, max. HUF 15,403	0.31%, min. HUF 477, max. HUF 15,927	0.47%, min. HUF 637, max. HUF 15,927	0.31%, min. HUF 477, max. HUF 15,927
	and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000					
via Raiffeisen DirektNet, myRaiffeisen mobile-application, myRaiffeisen portal <sup>9</sup>	in-Bank	For the portion exceeding HUF 50,000, 0.3%, max. HUF 10,000	For the portion exceeding HUF 50,000 0.12%, min. HUF 67, max. HUF 8,203 + 0.3%, max. HUF 10,000	For the portion exceeding HUF 50,000 0.3%, max. HUF 10,000	0.29%, min HUF 298, max HUF 14,898 and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000	Promotional fee: HUF 0*** Standard fee: For the portion exceeding HUF 50,000 0.3%, max. HUF 10,000
	interbank		For the portion exceeding HUF 50,000 0.12%, min. HUF 100, max. HUF 8,203 + 0.3%, max. HUF 10,000	0.20%, min. HUF 371, max. HUF 8,938	0.37%, min HUF 446, max HUF 14,898	Promotional fee: HUF 0*** Standard fee 0.20%, min. HUF 371, max. HUF 8,938 and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000
		and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				
Transfer of positive account balance in bank account switching process	interbank	1,05%, min. HUF 1079, max. HUF 15,666	0.51%, min. HUF 898, max. HUF 23,106	0.52%, min. HUF 930, max. HUF 23,889	1.12%, min. HUF 1114, max. HUF 23,889	0.52%, min. HUF 930, max. HUF 23,889
		and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				



	Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package	Basic Account <sup>1,2</sup>
<b>Standing order [Standing payment orders]</b> <sup>3,7,11</sup>					An unlimited number of standing payment orders, provided that the sum total of these payment orders, together with the maximum 4 ad hoc payment orders (defined as fee exempt) does not exceed HUF 100,000. The Bank ensures the fee exemption in the sequence of booking of the executed orders. Fees charged for any additional <sup>8</sup> standing payment orders:
In-Bank transfer between the customer's own accounts [Standing payment orders] <sup>19</sup>	free of charge	free of charge	free of charge	free of charge	free of charge
at branch <sup>10</sup>	0.59%, min. HUF 921, max. HUF 15,666	0.19%, min. HUF 309, max. HUF 18,483	0.22%, min. HUF 318, max. HUF 19,110	0.61%, min. HUF 952, max. HUF 19,110	0.22%, min. HUF 318, max. HUF 19,110
	and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobileapplication	0.19%, min. HUF 451, max. HUF 8,615 and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000	For the portion exceeding HUF 50,000 0.12%, min. HUF 107, max. HUF 8,770 + 0.3%, max. HUF 10,000	For the portion exceeding HUF 50,000 0.3%, max. HUF 10,000	0.22%, min. HUF 477, max. HUF 19,116 and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000	For the portion exceeding HUF 50,000 0.3%, max. HUF 10,000
<b>Direct debit [Payment of utility bills with limit monitoring (direct debit)]</b> <sup>3,11</sup>					
at branch <sup>10</sup>	free of charge	0.3%, max. HUF 10,000	0.3%, max. HUF 10,000	0.47%, min. HUF 158, max. HUF 9,556	free of charge
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobileapplication	free of charge	0.3%, max. HUF 10,000	0.3%, max. HUF 10,000	0.47%, min. HUF 158, max. HUF 9,556	free of charge

Sending money in euro (SEPA) [SEPA Credit Transfer] <sup>3</sup> EUR payment to abroad, to Single Euro Payment Area						
Standard fee	at branch	up to EUR 620: 1.05%, min. HUF 1,079, max. HUF 15,666 above EUR 620: 0.30%, min. HUF 1,079, max. HUF 15,666	up to EUR 1015: 0.51%, min. HUF 898, max. HUF 23,106 above EUR 1015: 0.30%, min. HUF 898, max. HUF 23,106	up to EUR 1015: 0.52%, min. HUF 930, max. HUF 23,889 above EUR 1015: 0.31%, min. HUF 930, max. HUF 23,889	up to EUR 620: 1.12%, min. HUF 1,114, max. HUF 23,889 above EUR 620: 0.31%, min. HUF 1,114, max. HUF 23,889	up to EUR 1015: 0.52%, min. HUF 930, max. HUF 23,889 above EUR 1015: 0.31%, min. HUF 930, max. HUF 23,889
		and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.3%, max. HUF 10,000				
	in Raiffeisen Direkt	up to EUR 1104: 0.44%, min. HUF 611, max. HUF 8,615 above EUR 1104: 0.30%, min. HUF 611, max. HUF 8,615	0.30%, min. HUF 459, max. HUF 15,403	0.31%, min. HUF 477, max. HUF 15,927	up to EUR 1104: 0.47%, min. HUF 637, max. HUF 15,927 above EUR 1104: 0.31%, min. HUF 637, max. HUF 15,927	0.31%, min. HUF 477, max. HUF 15,927
		and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.3%, max. HUF 10,000				
via Raiffeisen DirektNet, myRaiffeisen mobile-application	for the portion exceeding equivalent amount of HUF 50,000, 0.3%, max. HUF 10,000	0.12%, min. HUF 100, max. HUF 8,203	0.20%, min. HUF 371, max. HUF 8,938	up to EUR 1159: 0.37%, min. HUF 446, max. HUF 14,898 above EUR 1159: 0.29%, min. HUF 446, max. HUF 14,898	0.20%, min. HUF 371, max. HUF 8,938	
	and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.3%, max. HUF 10,000					
Conversion fee	0.31%, max. EUR 204.97	0.31%, max. EUR 204.97	0.31%, max. EUR 204.97	0.31%, max. EUR 204.97	0.31%, max. EUR 204.97	
Priority fee – in case of extra urgent orders <sup>9</sup>	0.78%, min. EUR 8.78, max. EUR 517.34	0.78%, min. EUR 8.78, max. EUR 517.34	0.78%, min. EUR 8.78, max. EUR 517.34	0.78%, min. EUR 8.78, max. EUR 517.34	0.78%, min. EUR 8.78, max. EUR 517.34	

\* The promotion is valid until 31/03/2025, which means it is applied at the last time to the account maintenance fee credited in April 2025.

\*\* The promotion is valid until 31/03/2025, which means it is applied at the last time to the account maintenance fee credited in April 2025.

\*\*\*The promotion is valid until 31/12/2024.

#### 6.4. In case of not available Bank Accounts

##### 6.4.1. Account packages with conditions

	<b>FeeWaiver Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>Activity Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>FeeWaiver 2.0 Package</b> (not available after 9 <sup>th</sup> August 2016)	<b>FeeWaiver Plus Package</b> (not available after 21 <sup>st</sup> July 2019)	<b>Activity 2.0 Package</b> (not available after 21 <sup>st</sup> July 2019)
<b>Account maintenance</b> <sup>3</sup>	in case of incoming fund of minimum HUF 120,000, in at the most two amounts <sup>12</sup> : <b>HUF 0/month/account</b>	in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard <sup>5</sup> : <b>HUF 0/month/account</b>	in case of incoming fund of minimum HUF 120,000, in at the most two amounts: <sup>12</sup> <b>HUF 0/month/account</b>	in case of incoming fund of minimum HUF 150,000, in at the most two amounts: <sup>13</sup> <b>HUF 0/month/account</b>	in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard: <sup>5</sup> <b>HUF 0/month/account</b>

		<b>FeeWaiver Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>Activity Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>FeeWaiver 2.0 Package</b> (not available after 9 <sup>th</sup> August 2016)	<b>FeeWaiver Plus Package</b> (not available after 21 <sup>st</sup> July 2019)	<b>Activity 2.0 Package</b> (not available after 21 <sup>st</sup> July 2019)
		If the condition mentioned above is not fulfilled: HUF 1,787/month/account	If the conditions mentioned above are not fulfilled: HUF 1,675/month/account	If the condition mentioned above is not fulfilled: HUF 2,213/month/account	If the condition mentioned above is not fulfilled: HUF 3,169/month/account	If the conditions mentioned above are not fulfilled: HUF 2,053 /month/account
<b>Crediting HUF items</b>						
From Banks		free of charge	free of charge	free of charge	free of charge	free of charge
Transfer (through Hungarian Post)		Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post
<b>In-Bank transfer between the customer's own accounts<sup>9</sup></b>		free of charge	free of charge	free of charge	free of charge	free of charge
<b>Sending money within Hungary in HUF [Ad hoc payment orders]<sup>3,7,28</sup></b>						
at branch	in-Bank	0.39%, min. HUF 572, max. HUF 11,721	0.47%, min. HUF 771, max. HUF 19,482	0.47%, min. HUF 771, max. HUF 23,889	0.61%, min. HUF 952, max. HUF 16,198	0.47%, min. HUF 771, max. HUF 23,889
		and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				
	interbank	0.47%, min. HUF 572, max. HUF 11,721	0.52%, min. HUF 771, max. HUF 19,482	0.52%, min. HUF 930, max. HUF 23,889	1.12%, min. HUF 1,117, max. HUF 16,198	0.52%, min. HUF 930, max. HUF 23,889
		and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				
in Raiffeisen Direkt	in Bank	0.22%, min. HUF 281, max. HUF 7,778	0.22%, min. HUF 281, max. HUF 7,778	0.22%, min. HUF 397, max. HUF 15,927	0.22%, min. HUF 468, max. HUF 8,903	0.22%, min. HUF 397, max. HUF 15,927
		and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				
	interbank	0.31%, min. HUF 378, max. HUF 7,778	0.31%, min. HUF 378, max. HUF 7,778	0.31%, min. HUF 477, max. HUF 15,927	0.47%, min. HUF 631, max. HUF 8,908	0.31%, min. HUF 477, max. HUF 15,927
		and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				
via Raiffeisen DirektNet, myRaiffeisen mobile-application, myRaiffeisen portal <sup>9</sup>	in-Bank	free of charge	free of charge	For the portion exceeding HUF 50,000 0.3%, max. HUF 10,000	Free of charge up to HUF 100,000 in total <sup>29</sup> , above HUF 100,000	For the portion exceeding HUF 50,000 0.3%, max. HUF 10,000
	interbank	free of charge	free of charge	For the portion exceeding HUF 50,000 0.3%, max. HUF 10,000	in-Bank: 0.05%, min. HUF 228, max. HUF 8,332 interbank: 0.20%, min. HUF 437, max. HUF 8,332 and in all the two cases for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000	For the portion exceeding HUF 50,000 0.3%, max. HUF 10,000
Transfer of positive account balance in bank	interbank	0.47%, min. HUF 572, max. HUF 11,721	0.52%, min. HUF 771, max. HUF 19,482	0.52%, min. HUF 930, max. HUF 23,889	1.12%, min. HUF 1,117, max. HUF 16,198	0.52%, min. HUF 930, max. HUF 23,889

		<b>FeeWaiver Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>Activity Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>FeeWaiver 2.0 Package</b> (not available after 9 <sup>th</sup> August 2016)	<b>FeeWaiver Plus Package</b> (not available after 21 <sup>st</sup> July 2019)	<b>Activity 2.0 Package</b> (not available after 21 <sup>st</sup> July 2019)
account switching process		and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				
<b>Standing order [Standing payment orders]<sup>3,7,11</sup></b>						
In-Bank transfer between the customer's own accounts [Standing payment orders]		free of charge	free of charge	free of charge	free of charge	free of charge
at branch <sup>10</sup>		0.11%, min. HUF 125, max. HUF 11,248	0.12%, min. HUF 171, max. HUF 18,734	0.22%, min. HUF 318, max. HUF 19,110	0.61%, min. HUF 952, max. HUF 16,198	0.22%, min. HUF 318, max. HUF 19,116
		and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobileapplication <sup>9</sup>		free of charge	free of charge	For the portion exceeding HUF 50,000 0.3%, max. HUF 10,000	0.22%, min. HUF 468, max. HUF 8,908 and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000	For the portion exceeding HUF 50,000 0.3%, max. HUF 10,000
<b>Direct debit [Payment of utility bills with limit monitoring (direct debit)]<sup>3,11</sup></b>						
at branch <sup>10</sup>		free of charge	free of charge	free of charge	free of charge	free of charge
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobileapplication		free of charge	free of charge	free of charge	free of charge	free of charge
<b>Sending money in euro (SEPA) [SEPA Credit Transfer]<sup>3</sup> EUR payment to abroad, to Single Euro Payment Area</b>						
Standard fee	at branch	up to EUR 1104: 0.47%, min. HUF 572, max. HUF 11,721 above EUR 1104: 0.31%, min. HUF 572, max. HUF 11,721	up to EUR 1015: 0.52%, min. HUF 771, max. HUF 19,482 above EUR 1015: 0.31%, min. HUF 771, max. HUF 19,482	up to EUR 1015: 0.52%, min. HUF 930, max. HUF 23,889 above EUR 1015: 0.31%, min. HUF 930, max. HUF 23,889	up to EUR 620: 1.12%, min. HUF 1,117, max. HUF 16,198 above EUR 620: 0.31%, min. HUF 1,117, max. HUF 16,198	up to EUR 1015: 0.52%, min. HUF 930, max. HUF 23,889 above EUR 1015: 0.31%, min. HUF 930, max. HUF 23,889
		and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.3%, max. HUF 10,000				
	in Raiffeisen Direkt	0.31%, min. HUF 378, max. HUF 7,778	0.31%, min. HUF 378, max. HUF 7,778	0.31%, min. HUF 477, max. HUF 15,927	up to EUR 1104: 0.47%, min. HUF 631, max. HUF 8,908 above EUR 1104: 0.31%, min. HUF 631, max. HUF 8,908	0.31%, min. HUF 477, max. HUF 15,927
		and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.3%, max. HUF 10,000				

		<b>FeeWaiver Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>Activity Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>FeeWaiver 2.0 Package</b> (not available after 9 <sup>th</sup> August 2016)	<b>FeeWaiver Plus Package</b> (not available after 21 <sup>st</sup> July 2019)	<b>Activity 2.0 Package</b> (not available after 21 <sup>st</sup> July 2019)
	via Raiffeisen DirektNet, myRaiffeisen mobile-application	free of charge	free of charge	for the portion exceeding equivalent amount of HUF 50,000, 0.3%, max. HUF 10,000	0.20%, min. HUF 437, max. HUF 8,332 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.3%, max. HUF 10,000	for the portion exceeding equivalent amount of HUF 50,000, 0.3%, max. HUF 10,000
Conversion fee		0.31%, max. EUR 204.97	0.31%, max. EUR 204.97	0.31%, max. EUR 204.97	0.31%, max. EUR 204.97	0.31%, max. EUR 204.97
Priority fee – in case of extra urgent orders <sup>9</sup>		0.78%, min. EUR 8.78, max. EUR 517.34	0.78%, min. EUR 8.78, max. EUR 517.34	0.78%, min. EUR 8.78, max. EUR 517.34	0.78%, min. EUR 8.78, max. EUR 517.34	0.78%, min. EUR 8.78, max. EUR 517.34

**6.4.2. Account packages without conditions**

		<b>Dynamic Package</b> (not available after 7 <sup>th</sup> May 2012)	<b>Menza Student Account</b> (not available after 7 <sup>th</sup> May 2012)	<b>Everyday Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>Base Package</b> (not available after 26 <sup>th</sup> October 2014)
<b>Account maintenance</b> <sup>3</sup>		HUF 1,293 / month/account	HUF 85/month/account	HUF 607/ month/account	free of charge
<b>Crediting HUF items</b>					
From Banks		free of charge	free of charge	free of charge	free of charge
Transfer (through Hungarian Post)		Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post
<b>In-Bank transfer between the customer's own accounts</b>		free of charge	free of charge	free of charge	free of charge
<b>Sending money within Hungary in HUF [Ad hoc payment orders]</b> <sup>3,7,28</sup>					
at branch	in-Bank	0.39%, min. HUF 572, max. HUF 11,721	0.39%, min. HUF 572, max. HUF 11,721	0.39%, min. HUF 572, max. HUF 11,721	0.47%, min. HUF 771, max. HUF 19,482
	and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				
	interbank	0.47%, min. HUF 572, max. HUF 11,721	0.47%, min. HUF 572, max. HUF 11,721	0.47%, min. HUF 572, max. HUF 11,721	0.52%, min. HUF 771, max. HUF 19,482
	and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				
in Raiffeisen Direkt	in Bank	free of charge	free of charge	0.22%, min. HUF 281, max. HUF 7,778	0.39%, min HUF 378, max HUF 8,725
	and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				
	interbank	free of charge	free of charge	0.31%, min. HUF 378, max. HUF 7,778	0.47%, min. HUF 378, max. HUF 8,725
	and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				
via Raiffeisen DirektNet, myRaiffeisen mobile-application, myRaiffeisen portal <sup>9</sup>	in-Bank	free of charge	free of charge	free of charge	0.29%, min. HUF 262, max. HUF 8,162 and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000
	interbank	free of charge	free of charge	0.20%, min. HUF 262, max. HUF 7,275 and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000	0.37%, min HUF 354, max HUF 8,162 and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000
Transfer of positive account balance in bank account switching process	interbank	0.47%, min. HUF 572, max. HUF 11,721	0.47%, min. HUF 572, max. HUF 11,721	0.47%, min. HUF 572, max. HUF 11,721	0.52%, min. HUF 771, max. HUF 19,482
		and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000			

	<b>Dynamic Package</b> (not available after 7 <sup>th</sup> May 2012)	<b>Menza Student Account</b> (not available after 7 <sup>th</sup> May 2012)	<b>Everyday Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>Base Package</b> (not available after 26 <sup>th</sup> October 2014)	
<b>Standing order [Standing payment orders]<sup>3,7,11</sup></b>					
<b>In-Bank transfer between the customer's own accounts [Standing payment orders]</b>	free of charge	free of charge	free of charge	free of charge	
at branch <sup>10</sup>	0.11 %, min. HUF 125, max. HUF 11,248	0.11 %, min. HUF 125, max. HUF 11,248	0.11%, min. HUF 257, max. HUF 11,248	0.12%, min. HUF 171, max. HUF 18,734	
	and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000				
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobileapplication	free of charge	free of charge	free of charge	0.12%, min. HUF 171, max. HUF 18,734 and for the portion exceeding HUF 50,000, an additional 0.3%, max. HUF 10,000	
<b>Direct debit [Payment of utility bills with limit monitoring (direct debit)]<sup>3,11</sup></b>					
at branch <sup>10</sup>	free of charge	free of charge	free of charge	HUF 230/item	
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobileapplication	free of charge	free of charge	free of charge	free of charge	
<b>Sending money in euro (SEPA) [SEPA Credit Transfer]<sup>3</sup></b>					
<b>EUR payment to abroad, to Single Euro Payment Area</b>					
Standard fee	at branch	up to EUR 1104: 0.47%, min. HUF 572, max. HUF 11,721	up to EUR 1104: 0.47% min. HUF 572, max. HUF 11,721	up to EUR 1104: 0.47%, min. HUF 572, max. HUF 11,721	up to EUR 1015: 0.52%, min. HUF 771, max. HUF 19,482
		above EUR 1104: 0.31%, min. HUF 572, max. HUF 11,721	above EUR 1104: 0.31% min. HUF 572, max. HUF 11,721	above EUR 1104: 0.31%, min. HUF 572, max. HUF 11,721	above EUR 1015: 0.31%, min. HUF 771, max. HUF 19,482
	and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.3%, max. HUF 10,000				
	in Raiffeisen Direkt	free of charge	free of charge	0.31%, min. HUF 378, max. HUF 7,778	up to EUR 1104: 0.47%, min. HUF 378, max. HUF 8,725 above EUR 1104: 0.27%, min. HUF 378 max. HUF 8,725
and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.3%, max. HUF 10,000					
via Raiffeisen DirektNet, myRaiffeisen mobileapplication	free of charge	free of charge	0.20%, min. HUF 262, max. HUF 7,275	up to EUR 1159: 0.37%, min. HUF 354, max. HUF 8,162 above EUR 1159: 0.29%, min. HUF 354, max. HUF 8,162	
and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.3%, max. HUF 10,000					
Conversion fee	0.31%, max. EUR 204.97	0.31%, max. EUR 204.97	0.31%, max. EUR 204.97	0.31%, max. EUR 204.97	
Priority fee – in case of extra urgent orders <sup>9</sup>	0.78%, min. EUR 8.78, max. EUR 517.34	0.78%, min. EUR 8.78, max. EUR 517.34	0.78%, min. EUR 8.78, max. EUR 517.34	0.78%, min. EUR 8.78, max. EUR 517.34	

**6.5. In case of special HUF account with higher deposit insurance**

<b>Account maintenance</b> <sup>3</sup>	Promotional fee: free of charge* Standard fee: HUF 952
<b>Account closing fee</b>	free of charge
<b>Sending money within Hungary in HUF [In-Bank transfer between the customer's own accounts (Ad hoc payment orders)]</b>	free of charge

\* The promotion is valid until withdrawal. The promotional fee is valid for accounts which will be opened during the promotional period.

**6.6. Fees and commissions of Debt Repayment and Living Expenses Accounts**

<b>Fees and commissions of Debt Repayment and Living Expenses Accounts</b>	With the conditions of the Raiffeisen Everyday 2.0 account package applied
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In the scope of the debt settlement procedure, on the basis of a cooperation agreement between the family asset manager and the debtor, Raiffeisen Bank opens accounts called Debt Repayment and Living Expenses Accounts for its customers. The Bank opens the Debt Repayment and Living Expenses Accounts as new payment accounts for the customers. An existing retail bank account may not be transformed into a Debt Repayment and/or Living Expenses Account.

**6.7. Other fees and commissions of available and not available Bank account kept in HUF**

<b>Changing fee package</b> <sup>3,14</sup> No switch from another account type to Raiffeisen Online Bank Account and Yelloo Account is possible	Promotional fee till 31.12.2024: 0 HUF Standard fee: HUF 3,730
<b>Changing fee package from Base package</b>	free of charge
<b>Changing fee package from Base 2.0 package</b> <sup>3</sup>	Promotional fee: 0 HUF Standard fee: HUF 3,730*
<b>Account closing fee</b> It shall be charged in respect of HUF bank accounts opened starting from 27 October 2014, provided the account closing has been initiated by the Customer, and less than 6 months have passed between the opening of the account and the submission of the bank account termination request. <sup>15</sup> The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000
<b>Cancellation</b> <sup>16</sup> <b>of ad hoc or standing payment orders and direct debit payments</b>	free of charge
<b>Recalling ad hoc or standing order payments</b> <sup>3</sup>	HUF 2,573/item
<b>Payment request</b> <sup>3</sup>	
Initiation	Promotional fee till 31.12.2024 HUF 0/pcs Standard fee HUF 67/pcs
Reception / deletion	HUF 0
Incoming payment request deletion (Standard deletion)	Promotional fee till 31.12.2024 HUF 0/pcs Standard fee HUF 2,019/pcs
Reactivation after standard deletion	Promotional fee till 31.12.2024 HUF 0/pcs Standard fee HUF 2,019/pcs
<b>Crediting of foreign currency amounts [Crediting FCY items]</b> <sup>3</sup>	
Standard fee	free of charge
Conversion fee	0.31%, min. EUR 8.89, max. EUR 927.21
<b>Sending money in other currencies [Ad hoc payment orders from HUF account in FCY between own accounts]</b> <sup>3</sup>	
Standard fee	free of charge
Conversion fee	0.31%, min. EUR 8.89, max. EUR 309.06
Priority fee – in case of urgent orders <sup>9</sup>	0.38%, min. EUR 8.78, max. EUR 512.92
Priority fee – in case of extra urgent orders <sup>9**</sup>	0.61%, min. EUR 8.78, max. EUR 618.12
<b>Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR ad hoc payment orders from HUF account in EUR between own accounts</b> <sup>3</sup>	
Standard fee	free of charge
Conversion fee	0.31%, min. EUR 8.89, max. EUR 927.21
<b>Sending money in other currencies [Ad hoc payment orders from HUF account in FCY]</b> <sup>3,7,9</sup>	
<b>In Bank</b>	
Standard fee	0.22%, min. EUR 6.33, max. EUR 220.77



	and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
Conversion fee	0.07%, min. EUR 2.54, max. EUR 88.31
<b>Interbank</b>	
Standard fee	0.31%, min. EUR 4.44, max. EUR 204.97 portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
Conversion fee	0.31%, min. EUR 4.44, max. EUR 204.97
Priority fee – in case of urgent orders <sup>9</sup>	0.47%, min. EUR 8.78, max. EUR 400.99
Priority fee – in case of extra urgent orders <sup>9**</sup>	0.78%, min. EUR 8.78, max. EUR 517.34
<b>Sending money in euro (SEPA) [SEPA Credit Transfer]<sup>3</sup></b>	
<b>In Bank</b>	
Standard fee	0.22%, min. EUR 6.33, max. EUR 662.35 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
Conversion fee	0.07%, min. EUR 2.54, max. EUR 264.94
<b>Domestic EUR payment</b>	
Standard fee	0.31%, min. EUR 4.44, max. EUR 204.97 portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
Conversion fee	0.31%, min. EUR 4.44, max. EUR 204.97
Priority fee – in case of urgent orders <sup>9</sup>	0.78%, min. EUR 8.78, max. EUR 517.34
<b>Ad hoc payment orders from HUF account in HUF to another country<sup>3,9</sup></b>	
Standard fee	0.31%, min. EUR 4.44, max. EUR 204.97 portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
Priority fee – in case of urgent orders	0.14%, min. EUR 13.24, max. EUR 722.33
<b>Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee<sup>17,9</sup></b>	EUR 5.01
<b>Direct debit [SEPA DD Core Direct Debit]<sup>3,9</sup></b>	
Direct debit – with conversion <sup>3</sup>	1.42%, min. EUR 17.68, max. EUR 927.29 + 0.3%, max. HUF 10,000
<b>SEPA DD Core direct debit limiting statement set/modification/cancellation<sup>3,9</sup></b>	HUF 3,195
<b>Forbidding the execution of a direct debit<sup>3,9</sup></b>	Free of charge

\* This promotion is valid until withdrawal. The promotional fee is valid for fee package changes which happen during the promotional period.

\*\* 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.

## 7. Fees and commissions of Raiffeisen Bank Account kept in foreign currency

### 7.1. In case of standard Bank Account kept in foreign currency

<b>Account opening</b>	free of charge
<b>Account maintenance</b>	free of charge
<b>Account closing fee</b> It shall be charged in respect of foreign currency bank accounts opened starting from 27 October 2014, provided the account closing has been initiated by the Customer, and less than 6 months have passed between the opening of the account and the submission of the bank account termination request. <sup>15</sup> The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000
<b>Crediting of foreign currency amounts [Credit in Bank Account kept in FCY]</b>	
Standard fee	free of charge
Conversion fee <sup>3</sup>	0.31%, min. EUR 8.89, max EUR 927.21
<b>Sending money in other currencies [Ad hoc payment order in FCY or in HUF between own accounts]<sup>3</sup></b>	
<b>Without conversion</b>	

Standard fee	free of charge
<b>With conversion</b>	
Standard fee	free of charge
Conversion fee	0.31%, min. EUR 8.89, max. EUR 309.06
Priority fee – in case of urgent orders <sup>9</sup>	0.38%, min. EUR 8.78, max. EUR 512.92
Priority fee – in case of extra urgent orders <sup>9**</sup>	0.61%, min. EUR 8.78, max. EUR 618.21
<b>Sending money in euro (SEPA) [SEPA Credit Transfer] - Ad hoc payment order in EUR between own accounts <sup>3</sup></b>	
<b>Without conversion</b>	
Standard fee	free of charge
<b>With conversion</b>	
Standard fee	free of charge
Conversion fee	0.31%, min. EUR 8.89, max. EUR 309.06
Priority fee – in case of urgent orders <sup>9</sup>	0.38%, min. EUR 8.78, max. EUR 512.92
Priority fee – in case of extra urgent orders <sup>9**</sup>	0.61%, min. EUR 8.78, max. EUR 618.12
<b>Sending money in other currencies and Sending money within Hungary in HUF [Ad hoc payment order in FCY or in HUF] <sup>3,7,9</sup></b>	
<b>In Bank</b>	
<b>Without conversion</b>	
Standard fee	0.22%, min. EUR 6.33, max. EUR 220.77 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000

<b>With conversion</b>	
Standard fee	0.22%, min. EUR 6.33 max. EUR 220.77 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
Conversion fee	0.07 %, min. EUR 2.54 max. EUR 88.31
<b>Interbank</b>	
<b>Without conversion</b>	
Standard fee	0.31%, min. EUR 4.44, max. EUR 204.97 and for the portion exceeding equivalent amount of HUF 50,000, an additional+ 0.3%, max. HUF 10,000
Urgent (T, only in USD, GBP, EUR, HUF)	0.14%, min. EUR 13.24, max. EUR 722.33
<b>With conversion</b>	
Standard fee	0.31%, min. EUR 4.44, max. EUR 204.97 and for the portion exceeding equivalent amount of HUF 50,000, an additional+ 0.3%, max. HUF 10,000
Conversion fee	0.31%, min. EUR 4.44, max. EUR 204.97
Priority fee – in case of urgent orders <sup>9</sup>	0.47%, min. EUR 8.78, max. EUR 400.99
Priority fee – in case of extra urgent orders <sup>9**</sup>	0.78%, min. EUR 8.78, max. EUR 517.34
<b>Sending money in euro (SEPA) [SEPA Credit Transfer] - Ad hoc payment order in EUR in Bank <sup>3</sup></b>	
<b>Without conversion</b>	
Standard fee	0.22%, min. EUR 6.33, max. EUR 220.77 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
<b>With conversion</b>	
Standard fee	0.22%, min. EUR 6.33, max. EUR 220.77 for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
Conversion fee	0.07 %, min. EUR 2.54, max. EUR 88.31
Priority fee – in case of urgent orders <sup>9</sup>	0.38%, min. EUR 8.78, max. EUR 512.98
Priority fee – in case of extra urgent orders <sup>9**</sup>	0.61%, min. EUR 8.78, max. EUR 618.21 for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
<b>Domestic EUR payment</b>	
<b>Without conversion</b>	
Standard fee	0.31%, min. EUR 4.44, max. EUR 204.97 and for the portion exceeding equivalent amount of HUF 50,000, an additional+ 0.3%, max. HUF 10,000
Priority fee – in case of extra urgent orders <sup>9**</sup>	0.14%, min. EUR 13.24, max. EUR 722.33
<b>With conversion</b>	
Standard fee	0.31%, min. EUR 4.44, max. EUR 204.97 and for the portion exceeding equivalent amount of HUF 50,000, an additional+ 0.3%, max. HUF 10,000
Conversion fee	0.31%, min. EUR 4.44 max. EUR 204.97

Priority fee – in case of urgent orders <sup>9</sup>		0.47%, min. EUR 8.78, max. EUR 400.99
Priority fee – in case of extra urgent orders <sup>9**</sup>		0.78%, min. EUR 8.78, max. EUR 517.34
<b>EUR payment to abroad, to Single Euro Payment Area</b>		
<b>Without conversion</b>		
Standard fee	at branch	up to EUR 1054: 0.52%, min. HUF 930, max. HUF 23.899 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000 above EUR 1054: 0.31%, min. HUF 930, max. HUF 23.889 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
	in Raiffeisen Direkt	0.31%, min. HUF 477, max. HUF 15.927 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	0.20%, min. HUF 371, max. HUF 8,938 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
Priority fee – in case of extra urgent orders <sup>9</sup>		0.14%, min. EUR 8.78, max. EUR 318.67

<b>With conversion</b>		
Standard fee	at branch	up to EUR 1054: 0.52%, min. HUF 930, max. HUF 23.889 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000 above EUR 1054: 0.31%, min. HUF 930, max. HUF 23.889 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
	in Raiffeisen Direkt	0.31%, min. HUF 477, max. HUF 15.927 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	0.20%, min. HUF 371, max. HUF 8.938 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
Conversion fee		0.31%, max. EUR 204.97
Priority fee – in case of urgent orders <sup>9</sup>		0.47%, min. EUR 8.78, max. EUR 400.99
Priority fee – in case of extra urgent orders <sup>9**</sup>		0.78%, min. EUR 8.78, max. EUR 517.34
<b>With Special FCY exchange conversion<sup>18</sup></b>		
<b>Sending money within Hungary in HUF [Transfer of positive account balance in bank account switching process (Standard fee)]<sup>3</sup></b>		0.31%, min. EUR 4.44, max EUR204.97 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.3%, max. HUF 10,000
<b>Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee<sup>17</sup></b>		EUR 5.01
<b>Direct debit [SEPA DD Core Direct Debit]<sup>3,9</sup></b>		
Direct debit – without conversion <sup>3</sup>		0.47%, min. EUR 17.68, max. EUR 927.29 + 0,3%, max. HUF 10,000
Direct debit – with conversion <sup>3</sup>		1.42%, min. EUR 17.68, max. EUR 927.29 + 0,3%, max. HUF 10,000
<b>SEPA DD Core direct debit limiting statement set/modification/cancellation<sup>3,9</sup></b>		HUF 3,195
<b>Forbiding the execution of a direct debit<sup>3,9</sup></b>		Free of charge
<b>Refund of paid direct debit<sup>3,9</sup></b>		HUF 2,573
<b>Conversion</b>		
Exchange rate		FX buying/selling rate*
The conversion fee shall be debited promptly when incurred. Fees and commissions are calculated through EUR.		
<b>Payment request<sup>3</sup></b>		
Initiation (not available at the present)		Promotional fee till 31.12.2024 HUF 0/pcs Standard fee HUF 67/pcs
Reception / deletion (not available at the present)		HUF 0
Incoming payment request deletion (Standard deletion)		Promotional fee till 31.12.2024 HUF 0/pcs Standard fee HUF 2,019/pcs
Reactivation after standard deletion		Promotional fee till 31.12.2024 HUF 0/pcs Standard fee HUF 2,019/pcs

\* The actual conversion rates are available at [www.raiffeisen.hu](http://www.raiffeisen.hu) or in the branches.

\*\* 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.

The maximum HUF 10,000 refers to the 0.3% added to the given fee.

## 7.2. In case of special account kept in foreign currency with higher deposit insurance

<b>Account maintenance</b> <sup>3</sup>	Promotional fee: free of charge* Standard fee: HUF 952
<b>Account closing fee</b>	free of charge
<b>Sending money within Hungary in HUF [In-Bank transfer between the customer's own accounts (Ad hoc payment orders)]</b>	free of charge

\* The promotion is valid until withdrawal. The promotional fee is valid for accounts which will be opened during the promotional period.

## 8. Informations about payment orders and crediting

The maximum HUF 10,000 shown for transfers applies to the 0.3% added to the given fee.

Based on the provision laid down in Government Decree 183/2024. (VII.08.) amending decrees on extra profit taxes, stipulating derogation Paragraph i) of Subsection (1) of Section 6 of the act on the financial transaction duty the Bank made the following amendment in favour of our customers with effect from 01.08.2024.

In the case of every fee item in this List of Conditions for which a fee or a fee element is stipulated concerning "portion exceeding HUF 20,000" or "exceeding equivalent amount of HUF 20,000" the text "parts of amounts in excess of HUF 20,000" or "(parts of) amounts in excess of the equivalent of HUF 20,000" shall be replaced with the text "portion exceeding HUF 50,000" or "exceeding equivalent amount of HUF 50,000", taking into account the following:

The above modification and the conditions so modified – including the stipulations of the following paragraph – shall remain in effect as long as the Bank is also exempted by law from the obligation to pay duty in the case of the transactions concerned in relation to the part of the relevant amount up to HUF 50,000. In lieu of such legislation the modified amended terms and conditions will automatically revert to those in force before this amendment and this paragraph of the List of Conditions shall lapse simultaneously.

Due to the changes effective of Act CXVI of 2012, the Bank will not charge the fee element of 0.3% max. HUF 10,000 in accordance with the principle of symmetry in the case of all credit transfers for the portion not exceeding HUF 50,000 per transaction. Under this:

- if the amount of the credit transfer is HUF 50,000 or less, the fee element of 0.3% max. HUF 10,000 is not charged,
- if the amount of the credit transfer is in excess of HUF 50,000, then up to HUF 50,000 the fee element of 0.3% max. HUF 10,000 is not charged.

In the case of credit transfers from retail bank accounts 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 account ranges 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% max. HUF 10,000.

MÁK accounts affected:

10002003-93489306-XXXXXXXX	10028007-93489306-XXXXXXXX	10036004-93489306-XXXXXXXX	10046003-93489306-XXXXXXXX
10024003-93489306-XXXXXXXX	10029008-93489306-XXXXXXXX	10037005-93489306-XXXXXXXX	10047004-93489306-XXXXXXXX
10025004-93489306-XXXXXXXX	10033001-93489306-XXXXXXXX	10039007-93489306-XXXXXXXX	10048005-93489306-XXXXXXXX
10026005-93489306-XXXXXXXX	10034002-93489306-XXXXXXXX	10044001-93489306-XXXXXXXX	10049006-93489306-XXXXXXXX
10027006-93489306-XXXXXXXX	10035003-93489306-XXXXXXXX	10045002-93489306-XXXXXXXX	19017004-88104264-70100001

In case of transactions to special accounts opened to collect donations to handle emergency situations, regulated by government decree about National Humanitarian Coordination Council, Bank reimburses to customer 0,3%, but max. HUF 10,000 of the transferred amount from the charged fee. The reimbursement will be fulfilled at latest last working day of the following month of the transaction on the concerned account.

The execution of payment requests or transactions initiated using the unified data entry solution are executed by made by instant bank transfer.

Payment operation within **European Economic Area (further: EEA)** is that payment operation, in which the bank of the payer and the beneficiary or the only bank which executing the payment order, operating in the area of EEA.

### Classification of foreign currencies as of 13 May 2024:

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

### Types of cost bearing:

**SHA:** the costs are shared between the payer (who pays the charges of its own bank) and the beneficiary (who pays any other bank charges: the charges of the intermediary bank and the beneficiary's bank)

**OUR:** the payer agrees to pay all the costs involved in the transaction

**BEN:** the beneficiary covers all the costs involved in the transaction

Cost-bearing options for payment transactions					
Outgoing		Currency			
		Without conversion			
		Forint	Euro	Other EEA	Non-EEA
Location of addressee	Domestic	SHA	SHA	SHA	SHA
	Non-domestic EEA	SHA	SHA	SHA	SHA
	non-EEA	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN

Cost-bearing options for payment transactions					
Outgoing		Currency			
		With conversion			
		Forint - Euro	Other EEA	EEA- non-EEA	non-EEA
Location of addressee	Domestic	SHA	SHA	SHA	SHA
	Non-domestic, but EEA	SHA	SHA	SHA	SHA
	non-EEA	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN

**Priority = urgent:** The Bank publishes, in its latest Terms and Conditions, the types of priority that may be specified in respect of the various individual currencies, and the execution procedure pertaining to the given currency and type of order (outgoing/internal/incoming, and within this, order involving conversion or not involving conversion).

Beyond the commissions specified in this List of Conditions, considered of non-EEA payment operations the customer is bound to pay all the commissions and costs payable to the partner banks involved in the execution of the relevant transaction. In the case of credit transfers to non-EEA countries, some foreign partner banks may deduct their own charges from the amount transferred, irrespective of the cost bearing method chosen, over which the Bank has no control. -Information added on credit transfers to non-EEA countries

In case of foreign currency transfer with conversion the exchange rate available on the day of fulfillment can differ from the exchange rate available on the day of the order. The foreign currency transfer with conversion will be executed in the case the amount available on the customer's bank account is greater with 2% than the amount to be transferred calculated with the exchange rate available on the day prior of the order's fulfillment.

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).

SEPA Credit transfer can be given only in EUR in the branches, at Raiffeisen Direkt or Raiffeisen DirektNet. The payment order will be executed by the bank as a SEPA Credit Transfer if the (1) beneficiary bank is able to take it, (2) you need to use "shared charges" (SHA) option and (3) when the IBAN number (international bank account number) and the country code of the beneficiary. No longer required the SWIFT/BIC identification number of the beneficiary bank on the payment order.

EUR payment orders can be submitted only as SEPA Credit Transfer to the EU countries, to EFTA countries.

If the elements of a certain fee or commission are in different currency, than the fee or the commission is calculated according to the General Business Conditions Part 1 VII/7.12.

The commission of transferring money in other currencies to and from abroad (including SEPA transfers) is made up of the commission (as standard fee) and an additional conversion fee – in case of conversion, and an additional priority fee – in case of urgent and extra urgent orders.

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	payment account number/IBAN (or unique transaction identifier (ÚTI*)) name address (official personal document number, customer identification number, date and place of birth)
Payee	payment account number/IBAN (or unique transaction identifier (ÚTI*)) name

\* 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.

In case of payment transactions initiated through a payment initiation service provider the fees applied on electronic channels (Raiffeisen DirektNet, myRaiffeisen mobileapplication) used by the customer will be debited.

The bank rejects receiving and executing HUF transfers below HUF 5 which were initiated to a bank account kept in foreign currency or crediting HUF transfers below HUF 5 if those were initiated from another Bank to a Raiffeisen bank account kept in foreign currency, as ungrantable transactions with too low amount.

#### 9. Common fees and commissions of Raiffeisen Bank Account

	fee/commission	debit
<b>Fee of bank account switching<sup>3</sup></b> Fees for transfer of positive account balance in bank account switching process are listed in points 5.1, 5.2 és 6.1 of the present List of Conditions, account closing fees are listed in points 5.4 and 6.1 of the present List of Conditions.	Promotional fee: 0 Ft * Standard fee: HUF 2,394	
<b>Distraint</b>	free of charge	
<b>Order (modification of order**) concerning event of death<sup>3</sup></b>	HUF 1,776	promptly
<b>Account statements, deposit and credit advices<sup>3</sup></b>	free of charge	
<b>Electronic account statement</b>	free of charge	
<b>Paper based statement with pick-up at branch</b>	free of charge	
<b>Paper based statement mailed to the customer's notification address in Yelloo Account, Online Account, Feewinner, Activity 3.0, FeeWaiver 2.0, Activity 2.0 and Everyday 2.0, Base 2.0 and Basic Account<sup>3,19</sup></b>	HUF 158/statement	promptly
<b>Paper based statement mailed to the customer's notification address in FeeWaiver Plus, FeeWaiver and Activity packages<sup>19</sup></b>	HUF 100/statement	promptly
<b>Issue of certificates for the customer [Duplicates of statements and advices]<sup>3</sup></b>		
for the last 12months (For electronic statement holder customers)	Free of charge	
for the last 12months (For paper based statement holder customers)	HUF 1,863/statement or advice	promptly
for the period before the last 12 months	HUF 3,730	promptly
<b>Printout of transaction history<sup>3</sup></b>		
at branch – fee of printout of one month's transaction history	HUF 1,863	promptly
at branch – fee of printout of transaction history for more than one year period	HUF 3,730	promptly
in Raiffeisen Direct	free of charge	
<b>Issue of certificates for the customer [Certification of available balance]/[Other certificates issued by the Bank]<sup>20, 21</sup> / [Fees of other notifications]<sup>3</sup></b>		
at branch and in Raiffeisen Direkt	HUF 1,853	promptly
myRaiffeisen portal (Account holder can apply)	HUF 926	promptly
<b>Collection fee<sup>3 ***</sup></b>	HUF 6,065	promptly
<b>Dunning letter fee</b>	HUF 206/letter	promptly
<b>Data supply from Central Credit Bureau<sup>3</sup></b>	free of charge	
<b>Handling of Secondary Account Identifier<sup>3</sup></b>		
Registration****	Promotional fee till 31.12.2024 HUF 0/pc Standard fee HUF 672/pc	promptly
Deletion	Promotional fee till 31.12.2024 HUF 0/pc Standard fee HUF 672/pc	promptly
Yearly confirmation	Promotional fee till 31.12.2024 HUF 0/pc Standard fee HUF 672/pc	promptly

\* The promotion is valid for bank account switching orders accepted by the Bank until withdrawal.

\*\*Modification of order concerning event of death means the withdrawal of order with giving a new order concerning event of death.

\*\*\* This fee will be applied and debited: a.) when the customer submits the same request regarding the application for data report, migration or handling within the last 365 days since the last submission. With a promotional nature, in the case above the fee will not be debited until withdrawal. b.) if a Customer to whom the statement of fees has been sent electronically only files a request for a second

(paper-based) duplicate copy of the statement of fees c) if a Customer to whom the statement of fees has been sent on paper, files a request for a first (paper-based) duplicate copy of the statement of fees d) in the case of confirmatory certification, if the customer requests a paper-based statement of account to be signed by authorized signatories

\*\*\*\* This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted – in this case free of charge - and a new one is registered immediately.

**10. To require electronic account statement customer must also have Raiffeisen DirektNet access.Account related insurances**
**Available products:**
**Raiffeisen Accident Insurance**

Services	Raiffeisen Accident package15		Raiffeisen Accident package 30	
	Individual	Family	Individual	Family
Accidental death	HUF 15 000 000		HUF 30 000 000	
Permanent disability in consequence of an accident 1-100%	HUF 15 000 000		HUF 30 000 000	
Accidental operation				
_____ special and major operation	HUF 150 000		HUF 300 000	
_____ medium and small operation	HUF 50 000		HUF 100 000	
Insurance fee /monthly	HUF 1 990	HUF 3 990	HUF 2 990	HUF 6 990

**Raiffeisen Income Protection**

Raiffeisen Income Protection	Base	Top
Insurance fee /monthly	HUF 2,090 / month	HUF 3,890 / month

Cover	Lump sum	
Involuntary unemployment with 60 days waiting period	HUF 250,000	HUF 500,000
Any cause temporary disability with 60 days waiting period	HUF 250,000	HUF 500,000

**Raiffeisen Care II.**

Raiffeisen Care II.	Standard	Standard family	Top	Top family	Premium	Premium family
Insurance fee /monthly– until 31.12.2024	HUF 499 / month	HUF 998 / month	HUF 1,299 Ft / month	HUF 2,598 / month	HUF 3,990 / month	HUF 7,980 / month
Insurance fee /monthly from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 689 / month	HUF 1,378 / month	HUF 1,799 / month	HUF 3,598 / month	HUF 5,399 / month	HUF 10,798 / month
<b>Cover</b>	<b>Insurance sum</b>					
Term life insurance	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 7,500,000	HUF 7,500,000
Accidental death	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 10,000,000	HUF 10,000,000
Death by traffic accident (for the period between 01.01.2025 and 31.12.2025)	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Accidental disability (50-100%)	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 5,000,000	HUF 5,000,000
Disability due to any reason (from 70%)	-	-	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Dread diseases	-	-	HUF 500,000	HUF 500,000	HUF 500,000	HUF 500,000
Lump sum allowance for sick leave over 28 days due to any reason	-	-	HUF 50,000	HUF 50,000	HUF 50,000	HUF 50,000



Lump sum allowance for surgery due to accident					HUF 500,000	HUF 500,000
Emergency rescue/transport					HUF 1,000,000	HUF 1,000,000
Burn injuries					HUF 500,000	HUF 500,000

**No longer available products:**
**Raiffeisen Care II.**
**Conditions for customers contracted before 31<sup>st</sup> April 2022 and after 15<sup>th</sup> April 2016**

Raiffeisen Care II.	Standard	Standard family	Top	Top family	Premium	Premium family
Insurance fee /monthly– until 31.12.2024	HUF 499 / month	HUF 998 / month	HUF 1,299 Ft / month	HUF 2,598 / month	HUF 3,990 / month	HUF 7,980 / month
Insurance fee /monthly from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 689 / month	HUF 1,378 / month	HUF 1,799 / month	HUF 3,598 / month	HUF 5,399 / month	HUF 10,798 / month
<b>Risk factor</b>	<b>Insurance sum</b>					
Term life insurance	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 7,500,000	HUF 7,500,000
Accidental death	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 10,000,000	HUF 10,000,000
Death by traffic accident (for the period between 01.01.2025 and 31.12.2025)	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Accidental disability (50-100%)	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 5,000,000	HUF 5,000,000
Disability due to any reason (from 70%)	-	-	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Dread diseases	-	-	HUF 500,000	HUF 500,000	HUF 500,000	HUF 500,000
Lump sum allowance for sick leave over 28 days due to any reason	-	-	HUF 50,000	HUF 50,000	HUF 50,000	HUF 50,000
Lump sum allowance for surgery due to accident					HUF 500,000	HUF 500,000
Emergency rescue/transport					HUF 1,000,000	HUF 1,000,000
Burn injuries					HUF 500,000	HUF 500,000

**Conditions for customers contracted before 14<sup>th</sup> April 2016 and after 6<sup>th</sup> February 2015**

Raiffeisen Care II.	Standard	Standard family	Plus	Plus family	Top	Top family
Insurance fee /monthly– until 31.12.2024	HUF 499 / month	HUF 998 / month	HUF 799 / month	HUF 1,598 / month	HUF 1,299 Ft / month	HUF 2,598 / month
Insurance fee /monthly from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 689 / month	HUF 1,378 / month	HUF 1,099 / month	HUF 2,198 / month	HUF 1,799 / month	HUF 3,598 / month
<b>Risk factor</b>	<b>Insurance sum</b>					
Term life insurance	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Accidental death	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000
Death by traffic accident (for the period between 01.01.2025 and 31.12.2025)	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Accidental disability (50-100%)	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 2,000,000	HUF 2,000,000

Disability due to any reason (from 70%)	-	-	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Dread diseases	-	-	-	-	HUF 500,000	HUF 500,000
Lump sum for sick leave over 28 days due to any reason	-	-	-	-	HUF 50,000	HUF 50,000

**Conditions for customers contracted before 6<sup>th</sup> February 2015 and after 14<sup>th</sup> March 2014**

	<b>Raiffeisen Care Basic</b>	<b>Raiffeisen Care Plus</b>	<b>Raiffeisen Care Extra</b>
Insurance fee /monthly- until 31.12.2024	HUF 299 /month	HUF 399 /month	HUF 599 /month
Insurance fee /monthly from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 499 /month	HUF 689 /month	HUF 999 /month
<b>Risk factor</b>	<b>Insurance sum</b>		
Death		HUF 500,000	HUF 750,000
Accidental death	HUF 1,000,000	HUF 500,000	HUF 1,000,000
Death by traffic accident (for the period between 01.01.2025 and 31.12. 2025)	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Permanent disability in consequence of an accident	HUF 1,000,000	HUF 500,000	HUF 1,000,000
Disability pension classified in category I or II		HUF 500,000	HUF 1,000,000

**Conditions for customers contracted before 15<sup>th</sup> March 2014**

	<b>Raiffeisen Care Basic</b>	<b>Raiffeisen Care Plus</b>	<b>Raiffeisen Care Extra</b>
Insurance fee – until 31.12.2024	HUF 299 /month	HUF 399 /month	HUF 599 /month
- quarter-yearly	HUF 897 /quarter-year	HUF1,197 /quarter-year	HUF 1,797 /quarter-year
- half-yearly	HUF 1,794 /half-year	HUF 2,394 /half-year	HUF 3,594 /half-year
- yearly	HUF 3,588 /year	HUF 4,788 /year	HUF 7,188 /year

	<b>Raiffeisen Care Basic</b>	<b>Raiffeisen Care Plus</b>	<b>Raiffeisen Care Extra</b>
Insurance fee – from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 499 /month	HUF 689 /month	HUF 999 /month
- quarter-yearly	HUF 1,497 /quarter-year	HUF2,067 /quarter-year	HUF 2,997 /quarter-year
- half-yearly	HUF 2,994 /half-year	HUF 4,134 /half-year	HUF 5,994 /half-year
- yearly	HUF 5,988 /year	HUF 8,268 /year	HUF 11,988 /year
<b>Risk factor</b>	<b>Insurance sum</b>		
Death		HUF 500,000	HUF 750,000
Accidental death	HUF 1,000,000	HUF 500,000	HUF 1,000,000
Death by traffic accident (for the period between 01.01.2025 and 31.12. 2025)	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Permanent disability in consequence of an accident	HUF 1,000,000	HUF 500,000	HUF 1,000,000
Disability pension classified in category I or II		HUF 500,000	HUF 1,000,000

**Raiffeisen Protection – Accident Insurance**
**Conditions for customers contracted until 31<sup>th</sup> March 2022**

<b>Raiffeisen Protection – Accident Insurance</b>	<b>BASIC Individual</b>	<b>BASIC Family</b>	<b>TOP Individual</b>	<b>TOP Family</b>
Insurance fee /monthly	HUF 840	HUF 1,990	HUF 2,490	HUF 5,990
<b>Risk factor</b>	<b>Insurance sum</b>			
Accidental death	HUF 8,000,000	HUF 8,000,000	HUF 20,000 000	HUF 20,000,000
Accidental disability (maximum amount depending on the degree of the long-term or permanent harm and the respective compensation)	HUF 8,000,000	HUF 8,000,000	HUF 20,000,000	HUF 20,000,000
Accidental operation cost refund	-	-	HUF 300,000	HUF 300,000
Accidental fracture	HUF 15,000	HUF 15,000	HUF 30,000	HUF 30,000
Death	HUF 100,000	HUF 100,000	HUF 100,000	HUF 100,000
Hospital – accidental – daily allowance	-	-	HUF 15,000	HUF 15,000
7/24 assist call centre	free	free	free	free

**Raiffeisen Assistant – Household assistance service  
Conditions for customers contracted until 31<sup>th</sup> January 2013**

	<b>Raiffeisen Assistant</b>
Insurance fee /monthly– until 31.12.2024	HUF 599 / month
Insurance fee /monthly from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 999 / month

HUF 1,000,000 benefit fo death of by traffic accident (for the period between 01.01.2025 and 31.12. 2025)

**Provisions concerning account related insurances**

Insurance premium will be debited in HUF to the account associated with the insurance. If the insurance is linked to a foreign currency account, and the premium is debited to such account, the amount of the premium (denominated in HUF) will be converted into the relevant foreign currency at the foreign exchange mid rate quoted by the Bank at 14:30 p.m. on the due date of payment.

As insurance fee is denominated in HUF, and the exchange rate applied is variable, if the premium is settled from a foreign currency account the amounts converted into the relevant currency on the different dues dates may differ from one another.

For further terms and conditions please consult the related Terms & Conditions of the product.

**11. Cut-off times connected to account management, orders, applications**

Opening time for receiving payment orders:

Branch	Raiffeisen Direkt	Raiffeisen DirektNet myRaiffeisen portal	myRaiffeisen mobileapplication <sup>9</sup>
Beginning of opening hours	7:00 a.m.	7:00 a.m. In case of special FCY exchange conversion: 8:00 In case of transfers qualified as in-bank instant credit transfer or instant credit transfer and early withdrawal of time deposit: 0:00	7:00 a.m. In case of transfers qualified as in-bank instant credit transfer or instant credit transfers and early withdrawal of time deposit: 0:00

T day: day of the processing.

The Bank assumes the same day (T) receipt and processing of orders arrived until the deadlines shown in the next table below. In case of HUF orders the processing is assumed according to the table in chapter 11. and in case of FCY orders the processing is assumed according to the table in chapter 12. In case of orders arriving after the deadlines, the Bank consider these as received on the next working day.

If the order is given in the branch the deadlines can be different than showed in the table below according to the opening hours.

	Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen mobileapplication <sup>9</sup>	myRaiffeisen portal
<b>In-Bank transfers</b> between the customers own accounts if it is not qualified as an in-bank instant credit transfer (from HUF account, in HUF)	4:00 p.m.	5:00 p.m.	5:00 p.m.	5:00 p.m.	-

<b>In-Bank transfers</b> between the customers own accounts if it is qualified as an in-bank instant credit transfer (from HUF account, in HUF)	-	-	12:00 p.m.	12:00 p.m.	-
<b>Ad hoc payment orders:</b>					
in-Bank	4:00 p.m.	5:00 p.m.	5:00 p.m.	5:00 p.m.	5:00 p.m.
interbank	4:00 p.m.	4:30 p.m.	4:30 p.m.	4:30 p.m.	4:30 p.m.
payment orders qualified as in-bank instant credit transfer	-	-	12:00 p.m.	12:00 p.m.	12:00 p.m.
payment orders qualified as instant credit transfer	-	-	12:00 p.m.	12:00 p.m.	12:00 p.m.
<b>Standing payment orders</b>	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 4:00 p.m.	-
<b>Modification and cancellation of standing payment orders</b>	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 5:00 p.m. <sup>22</sup>	on banking day preceding execution 4:00 p.m.	-

<b>Recalling ad hoc, or standing order HUF payments*</b>	3:00 p.m.	4:00 p.m.	-	-	-
<b>Time deposit</b>	4:00 p.m.	4:00 p.m.	5:00 p.m. <sup>22</sup>	4:00 p.m.	-
<b>Early withdrawal of time deposit</b>	4:00 p.m.	4:00 p.m.	12:00 p.m.	12:00 p.m.	-
<b>Authorization for Payment of utility bills T+2 days<sup>23</sup></b>	4:00 p.m.	4:00 p.m.	-	-	-
<b>Authorization for Payment of utility bills T+1 days<sup>23</sup></b>	-	-	5:00 p.m. <sup>22</sup>	5:00 p.m.	-
<b>Stop payment of utility bills (stop payment on direct debit)</b>	by 4:00 p.m. on banking day preceding execution	by 4:00 p.m. on banking day preceding execution	by 12:00 p.m. on banking day preceding execution	by 12:00 p.m. on banking day preceding execution	-
<b>In FCY</b>					
FX transactions in-Bank with conversion	4:00 p.m.	4:00 p.m.	4:00 p.m.	4:00 p.m. <sup>****</sup>	-
FX transactions in-Bank without conversion – not EUR	4:00 p.m.	4:00 p.m.	6:00 p.m.	-	-
FX transactions in-Bank without conversion – EUR	4:00 p.m.	5:00 p.m.	6:00 p.m.	6:00 p.m.	-
FX transactions interbank with conversion	11:00 a.m.	12:00 a.m.	12:00 a.m.	-	-
FX transactions interbank without conversion	1:00 p.m.	3:00 p.m.	3:00 p.m.	-	-
<b>Conversion</b>	4:00 p.m.	4:00 p.m.	4:00 p.m.	-	-
<b>Special FCY exchange conversion<sup>18</sup></b>	-	-	6:00 p.m.	6:00 p.m.	-
<b>SEPA DD Core direct debit limiting statement set/modification /cancellation**</b>	3:30 p.m.	-	-	-	-
<b>Forbidding the execution of a SEPA DD Core direct debit</b>	by 3:30 p.m. on banking day preceding execution	by 3:30 p.m. on banking day preceding execution	-	-	-
<b>Refund of paid SEPA DD Core direct debit***</b>	1:30 p.m.	-	-	-	-

The deadline of acceptance of individual orders and the end of the business day are the same.

In case of HUF transfers to be qualified as in-bank instant credit transfer (corresponding to GBC Chapter 1 Section 5.1.1/C) 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.

In case of HUF transfers to be qualified as instant credit transfer (corresponding to GBC Chapter 1 Section 5.1.1/A) the Bank ensures that the HUF amount of the payment transaction will be credited within 5 seconds to the account of the beneficiary's payment service provider.

The fulfillment of in-bank instant credit transfers and instant credit transfers takes place continuously on every calendar day.

\* The deadline of giving order for recalling interbank HUF payments can be given latest until the 30<sup>th</sup> working day after the payment is executed. If the beneficiary has not declared about the recalled HUF transfer until the 60<sup>th</sup> working day after the recalled payment is executed, then the Bank will cancel the order. Recalling of in-bank instant credit transfer and 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 cancel the order

\*\* 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.

\*\*\* 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.

\*\*\*\* In Case of between HUF and EUR transactions

## 12. Execution of HUF payments in HUF

<b>Incoming payments (credit)</b>	<b>Date of credit</b>
Between own accounts if it is not qualified as an in-bank instant credit transfer	day of order
Between own accounts if it is qualified as an in-bank instant credit transfer	fortwith
In bank transfer if it is not qualified as an in-bank instant credit transfer	day of order

In bank transfer if it is qualified as an in-bank instant credit transfer	fortwith
Interbank transfer if it is not qualified as an instant credit transfer	day of crediting the Bank's account
Interbank transfer if it is qualified as an instant credit transfer	fortwith
Transfer (Hungarian Post)	day of crediting the Bank's account
VIBER transfer	In 2 hours after receiving the statement of the Hungarian National Bank
<b>Outgoing payments (debit)</b>	
Debiting the principal account with the amount of order is on the day of processing the order.	

The account of the recipient's financial provider is credited according to mentioned in the table below, if correct and complete order is received by the Bank:

	Branch (file on paper)	Raiffeisen Direkt (via phone)	Raiffeisen DirektNet (via internet)	myRaiffeisen mobileapplication	myRaiffeisen portal
<b>Ad-hoc payment orders in-Bank</b>	Day of execution	Day of execution In case of in-bank instant credit transfer within 5 seconds after it was received			
<b>Standing payment orders in-Bank</b>	Day of execution	Day of execution In case of instant credit transfer within 5 seconds after it was received			
<b>Ad-hoc payment orders interbank</b>	Day of execution	Day of execution In case of instant credit transfer within 5 seconds after it was received			-
<b>Standing payment orders interbank</b>	Day of execution	Day of execution	Day of execution		-

In case of Standing payment orders the first payment is executed earliest on the next banking day after the order is received.  
Information about execution of payments crediting (HUF ad hoc payment orders crediting on HUF accounts):

Order type	cut-off time	end-of-day closing time
HUF in-house account transfer / credit transfer orders	17:10 In case of in-bank instant credit transfer: 0 - 24:00	17:10 In case of in-bank instant credit transfer: 24:00
HUF incoming credit transfer orders	18:10 In case of instant credit transfer: 0 - 24:00	18:10 In case of instant credit transfer: 24:00

### 13. Execution of FX payments

<b>In Bank transfer between own account (debit)</b>		
<b>Without conversion</b>		
Normal	In key EEA <sup>24</sup> currencies (EUR, HUF) In key other currencies (USD, GBP)	T day
	In standard EEA currencies (e.g. CZK) In standard other currencies (e.g. CAD)	T day
<b>With conversion</b>		
Normal	In key EEA currencies (EUR, HUF)*	T day
	In key other currencies (USD, GBP)	T day
	In standard EEA currencies (e.g. CZK)*	T day
	In standard other currencies (e.g. CAD)	T day
Urgent	In key EEA currencies (EUR, HUF)*	-
	In key other currencies (USD, GBP)	T day
	In standard EEA currencies (e.g. CZK)*	-

	In standard other currencies (e.g. CAD)	T day	
Extra urgent	In key EEA currencies (EUR, HUF)*	-	
	In key other currencies (USD, GBP)	T day	
	In standard EEA currencies (e.g. CZK)*	-	
	In standard other currencies (e.g. CAD)	T day	
<b>Outgoing FX payments (debit)</b>			
<b>Without conversion</b>			
Normal	In key EEA currencies (EUR, HUF) In key other currencies (USD, GBP)	T day + 1 banking days	
	In standard EEA currencies (e.g. CZK)	T day + 1 banking days	
	In standard other currencies (e.g. CAD)	T day + 2 banking days	
	Extra urgent	In key EEA currencies (EUR, HUF) In key other currencies (USD, GBP)	T day
<b>With conversion</b>			
Normal	In key EEA currencies (EUR, HUF)*	T day + 1 banking day	
	In key other currencies (USD, GBP)	T day + 2 banking days	
	In standard EEA currencies (e.g. CZK)*	T day + 1 banking day	
	In standard other currencies (e.g. CAD)	T day + 2 banking days	
Urgent	In key EEA currencies (EUR, HUF)*	-	
	In key other currencies (USD, GBP)	T day + 1 banking days	
Extra urgent	In key EEA currencies (EUR, HUF)* In key other currencies (USD, GBP)	T day	
<b>Incoming FX payments (credit)<sup>25</sup></b>			
<b>Without conversion</b>			
Normal	In all currencies	T day	
<b>With conversion</b>			
Normal	In key EEA currencies (EUR, HUF)* In standard EEA currencies (e.g. CZK)* <sup>26</sup>	T day	
	In key other currencies (USD, GBP) In standard other currencies (e.g. CAD)	T day	
	Urgent	In key EEA currencies (EUR, HUF)*	T day
		In key other currencies (USD, GBP)	T day
Extra urgent	In key EEA currencies (EUR, HUF)*	T day	
	In key other currencies (USD, GBP)	T day	
<b>In Bank FX payments (debit)</b>			
<b>Without and with conversion</b>			
Normal	In key EEA currencies (EUR, HUF) In key other currencies (USD, GBP)	T day	
	In standard EEA currencies (e.g. CZK) In standard other currencies (e.g. CAD)	T day	
	SEPA direct debit (execution)		
		Without conversion	T day
	With conversion	T day	

\*If the two currencies in the conversion are both EEA currencies.

In case of debiting on T day the information in chapter 10 Cut-off times connected to account management, orders, applications are valid. Information about execution of payments crediting (incoming FX transfers), if not beneficiary of in-bank instant credit transfer:

Order type			Final cut off time of incoming transactions	Closing time of the workday
Incoming In-bank FX transfers	without conversion	EUR	18:00	18:00
		all currencies except for EUR	18:00	18:00
	with conversion		16:00	18:00
Incoming Interbank FX transfers	without conversion	EUR	18:00	18:00
		all currencies except for EUR	18:00	18:00
	with conversion		18:00	18:00

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

Order type	Final cut off time of incoming transactions	Closing time of the workday
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Incoming In-bank ad hoc HUF transfers	with conversion	Beneficiary's account is denominated in EEA currencies	18:00 In case of in-bank instant credit transfer: 0-24:00	18:00 In case of in-bank instant credit transfer: 24:00
	with conversion	Beneficiary's account is not denominated in EEA currencies	18:00	18:00
Incoming Inter-bank ad hoc HUF transfers	with conversion	Beneficiary's account is denominated in EEA currencies	18:00 In case of instant credit transfer: 0-24:00	18:00 In case of instant credit transfer: 24:00
	with conversion	Beneficiary's account is not denominated in EEA currencies	18:00	18:00

The Bank processes incoming foreign exchange payments with conversion received directly from nostro bank until 18:00 on receipt day, received from other banks on the day of receiving credit advice from nostro bank, but not earlier than receipt day.

Incoming foreign exchange payments without conversion, received directly from nostro bank or as SEPA credit transfer until 18:00, 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, but not earlier than receipt day.

Payments without conversion in euro currency received until 18:00 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. Excluding orders in EUR without conversion the deadline of receiving orders to be executed on the same business day and the deadline within the business day of receiving orders are considered the same.

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.

Ad hoc payment orders given within cut-off time in FCY with conversion are processed on the day the amount is ensured. The amount is calculated with the retail exchange rate defined daily once after 2:00 PM for outgoing payment orders taking into account the type of the order (standard, urgent, extra urgent). Payment orders will be accounted on the contracted day after the exchange.

In case of incoming FCY payment in non-EEA payment operation the amount can be charged before incoming to the Bank. The accruing costs are independent from the Bank, the debited costs depend on the route defined by the dispatcher bank and the conditions of the correspondent banks. The costs debited on the amount of the ad hoc payment orders are not taken over by the Bank. In case of payment operation within EEA, customers are not charged with these costs.

The Bank can assume obligation for the fulfilment of outgoing ad hoc FCY payment in the currency determined by the customers, if beneficiary financial institute keeps an account in the currency of the payment

As regards any issue concerning the receiving 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.

EXECUTION OF OUTGOING SEPA CREDIT TRANSFER PAYMENTS					
WITH CONVERSION			WITHOUT CONVERSION		
TRANSACTION VALUE DATE	PRIORITY	CUT-OFF TIME	TRANSACTION VALUE DATE	PRIORITY	CUT-OFF TIME

		Branch	Raiffeisen Direkt	Raiffeisen DirektNet	my-Raiffeisen mobile-application <sup>9</sup>			Branch	Raiffeisen Direkt	Raiffeisen DirektNet	my-Raiffeisen mobile-application <sup>9</sup>
T	extra urgent	11:00 <sup>1,2</sup>	12:00 <sup>1,2</sup>	12:00 <sup>1,2</sup>	-	T	extra urgent	11:00 <sup>2</sup>	12:00 <sup>2</sup>	12:00 <sup>2</sup>	-
T+1	urgent	11:00	12:00	12:00	-	T+1	standard	13:00	15:00	15:00	-
T+2	standard				12:00						15:00

<sup>1</sup> AMOUNT CAN BE GIVEN ONLY IN THE CURRENCY OF THE TRANSFER (EUR)

<sup>2</sup> CUT-OFF TIME CANNOT BE MODIFIED

SEPA Credit transfer payment orders are executed like payment orders given in key EEA currencies.

#### 14. Maximum order amounts

	Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen mobile application <sup>9</sup>	myRaiffeisen portal
<b>Transfer between own accounts</b>	available balance	available balance	available balance	available balance	-

<b>Ad hoc payment orders</b>	available balance	available balance	using a one-time code sent in SMS <sup>27</sup> , HUF 1,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day	using a Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day	using a one-time code sent in SMS <sup>28</sup> , HUF 1,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day
<b>Standing payment orders</b>	available balance	available balance	using a one-time code sent in sent in SMS <sup>27</sup> HUF 1,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day	using a Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day	-
<b>Payment of utilities (authorisation on direct debit)</b>	available balance or limit set by customer	available balance or limit set by customer	available balance or limit set by customer	available balance or limit set by customer	-

\*Token device is not available after 1<sup>st</sup> February 2013.

#### 15. Telephone banking service [Raiffeisen Direkt], Internet banking and mobile app services [DirektNet and myRaiffeisen<sup>9</sup> mobile applicationservice]

Non-recurrent connection fee <sup>3</sup>	free of charge
Internet Brokering connection fee <sup>3</sup>	free of charge
Direkt and DirektNet activation code (SMS) <sup>3</sup>	free of charge
SMS service [DirektNet login notification SMS service] <sup>3</sup>	HUF 171/month
Limit change [DirektNet/myRaiffeisen mobileapplication payment orders daily maximum limit set and change] <sup>3</sup>	HUF 477

The monthly fees are debited on the customers account on the last banking day of the month.

#### 16. SMS service [Mobil Banking service]

Contents of Mobil Banking packages		
	SMS service [Mobil Banking CARD INFO]	SMS service [Mobil Banking ACCOUNT INFO]
<b>Transaction with card</b>		
Cash withdrawal (domestic / foreign)	X	-



Purchase (domestic / foreign)	X	-
<b>Transaction on account</b>		
Credit	-	X
Debit	-	X

The notification contains basically the Raiffeisen account/Raiffeisen bankcard as identification data. The customer has the right to request Mobil Banking service with different identification data.

**In case of applications before 12th of September 2011:**

<b>Service fees</b>		
	<b>SMS service [Mobil Banking CARD INFO]</b>	<b>SMS service [Mobil Banking ACCOUNT INFO]</b>
monthly fee <sup>3</sup>	HUF 125/month/phone number  Free of charge for Menza Student Accounts and Dynamic Account Package.	HUF 125/month/phone number  Free of charge for Dynamic Account Package
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS <sup>3</sup> (bankcard and bank account transactions)	HUF 34/message	HUF 34/message

**In case of applications from 12th of September 2011:**

<b>Service fees</b>		
	<b>SMS service [Mobil Banking CARD INFO]</b>	<b>SMS service [Mobil Banking ACCOUNT INFO]</b>
monthly fee <sup>3</sup>	HUF 171/month/phone number	HUF 171/month/phone number
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS <sup>3</sup> (bankcard and bank account transactions)	HUF 34/message	HUF 34/message

**In case of Raiffeisen Online and Yelloo Account:**

	<b>SMS service [Mobile Banking CARD INFO]</b>	<b>SMS service [Mobile Banking ACCOUNT INFO]</b>
Monthly fee <sup>1</sup>	Promotion fee: until 31/12/2024 HUF 171/month/phone number Standard fee: HUF 465/month/phone number	Promotion fee: until 31/12/2024 HUF 171/month/phone number Standard fee: HUF 465/month/phone number
Application for, change and termination of service	Free of charge	Free of charge
Automatic SMS message (card transactions, movements in bank account)	HUF 0/SMS	HUF 0/SMS

Mobil Banking CARD INFO and Mobil Banking ACCOUNT INFO package can be ordered with at least one selected type of automatically sent SMS.

Limit amount can be given for each and every transaction type. Maximum limit amounts are: HUF 10.000, USD 50, CHF 50, EUR 35 and GBP 35. For bankcard transactions limit amounts can be given only in HUF. There will be a prior coverage check in case of those cash withdrawals and purchase transactions (and the Bank will send a Mobil Banking CARD INFO message), which have to fulfill this condition before occurrence.

The monthly and message fees (by message types) are debited on the customers account on the last banking day of the month. The settlement period of the message fees is from the last working day before the current month until the day before last working day of the current month.

Customers can find information about the transaction message types at [www.raiffeisen.hu](http://www.raiffeisen.hu).

**17. Special provisions in the event of the death of the account holder**

In the event of the death of the account holder, HUF and FX accounts will not be automatically terminated, but the Bank will terminate the services related to HUF and FX accounts on the banking day following the day when the Bank receives credible evidence of the death. The most common services that will be terminated due to death (non-exhaustive list) are: debit and credit cards and additional cards, Direkt and DirektNet IDs, direct debit and standing transfer orders, transfer orders to be executed on future value dates, insurance policies linked to bank accounts and cards, mobile banking services, the right of disposal of authorised representatives.

Starting from the month following the Bank's official notification of the account holder's death, the Bank will no longer charge monthly account maintenance fees or the fees due for the related service(s) listed above.

This provision shall apply to the above-mentioned fees due from 1 October 2023 at the earliest.

## 18. Allowances, promotions

### 18.1. The promotion related to the Account Management Service – Winter account opening promotion 2024

#### Promotional period: 4 November 2024 – 18 December 2024

In case of online account opening, an account can be opened under the promotion:

- with video identification started by 18:00 on 18 December 2024 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by 18:00 on 18 December 2024 for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **new customers who open Promotional bank accounts or Yelloo Account.**

#### Bank accounts that can be opened under the promotion are:

- a, from retail accounts, Feewinner, Activity 3.0 and Relationship accounts,
- b, from premium bank accounts, Premium Banking and Premium Banking Plus accounts.

Individuals over the age of 14 can participate in the promotion. Customers under the age of 18 can only initiate account opening in person at branch with a legal representative.

#### 1. Account opening credit

Within the framework of the promotion, the Bank **will provide the Customer with a HUF 50,000 (HUF 30,000 for opening a Yelloo account) credit** The amount (HUF 50,000 or HUF 30,000) will be credited in lump sum, by 07 February 2025 at the latest, to the customer's bank account opened in the scope of the promotion.

#### The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. he/she opens a new Promotional account or Yelloo account during the promotional period,
2. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account six months preceding the account opening and,
  - In case of opening a promotional bank account, if the customer has only Credit Card account or Investment account, then he/she qualifies as a new customer
  - In case of opening a Yelloo bank account, the Customer can participate in the promotion, if he/she has not had a credit agreement or securities account agreement at the time of opening
3. he/she applies for a Mastercard debit card as an account holder during the period of the promotion,
4. make at least 5 credit card purchases with the main debit card linked to the account opened within the framework of the promotion, with a minimum value of HUF 1,000 per transaction, no later than 17 January 2025,
5. he/she registers to the Loyalty Program (Yelloo Klub) after applying for the card (it is possible on the 2nd working day after account opening at the earliest), which requires:
  - an e-mail address registered with the Bank, and consent to receiving direct marketing e-mails,
6. he/she registers to Loyalty Program and agrees to keep the bank account for a year and register for the credit no later than 17 January, 2025.
7. on 17 January 2025, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these,
8. on 17 January 2025, the Customer has an active promotional bank account opened during the promotion, which is not undergoing termination,
9. has no overdue and payable debts owing to the Bank on 17 January 2025.

By making the **Commitment of Loyalty**, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall reimburse the Bank the credited amount, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's breach of contract (including overdue).

The Customer shall also reimburse the Bank the full amount of the credit if he/she submits an account package change order to the Bank by the last day of the 3rd month following the month of account opening and, as a result, the Customer uses an account which is not participating in the promotion and differs from the account he/she had at the time of account opening.

The amount to be refunded by the Customer to the Bank in accordance with the above shall be due at the same time as the account is closed or the account package change order is submitted and the amount of which the bank is entitled to debit from the customer's account.

#### 2. 3-month RTL+ subscriptiony

As part of the promotion, new customers who open a Promotional Bank Account or Yelloo account and register for the Loyalty Program (Yelloo Klub) will be entitled to a 3-month RTL+ subscription.

Registration must be done on the Raiffeisen Loyalty Program website: <https://husegprogram.raiffeisen.hu/regisztraciokeres>. Registration to the Loyalty Program (Yelloo Klub) which requires:

- email address registered with the Bank
- consent to be contacted directly by email for advertising purposes.

After registration, the RTL+ coupon will appear in the Loyalty Program online interface.

The coupon download and redemption process:

- the coupon contains one promotional code
- the coupon can be downloaded from the Loyalty Program, for 0 points
- the coupon is placed under the downloaded coupons menu
- the promotional code can be redeemed on the RTL+ online platform until 31/12/2024.

### **3. Purchase Cashback Bonus**

**In addition to the above, the Bank will credit new customers who meet all the conditions set out in Section 1 of these promotional conditions with 10% of the value of the purchases made with the debit card linked to the bank account opened under the promotion, up to a maximum of HUF 10,000, for purchases made until 17.01.2025.**

The purchase cashback bonus is determined based on the combined total of the purchase transactions\* made with the main and the additional card in accordance with these terms and conditions. The purchase transactions that are debited from the customer's bank account opened under this promotion at the latest by the time the amount of the bonus is determined by the Bank will be taken into account for the determination of the purchase cashback bonus. No account will be taken of transactions that are credited at the initiative of either the customer or the merchant before the bonus amount is determined by the Bank.

The purchase Cashback bonus will be credited to the customer's bank account opened in the framework of the promotion, rounded up to whole HUF according to the rounding rules, in a lump sum until 07 February 2025.

**Conditions for the crediting of the purchase cashback bonus:**

- The customer has no overdue payments exceeding HUF 1,000 or no delays longer than 30 days for any product/service/loan used from Raiffeisen Bank during the promotion period and until the crediting date.
- The debit card linked to the bank account opened under the promotion is active, meaning its status is OK in the Bank's systems.
- The bank card contract is valid, and neither the framework agreement for the bank account nor the related bank card contract is under termination process initiated by either the Bank or the customer on the bonus crediting date.
- The customer has a valid Raiffeisen Loyalty Program (Yelloo Klub) registration on the bonus crediting date. Registration must be completed on the Raiffeisen Loyalty Program website: <https://husegprogram.raiffeisen.hu/regisztraciokeres>. Conditions for registration in the Loyalty Program (Yelloo Klub) include:
  - A registered email address with the Bank
  - Consent to receive direct marketing communications via email.

Only the Bank's records are authoritative for determining eligibility for the purchase refund bonus and the bonus amount.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits, bonuses, and discounts specified in these promotional conditions, in accordance with the applicable tax laws. A Customer is eligible for all types of credit or discount only once.

#### **18.2. The promotion related to the Account Management Service – Autumn account opening promotion II. 2024**

**Promotional period: 2 September 2024 – 18 October 2024**

In case of online account opening, an account can be opened under the promotion:

- with video identification started by 12:00 noon on 18 October 2024 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by 12:00 noon on 18 October 2024 for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **new, full-age customers who open Promotional bank accounts**.

**Bank accounts that can be opened under the promotion are:**

- from retail accounts, Feewinner, Activity 3.0 and Relationship accounts,
- from premium bank accounts, Premium Banking and Premium Banking Plus accounts.

#### **1. Account opening credit**

Within the framework of the promotion, the Bank **will provide the Customer with a HUF 50,000 credit and waives the monthly fee and the issue fee of the Virtual Card (Virtual No Plastic Mastercard)** to the newly opened Promotional Bank Account, subject to the **fulfilment of the conditions** set out below. The amount will be credited in lump sum, by 28 November 2024 at the latest, to the customer's bank account opened in the scope of the promotion.

**The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:**

10. he/she opens a new Promotional account during the promotional period,
11. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 1 March 2024 until opening a bank account after 30 August 2024 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
12. make at least 5 credit card purchases with the main debit card linked to the account opened within the framework of the promotion, with a minimum value of HUF 1,000 per transaction, no later than 15 November 2024,
13. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
14. on 15 November 2024, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
15. on 15 November 2024, the Customer has an active promotional bank account opened during the promotion, which is not undergoing termination,
16. has no overdue and payable debts owing to the Bank on 15 November 2024.

By making the **Statement of Loyalty**, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall reimburse the Bank the credited amount, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's breach of contract (including overdue).

The Customer shall also reimburse the Bank the full amount of the credit if he/she submits an account package change order to the Bank by the last day of the 3rd month following the month of account opening and, as a result, the Customer uses an account which is not participating in the promotion and differs from the account he/she had at the time of account opening.

The amount to be refunded by the Customer to the Bank in accordance with the above shall be due at the same time as the account is closed or the account package change order is submitted and the amount of which the bank is entitled to debit from the customer's account.

## **2. Virtual card fee reduction**

Within the framework of the promotion, **the Bank will waive the first 12 monthly fees and the first issue fee of the Virtual No Plastic Mastercard in the form of a subsequent credit** to the newly opened Promotional Bank Account, provided that **the conditions set out below are met**. The fees will be credited in one lump sum to the customer's bank account opened under the promotion until 28 November 2025 at the latest.

**The Customer shall be eligible to the Virtual card fee reduction if he or she meets all of the criteria specified below:**

1. participates in the "Autumn Account Opening Promotion II. 2024" promotion (i.e. opens a promotional account as a new customer and fulfils the promotion conditions),
2. on 15 November 2024, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
3. on 15 November 2024, the Customer has an active promotional bank account (suitable for payment transactions) opened during the promotion, which is not undergoing termination,
4. has no overdue and payable debts owing to the Bank on 15 November 2024.

## **3. Purchase Cashback Bonus**

**In addition to the above, the Bank will credit 10% of the value of the Customer's purchases, up to a maximum of HUF 10,000, for purchases made until 15.11.2024, using the debit card linked to the bank account opened under the promotion.**

The purchase cashback bonus is determined based on the combined total of the purchase transactions\* made with the main and the additional card in accordance with these terms and conditions. The purchase transactions that are debited from the customer's bank account opened under this promotion at the latest by the time the amount of the bonus is determined by the Bank will be taken into account for the determination of the purchase cashback bonus. No account will be taken of transactions that are credited at the initiative of either the customer or the merchant before the bonus amount is determined by the Bank.

The purchase Cashback bonus will be credited to the customer's bank account opened in the framework of the promotion, rounded up to whole HUF according to the rounding rules, in a lump sum until 28 November 2024.

**Conditions for the crediting of the purchase cashback bonus:**

- e. The customer has no overdue payments exceeding HUF 1,000 or no delays longer than 30 days for any product/service/loan used from Raiffeisen Bank during the promotion period and until the crediting date.
- f. The debit card linked to the bank account opened under the promotion is active, meaning its status is OK in the Bank's systems.
- g. The bank card contract is valid, and neither the framework agreement for the bank account nor the related bank card contract is under termination process initiated by either the Bank or the customer on the bonus crediting date.
- h. The customer has a valid Raiffeisen Loyalty Program registration on the bonus crediting date. Registration must be completed on the Raiffeisen Loyalty Program website: <https://husegprogram.raiffeisen.hu/regisztraciokeres>. Conditions for registration in the Loyalty Program include:
  - A registered email address with the Bank
  - Consent to receive direct marketing communications via email.

Only the Bank's records are authoritative for determining eligibility for the purchase refund bonus and the bonus amount.

\*Purchase Transactions: transactions made by the Cardholder using the card, excluding the following payment transactions:

- MoneySend money transfer transactions;
- cash withdrawal transactions using the card;
- payments related to any form of gambling;
- transactions related to directly convertible cash equivalents, such as topping up e-wallets or travel vouchers (so-called quasi cash transactions).
- Top up your Revolut bank account balance with a bank card

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits, bonuses, and discounts specified in these promotional conditions, in accordance with the applicable tax laws. A Customer is eligible for credit only once.

**18.3. Yelloo account opening promotion with HUF 20,000 credit**

The Bank is running a promotion for new customers opening a Yelloo Account. Individuals over the age of 14 can participate in the promotion.

Duration of the promotion: from 02/09/2024 until withdrawal, but no later than 18/10/2024.

When opening an account online:

- Video identification started by 12:00 pm on 30 August 2024 when opening with a video banker on the Raiffeisen Online Account Opening Platform,
- for opening an account on the myRaiffeisen mobile application, in case of a completed application by 12:00 on 30 August 2024

A Customer under the age of 18 can only open an account in person at branch with a legal representative.

**1. Account opening credit**

Within the framework of the promotion, the Bank **will provide the Customer with a HUF 20,000 credit** to the newly opened Promotional Bank Account, subject to the **fulfilment of the conditions** set out below. The amount (HUF 20,000) will be credited in lump sum, by 28 November 2024 at the latest, to the customer's bank account opened in the scope of the promotion.

**The Customer is entitled to the account opening credit if the following conditions are met:**

1. he/she opens a Yelloo Account during the period of the promotion,
2. he/she applies for a Mastercard debit card as an account holder during the period of the promotion,
3. he/she registers to Yelloo Club after applying for the card (it is possible on the 2nd working day after account opening at the earliest), which requires:
  - an e-mail address registered with the Bank, and consent to receiving direct marketing e-mails,
4. he/she makes min. 5 purchase transactions with his/her debit card\* at least HUF 1,000 which will be accounted for by 15/11/2024,
5. he/she registers to Yelloo Club for the HUF 40,000 credit by 15/11/2024.

If the Customer meets the eligibility criteria set out in point 1-4 above, the online registration option for the HUF 20,000 credit will be available on the Yelloo Club platform.

**The process of registering and receiving the promotional amount:**

- the Customer is entitled to register for one HUF 20,000 credit
- The online registration option is available on the Yelloo Club platform (after the customer meets the eligibility criteria in points 1-4 above)
- for customers registered for credit -after verification of the conditions - , the Bank will credit HUF 20,000 to the Yelloo bank account opened under this promotion.

Date for examining the fulfillment of conditions: November 15, 2024.

The date for crediting the promotional amount: no later than November 28, 2024.

By participating in the promotion, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall must reimburse the Bank the credited amount, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion:

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's breach of contract (including overdue).

The Customer shall also reimburse the Bank the full amount of the credit if he/she submits an account package change order to the Bank by the last day of the 3rd month following the month of account opening and, as a result, the Customer uses an account other than Yelloo which is not participating in the promotion.

The amount to be refunded by the Customer to the Bank in accordance with the above shall be due at the same time as the account is closed or the account package change order is submitted and the amount of which the bank is entitled to debit from the customer's account.

Additional terms and conditions of the Yelloo Club be found in the General Terms and Conditions of the Raiffeisen Loyalty Program.

## **2. Virtual card fee reduction**

Within the framework of the promotion, the Bank will **waive the first 12 monthly fees and the first issue fee of the Virtual No Plastic Mastercard in the form of a subsequent credit** to the newly opened Promotional Bank Account, provided that **the conditions set out below are met**. The fees will be credited in one lump sum to the customer's bank account opened under the promotion until 28 November 2025 at the latest.

**The Customer shall be eligible to the Virtual card fee reduction if he or she meets all of the criteria specified below:**

1. participates in the "Yelloo Account Opening Promotion with HUF 20,000 credit" promotion (i.e. opens a promotional account as a new customer and fulfils the promotion conditions),
2. on 15 November 2024, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
3. on 15 November 2024, the Customer has an active promotional bank account opened during the promotion, which is not undergoing termination,
4. has no overdue and payable debts owing to the Bank on 15 November 2024.

## **3. Purchase Cashback Bonus**

**In addition to the above, the Bank will credit 10% of the value of the Customer's purchases, up to a maximum of HUF 10,000, for purchases made until 15.11.2024, using the debit card linked to the bank account opened under the promotion.**

The purchase cashback bonus is determined based on the combined total of the purchase transactions\* made with the main and the additional card in accordance with these terms and conditions. The purchase transactions that are debited from the customer's bank account opened under this promotion at the latest by the time the amount of the bonus is determined by the Bank will be taken into account for the determination of the purchase cashback bonus. No account will be taken of transactions that are credited at the initiative of either the customer or the merchant before the bonus amount is determined by the Bank.

The purchase Cashback bonus will be credited to the customer's bank account opened in the framework of the promotion, rounded up to whole HUF according to the rounding rules, in a lump sum until 28 November 2024.

**Conditions for the crediting of the purchase cashback bonus:**

- a. The customer has no overdue payments exceeding HUF 1,000 or no delays longer than 30 days for any product/service/loan used from Raiffeisen Bank during the promotion period and until the crediting date.
- b. The debit card linked to the bank account opened under the promotion is active, meaning its status is OK in the Bank's systems.
- c. The bank card contract is valid, and neither the framework agreement for the bank account nor the related bank card contract is under termination process initiated by either the Bank or the customer on the bonus crediting date.
- d. The customer has a valid Raiffeisen Loyalty Program registration on the bonus crediting date. Registration must be completed on the Raiffeisen Loyalty Program website: <https://husegprogram.raiffeisen.hu/regisztraciokeres>. Conditions for registration in the Loyalty Program include:
  - A registered email address with the Bank
  - Consent to receive direct marketing communications via email.

Only the Bank's records are authoritative for determining eligibility for the purchase refund bonus and the bonus amount.

\*Purchase Transactions: transactions made by the Cardholder using the card, excluding the following payment transactions:

- MoneySend money transfer transactions;
- cash withdrawal transactions using the card;

- payments related to any form of gambling;
- transactions related to directly convertible cash equivalents, such as topping up e-wallets or travel vouchers (so-called quasi-cash transactions).
- Top up your Revolut bank account balance with a bank card

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits, bonuses, and discounts specified in these promotional conditions, in accordance with the applicable tax laws. A Customer is eligible for credit only once.

#### **18.4. The promotion related to the Account Management Service – Autumn account opening promotion I. 2024**

##### **Promotional period: 12 August 2024 – 30 August 2024**

In case of online account opening, an account can be opened under the promotion:

- with video identification started by 12:00 noon on 30 August 2024 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by 12:00 noon on 30 August 2024 for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **new, full-age customers who open Promotional bank accounts. Bank accounts that can be opened under the promotion are:**

- a, from retail accounts, Feewinner, Activity 3.0 and Relationship accounts,
- b, from premium bank accounts, Premium Banking and Premium Banking Plus accounts.

Within the framework of the promotion, the Bank **will provide the Customer with a HUF 50,000 credit** to the newly opened Promotional Bank Account, subject to the **fulfilment** of the conditions set out below. The amount will be credited in lump sum, by 28 November 2024 at the latest, to the customer's bank account opened in the scope of the promotion.

Any tax payment and reporting requirements related to the benefit—where necessary—shall be met by Raiffeisen Bank as a payer, in accordance with the tax laws from time to time in effect. One Customer shall be entitled to the credit only once.

##### **The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:**

1. he/she opens a Promotional account as a new Customer during the promotional period,
2. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 9 February 2024 until opening a bank account after 11 August 2024 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
3. makes at least 5 credit card purchases\* with the main Mastercard debit card linked to the account opened within the framework of the promotion, with a minimum value of HUF 1,000 per transaction, no later than 15 November 2024,
4. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to reimburse the total amount of the credit to the Bank or a specified part thereof in the cases listed below,
5. on 15 November 2024, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
6. on 15 November 2024, the Customer has an active promotional bank account opened during the promotion, which is not undergoing termination,
7. has no overdue and payable debts owing to the Bank on 15 November 2024.

By making the Statement of Loyalty and by participating in this promotion, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall reimburse the Bank the credited amount, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the **"loyalty period"**):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's breach of contract (including overdue).

The Customer shall also reimburse the Bank the full amount of the credit if he/she submits an account package change order to the Bank by the last day of the 3rd month following the month of account opening and, as a result, the Customer uses an account which is not participating in the promotion and differs from the account he/she had at the time of account opening.

The amount to be refunded by the Customer to the Bank in accordance with the above shall be due at the same time as the account is closed or the account package change order is submitted and the amount of which the bank is entitled to debit from the customer's account.

Under the promotion, new customers who open a Promotional Bank Account and:

- make at least 5 credit card purchases that is also booked with the main Mastercard debit card linked to the account, with a minimum value of HUF 1,000 per transaction, no later than 15 November 2024,
- register for the Raiffeisen Loyalty Program (after applying for a debit card, at the earliest 2 working days after the account opening), which requires: an e-mail address registered with the bank, and consent to direct marketing by e-mail

will be entitled to a 3-month RTL+ subscription.

If the Customer meets the eligibility criteria for the RTL+ subscription, the RTL+ coupon will appear in the Loyalty Program interface.

The coupon download and redemption process:



- the coupon contains one promotional code
- the coupon can be downloaded from the Loyalty Program, for 0 points
- the coupon is placed under the downloaded coupons menu
- the promotional code can be redeemed on the RTL+ online platform until 31/12/2024.

\*Purchase Transactions: transactions made by the Cardholder using the card, excluding the following payment transactions:

- MoneySend money transfer transactions;
- cash withdrawal transactions using the card;
- payments related to any form of gambling;
- transactions related to directly convertible cash equivalents, such as topping up e-wallets or travel vouchers (so-called quasicash transactions).
- Top up your Revolut bank account balance with a bank card

Additional terms and conditions for the Yelloo Club registration can be found in the General Terms and Conditions of the Raiffeisen Loyalty Program. The Raiffeisen Bank Zrt. (as the payer) fulfills the post-discount tax payment and tax declaration obligations in accordance with the applicable tax regulations, if necessary

### **18.5. Yelloo account opening promotion with HUF 40,000 credit**

The Bank is running a promotion for new customers opening a Yelloo Account. Individuals over the age of 14 can participate in the promotion.

Duration of the promotion: from 03/08/2024 until withdrawal, but no later than 30/08/2024.

When opening an account online:

- Video identification started by 12:00 pm on 30 August 2024 when opening with a video banker on the Raiffeisen Online Account Opening Platform,
- for opening an account on the myRaiffeisen mobile application, in case of a completed application by 12:00 on 30 August 2024

A Customer under the age of 18 can only open an account in person at branch with a legal representative.

As part of the campaign, the Customer is entitled to a HUF 40,000 credit if the following conditions are met:

6. he/she opens a Yelloo Account during the period of the promotion,
7. he/she applies for a Mastercard debit card as an account holder during the period of the promotion,
8. he/she registers to Yelloo Club after applying for the card (it is possible on the 2nd working day after account opening at the earliest), which requires:
  - an e-mail address registered with the Bank, and consent to receiving direct marketing e-mails,
9. he/she makes min. 5 purchase transactions with his/her debit card\*, a total value of at least HUF 20,000 which will be accounted for by 20/09/2024,
10. in Yelloo Club he/she register for the HUF 40,000 credit by 25/09/2024.

If the Customer meets the eligibility criteria set out in point 1-4 above, the online registration option will be available on the Yelloo Club platform.

The process of registering and receiving the promotional amount:

- the Customer is entitled to register for one HUF 40,000 credit
- The online registration option is available on the Yelloo Club platform (after the customer meets the eligibility criteria in points 1-4 above)
- for customers registered for credit -after verification of the conditions - , the Bank will credit HUF 40,000 to the Yelloo bank account opened under this promotion. The Bank will verify the fulfilment of the conditions on two dates. The dates of verification of the fulfilment of the conditions and the date of crediting of the promotional amount:
  1. condition check date: 30 August 2024; with promotion amount credited no later than 6 September 2024.
  2. condition check date: 25 September 2024, with the promotion amount credited no later than 30 September 2024.

If the Customer closes the Yelloo Bank Account opened under the promotion within 1 year of opening the account, the Customer must repay the HUF 40,000 credited to the account no later than the date of account closure.

The Customer must reimburse the Bank the credited amount, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's breach of contract (including overdue).

The amount to be refunded by the Customer to the Bank in accordance with the above shall be due at the same time as the account is closed.

The Customer shall also reimburse the Bank the full amount of the credit if he/she submits an account package change order to the Bank by the last day of the 3rd month following the month of account opening and, as a result, the Customer uses an account other than Yelloo which is not participating in the promotion.



\*Purchase Transactions: transactions made by the Cardholder using the card, excluding the following payment transactions:

- MoneySend money transfer transactions;
- cash withdrawal transactions using the card;
- payments related to any form of gambling;
- transactions related to directly convertible cash equivalents, such as topping up e-wallets or travel vouchers (so-called quasi-cash transactions).
- Top up your Revolut bank account balance with a bank card

Additional terms and conditions for the Yelloo Club registration can be found in the General Terms and Conditions of the Raiffeisen Loyalty Program.

The Raiffeisen Bank Zrt. (as the payer) fulfills the post-discount tax payment and tax declaration obligations in accordance with the applicable tax regulations, if necessary.

#### **18.6. Yelloo Account promotion with HUF 40,000 BALAZS KICKS coupon**

The Bank withdraws the Yelloo account opening promotion with a HUF 40.000 BALAZS KICKS coupon from 03 August 2024.

Due to the withdrawal of the promotion, an account can be opened under the promotion

- in branch at the latest on 2 August 2024 during branch opening hours.
- when opening an account online
  - with video identification started by 12:00 pm on 2 August 2024 when opening with a video banker on the Raiffeisen Online Account Opening Platform,
  - for opening an account on the myRaiffeisen mobile application, in case of a completed application by 12:00 on 2 August 2024

The Bank is running a promotion for new customers opening a Yelloo Account. Individuals over the age of 14 can participate in the promotion.

A Customer under the age of 18 can only open an account in person at branch with a legal representative.

As part of the campaign, the Customer is entitled to an BALAZS coupon worth HUF 40,000 if the following conditions are met:

1. he/she opens a Yelloo Account during the period of the promotion,
2. he/she applies for a Mastercard debit card as an account holder during the period of the promotion,
3. he/she registers to Yelloo Club after applying for the card (it is possible on the 2nd working day after account opening at the earliest), which requires:
  - an e-mail address registered with the Bank, and consent to receiving direct marketing e-mails,
4. he/she makes min. 5 purchase transactions with his/her debit card\*, a total value of at least HUF 20,000 which will be accounted for by 20/09/2024,
5. in Yelloo Club he/she downloads the BALAZS KICKS coupon by 27/09/2024.

If the Customer meets the eligibility criteria, the BALAZS KICKS coupon will be displayed in the Yelloo Club platform.

How to download the coupon:

- Once the conditions are met, the BALAZS KICKS coupon will appear on the Yelloo Club platform; from which the Customer is entitled to download 1,
- The coupon contains 2 promotional codes worth HUF 20,000 each,
- The coupon can be downloaded from the Yelloo Club platform for 0 points.
- The selected coupon will be placed under the downloaded coupons menu.
- The customer can redeem(s) the promotional coupons-code(s) (for two purchases separately or for one purchase at the same time) on the online platform of the BALAZS KICKS (<https://balazskicks.com>) and in all physical stores until 31.12.2024, with a minimum order value of HUF 20,001 (in case of redeeming the two promotional codes together for one purchase, the minimum order value is HUF 40,001). Information on any additional conditions for redeeming promotional codes can be obtained from the merchant (BALAZS KICKS).

\*Purchase Transactions: transactions made by the Cardholder using the card, excluding the following payment transactions:

- MoneySend money transfer transactions;
- cash withdrawal transactions using the card;
- payments related to any form of gambling;
- transactions related to directly convertible cash equivalents, such as topping up e-wallets or travel vouchers (so-called quasi-cash transactions).
- Top up your Revolut bank account balance with a bank card

Additional terms and conditions for the Yelloo Club, coupon downloading and redemption can be found in the General Terms and Conditions of the Raiffeisen Loyalty Program.

The Raiffeisen Bank Zrt. (as the payer) fulfills the post-discount tax payment and tax declaration obligations in accordance with the applicable tax regulations, if necessary.

#### **18.7. The promotion related to the Account Management Service – Summer account opening promotion 2024**

##### **Promotional period: 13 May 2024 – 2 August 2024**

In case of online account opening, an account can be opened under the promotion:

- with video identification started by 12:00 noon on 2 August 2024 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by 12:00 noon on 2 August 2024 for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

##### **Bank accounts that can be opened under the promotion are:**

a, from retail accounts, Feewinner, Activity 3.0 and Relationship accounts,

b, from premium bank accounts, Premium Banking and Premium Banking Plus accounts.

Within the framework of the promotion, the Bank **will provide the Customer with a HUF 50,000 credit** to the newly opened Promotional Bank Account, subject to the **fulfilment** of the conditions set out below. The amount will be credited in lump sum, by 13 September 2024 at the latest, to the customer's bank account opened in the scope of the promotion.

Any tax payment and reporting requirements related to the benefit—where necessary—shall be met by Raiffeisen Bank as a payer, in accordance with the tax laws from time to time in effect. One Customer shall be entitled to the credit only once.

##### **The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:**

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 13 December 2023 until opening a bank account after 12 May 2024 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. make at least 5 credit card purchases with the main debit card linked to the account opened within the framework of the promotion, with a minimum value of HUF 1,000 per transaction, no later than 23 August 2024,
5. on 23 August 2024, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
6. on 23 August 2024, the Customer has an active promotional bank account opened during the promotion, which is not undergoing termination,
7. has no overdue and payable debts owing to the Bank on 23 August 2024.

By making the Statement of Loyalty, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall reimburse the Bank the credited amount, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's breach of contract (including overdue).

The amount to be refunded by the Customer to the Bank in accordance with the above shall be due at the same time as the account is closed.

The Customer shall also reimburse the Bank the full amount of the credit if he/she submits an account package change order to the Bank by the last day of the 3rd month following the month of account opening and, as a result, the Customer uses an account which is not participating in the promotion and differs from the account he/she had at the time of account opening.

#### **18.8. Yelloo Account promotion with HUF 20,000 + 20,000 Alza coupon is extended until 28/06/2024**

The Bank is running a promotion for new customers opening a Yelloo Account  
Individuals over the age of 14 can participate in the promotion.

Duration of the promotion: from 29/04/2024 to 28/06/2024

When opening an account online:

- Video identification started by 12:00 pm on 28 June 2024 when opening with a video banker on the Raiffeisen Online Account Opening Platform,
- for opening an account on the myRaiffeisen mobile application, in case of a completed application by 12:00 on 28 June 2024

A Customer under the age of 18 can only open an account in person at branch with a legal representative.

A bank account can be opened within the framework of this promotion.

As part of the campaign, the Customer is entitled to an Alza coupon worth HUF 20,000 if the following conditions are met:

11. he/she opens a Yelloo Account during the period of the promotion,
12. he/she applies for a Mastercard debit card as an account holder during the period of the promotion,
13. he/she registers to Yelloo Club after applying for the card (it is possible on the 2nd working day after account opening at the earliest), which requires:
  - an e-mail address registered with the Bank, and consent to receiving direct marketing e-mails,
14. he/she makes min. 5 purchase transactions with his/her debit card\*, which will be accounted for by 26/07/2024,
15. in Yelloo Club he/she downloads the Alza coupon by 02/08/2024.

If an adult Customer who has reached the age of 18 initiates a successful account opening on the Raiffeisen Online Account Opening Platform or in the myRaiffeisen mobile application and fulfills the above conditions, he is entitled to an additional Alza coupon worth HUF 20,000, for a total of HUF 40,000.

If the Customer meets the eligibility criteria, the Alza coupon will be displayed in the Yelloo Club platform.

How to download the coupon:

- The coupon contains 1 or 2 promotional codes worth HUF 20,000 each,
- Once the conditions are met, the Alza coupon will appear on the Yelloo Club platform; from which the Customer is entitled to download 1,
- The coupon can be downloaded from the Yelloo Club platform for 0 points.
- The selected coupon will be placed under the downloaded coupons menu.
- The customer can redeem(s) the promotional code(s) on the online platform of the Alza until 31/12/2024, min. order value is HUF 20.001.

\*Purchase Transactions: transactions made by the Cardholder using the card, excluding the following payment transactions:

- MoneySend money transfer transactions;
- cash withdrawal transactions using the card;
- payments related to any form of gambling;
- transactions related to directly convertible cash equivalents, such as topping up e-wallets or travel vouchers (so-called quasi-cash transactions).
- Top up your Revolut bank account balance with a bank card

Additional terms and conditions for the Yelloo Club, coupon downloading and redemption can be found in the General Terms and Conditions of the Raiffeisen Loyalty Program.

The Raiffeisen Bank Zrt. (as the payer) fulfills the post-discount tax payment and tax declaration obligations in accordance with the applicable tax regulations, if necessary.

#### **18.9. Promotion connected to account management services—Winter account opening promotion for Premium Health Fund members Modified: 14 October 2024**

The Bank is launching an online account opening promotion for members of the Premium Health Fund.

**Duration of the promotion:** 13 February 2024 to 8 March 2024, 12:00 noon.

An account can be opened under the promotion as follows: with video identification started by 12:00 noon on 8 March 2024 at the latest if the account is opened on the Raiffeisen Online Account Opening Platform with a video banker, or with an application completed by 12:00 noon on 8 March 2024 at the latest if the account is opened through the myRaiffeisen mobile app.

**Bank accounts that can be opened under the promotion are:** Feewinner, Activity 3.0, Relationship, Premium Banking, Premium Banking Plus

Under the promotion, the Bank will **provide the Customer with a credit** as described below for the newly opened Promotional Bank Account, provided that the conditions set out below are met. Any tax payment and reporting requirements related to the benefit—where necessary—shall be met by Raiffeisen Bank as a payer, in accordance with the tax laws from time to time in effect.

The **crediting will be made in several instalments, by 15 April 2025 at the latest**, to the customer's bank account opened under the promotion.

**The Customer shall be eligible to the crediting if he/she meets all of the criteria specified below:**

1. during the period of the promotion, he/she **registers through the link sent by Premium Health Fund** for the promotion with the following data: name, date of birth, e-mail address and phone number,
2. during the promotion period, the participant **opens a new Promotional Bank Account on the Online Account Opening platform or through the myRaiffeisen mobile app**,
3. the **Customer shall be regarded as a new customer** if in the period since 15 October 2023 he/she has not had a Raiffeisen Retail or Premium bank account until opening the account after 31 January 2024 (the Customer shall qualify as a new customer, and may participate in the promotion even if he/she has a credit card or securities account only),
4. after opening the account, he/she **gives a monthly standing transfer order** from his/her Promotional Account opened under the promotion **to Premium Health Fund's account No. Amendment: 12001008-01978950-00100006 or 10918001-00000005-06060007 with a minimum amount of HUF 5,000 per transaction**,

5. **for each month in which the standing order is fulfilled, the customer shall be entitled to a credit of HUF 3,000**, which the Bank will credit to the bank account opened under the promotion:
  - the first month to be checked shall be the month following the account opening, and subsequently the standing transfer order should be performed during 11 more consecutive months, i.e. the account shall be checked until the end of the 12th month following the account opening,
  - a customer can receive credit for up to 12 months;
6. it is a further precondition for the credits that:
  - on the day of each condition checking and crediting, the Customer **has a promotional bank account** (suitable for payment transactions) that was **opened under the promotion and** is not subject to termination.
  - on the dates when the conditions are checked, he/she is **not in arrears with its debts to the Bank**.

Credits shall be made on a monthly basis. The Bank shall check compliance with these conditions on the first working day of each month for the previous month (the month concerned). If in the month concerned or on the first working day of the following month, the transaction with a minimum amount of HUF 5,000 is fulfilled in a lump sum under the standing transfer order given by the customer, the HUF 3,000 credit will be made to the account by the 15th day of the month following the month concerned.

This promotion can be merged with the promotion called Year Starting Account Opening Promotion 2024.

The promotion is not open to the employees or executive officers of Raiffeisen Bank Zrt., of Raiffeisen Bank's controlled companies, of domestic subsidiaries controlled by the Bank's owner, of foreign companies controlled by the Bank's owner, or of the subsidiaries of such foreign companies.

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<sup>1</sup> The Bank provides the Basic Account in accordance with Government Decree 262/2016 (VIII.31.) on Access to Basic Account and the Features of and Charges Payable for the Keeping of Basic Accounts. Charges and fees shall be rounded off to the nearest whole HUF, according to the general rules of rounding off.

<sup>2</sup> Basic Package is available only in branches.

<sup>3</sup> **Indexation of charges and fees:** The Bank links the calculation of the charges and fees indicated in the present List of Conditions 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 day of 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.

<sup>4</sup> In the case of the **Feewinner Account**, preconditions for providing the account keeping services at a reduced fee are as follows:

- **an amount equalling at least the monthly gross minimum wage from time to time in effect is credited each month** to the Feewinner Account **in not more than 2 items**, on any title;
- **at least 20 purchases per month are fulfilled with a bankcard/credit card/CLEVERcard/Versatile CLEVERcard** in the Feewinner Account and/or in the credit card account connected to the Customer's credit card or Versatile CLEVERcard issued by Raiffeisen Bank. Transactions already booked in (debited to) the account shall be regarded as fulfilled.
- 1 order in **Sending money within Hungary in HUF [Ad hoc payment orders] in-bank via myRaiffeisen mobileapplication or Sending money within Hungary in HUF [Ad hoc payment orders] interbank via myRaiffeisen mobileapplication**. In-Bank transfer between are not applicable to fulfil this requirement.

In the case of the Feewinner Account, no monthly account-keeping fee will be charged in the month of account opening, and in the case of a change in fee packages, in the first month of using the account package, and in the next month. If in the second month following the account opening—or in the case of a change in fee packages, in the second month following the change—the preconditions for account keeping at reduced rates are not met, the Customer's bank account will be debited with the amount of the account-keeping fee specified in the List of Terms & Conditions.

The Customer's bank account will be debited with the account-keeping fee on the first banking day following each month when the preconditions for account keeping were unmet. In respect of the first condition—the one concerning crediting—the period under review shall be the period starting on the 21st day of the month preceding the target month and lasting until the 24th day of the target month. The crediting requirement may not be fulfilled with cash deposits or transfers between the Customer's own accounts. In respect of the second condition—the one concerning card purchases—the period under review shall be the period lasting from the 1st banking day of the target month until the last banking day of the target month. The fee shall be debited in arrears, on the first banking day following the target month. In case of the third option – ad hoc payment order - the period under review shall be the period starting the first bank day and lasting the last banking day. The fee shall be debited in arrears, on the first banking day following the target month.

**Indexation of charges and fees:** Regarding the discounted monthly fee conditions, the Bank binds the amount of the first condition specified in the terms of monthly fee of basic monthly gross wage of a full-time employee (full monthly gross minimum wage). The amount will automatically change from the 1st January of each year to the minimum required minimum wage for the full-time employee for the year in question (indexed). The Bank publishes the change in the amount until the 20th of December each year in this List of Conditions. In case of the law, that stipulates the amount of the minimum wage would be announced after December 20th, the new amount would be published on the next working day following the announcement of the law at the latest.

<sup>5</sup> As preconditions for using the **Activity 3.0 Account** at a reduced account-keeping fee, **at least 4 transactions should be fulfilled in the given bank account** each month, **and the sum total of the transactions fulfilled in the given month should reach half the amount of the gross monthly minimum wage from time to time in effect**, and additionally the **Customer should have an activated bankcard or CLEVERcard**. As preconditions for using the **Activity 2.0 and Activity fee packages** at a zero account-keeping fee, **at least 4 transactions should be fulfilled in the bank account affected by the relevant account package** each month, **and the sum total of the transactions fulfilled in the given month should reach HUF 50,000**, and additionally the **Customer should have an activated bankcard or CLEVERcard**.

When establishing the fulfilment of the preconditions, the Bank shall examine the following types of transactions debited to the bank account: a) one-time and standing credit transfers, b) direct debits, c) cash withdrawal with bankcard/CLEVERcard from ATM, and d) purchases with bankcard/CLEVERcard. The condition concerning the minimum number and amount of transactions may be fulfilled by any transaction type. Transactions already booked in (debited to) the account shall be regarded as fulfilled. Transfers between the Customer's own accounts, or purchases with a Versatile CLEVERcard against the credit card account are not examined by the Bank when establishing the fulfilment of the preconditions.

No monthly account-keeping fee will be charged in the month of account opening, and in the case of a change in fee packages, in the first month of use of the Activity 3.0, Activity 2.0 and Activity account packages, and in the next month. If in the second month following the account opening—or in the case of a change in fee packages, in the second month following the change—the preconditions for using the given account package at a zero account-keeping fee are not met, the Customer's bank account will be debited with the amount of the account-keeping fee specified in the List of Terms & Conditions. The Customer's bank account will be debited with the account-keeping fee on the first banking day following each month when the preconditions for exemption from account-keeping fee were unmet. The period examined for the purposes of the charging of the fee shall be the period lasting from the 1st banking day of the target month until the last banking day of the target month, including the in-bank instant credit transfer and instant credit transfer only banking days. The fee shall be debited in arrears, on the first banking day following the target month.

**Indexation of charges and fees** of Activity 3.0 Account: Regarding the discounted monthly fee conditions, the Bank binds the amount of the first condition specified in the terms of monthly fee of basic monthly gross wage of a full-time employee (full monthly gross minimum wage). The amount will automatically change from the 1st January of each year to the minimum required minimum wage for the full-time employee for the year in question (indexed). The Bank publishes the change in the amount until the 20th of December each year in this List of Conditions. In case of the law, that stipulates the amount of the minimum wage would be announced after December 20th, the new amount would be published on the next working day following the announcement of the law at the latest.

<sup>6</sup> In the case of a **Basis 2.0 account package**, account maintenance shall be free of charge if the Customer has an active retail credit or loan transaction—not inclusive of credit cards—at Raiffeisen Bank as a Debtor—not inclusive Co-debtor—subject to the following terms. If the customer has an overdraft, then the Basis 2.0 account maintenance shall be free of charge only if the overdraft facility belongs to the Basis 2.0 account package. When checking eligibility for free account maintenance, the Bank shall disregard any credit cards that the Customer may have. The fulfilment of the conditions for free account maintenance shall be checked on the date of debiting of the fee. The actual account maintenance fee is debited on the last banking day of the actual month.

In the case of a Basis 2.0 account package, in the actual and the next month of the account opening or account package changing the account maintenance fee is free of charge. After that period the actual account maintenance fee will be charged each time the required conditions are not fulfilled.

<sup>7</sup> In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 10,000 part of the fee does not apply. This provision shall apply retroactively as of 1 January 2017.

<sup>8</sup> If ad hoc/standing payment order exceeds the HUF 100,000 limit, fee will be credited on the amount of the order by which the HUF 100,000 limit is exceeded.

<sup>9</sup> The following payment orders are currently not available via myRaiffeisen mobile application:

- 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

<sup>10</sup> Payment of standing orders and utility bills moved from other banks through simplified bank account switching is considered as given via Raiffeisen DirektNet.

<sup>11</sup> According to the channel of the order.

<sup>12</sup> In case of **Fee Waiver and Fee Waiver 2.0 Packages** we require a **regular monthly incoming fund of minimum HUF 120,000** to the current account held with Raiffeisen Bank in at the most two amounts.

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 of HUF 120,000 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 in at the most two amounts, 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 of HUF 120,000 has not arrived in at the most two amounts. 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.

<sup>13</sup> In case of **Fee Waiver Plus Package** we require a **regular monthly incoming fund of minimum HUF 150,000** to the current account held with Raiffeisen Bank in at the most two amounts. 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 of HUF 150,000 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 in at the most two amounts, 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 of HUF 150,000 has not arrived in at the most two amounts. 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.

<sup>14</sup> In case of orders for changing fee package given and accepted by the Bank until 16:00, the starting date of the new account package is the first banking day after the day when the order was given. If the order was given after 16:00, the new account package will be set on the second working day after the acceptance. In case of different instruction of the account holder, the Bank fulfills the order for changing fee package later, at the individually indicated time. The Promotion is valid until orders given until 31.12.2024 16:00 for all retail and premium accounts. Orders of changing fee package can be given and accepted only in case of the new account package is currently „available“ in the List of Conditions.

<sup>15</sup> For the purposes of the charging of the account closing fee, a change in account packages shall not be regarded as an account opening. It shall not qualify as an account closing initiated by the Customer if in a personal loan request the Customer provides that in case the personal loan agreement fails to enter in force, then the Bank should take steps to terminate the bank account connected to the personal loan agreement.

<sup>16</sup> The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until the reception of the cancellation order. The cancellation of payment orders executed according to the intraday settlement rules is not available.

<sup>17</sup> Charged in case of HUF transfers from FCY accounts and interbank HUF transfer orders given and processed as foreign currency transfers from HUF accounts.

<sup>18</sup> The 'Special FCY exchange conversion' option is available via DirektNet and the myRaiffeisen mobileapplication, 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 transaction individually, and provided that the funds are fully available on the account.

<sup>19</sup> In case of other packages, if the package does not contain the fee of „paper based statement mailed to the customer's notification address“, than it is free of charge in the certain package.

<sup>20</sup> Bank declaration in accordance with the notice of abuse of electronic payment means (lost & stolen report) is free of charge.

<sup>21</sup> Issuing the form of "Certificate of mortgage backed house loan installment " for an application for "Crisis Found" is free of charge.

<sup>22</sup> In certain cases the transaction can be processed after 5:00 p.m., before the evening batch is being started. The DirektNet always confirms the execution date while processing the transaction.

<sup>23</sup> Day of T+1 or T+2 is the beginning of the effectiveness of the authorization. The beneficiary of the authorization (service provider) is eligible to debit the bank account from this day.

<sup>24</sup> EEA member states: European Union member states, and Norway, Iceland and Liechtenstein.

<sup>25</sup> In accordance with the 35/2009 MNB decree cut-off time connected to incoming FX payments is 15:30.

<sup>26</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.

<sup>27</sup> To use the service Customer 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 to approve the order. Customer may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under the DirektNet agreement. The limits mentioned above don't include Transfers between own accounts, except Transfers to own security accounts. Signing transaction with a single-use password sent via SMS is not possible in Raiffeisen Mobile Application(s).

<sup>28</sup> Under Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.) in case of instant HUF transfers initiated by payment request or unified data entry solution, fee(s) won't be charged by the Bank as long as this provision is effective:

<sup>29</sup> Rules regarding the free transfer limit of HUF 100,000 included in the DíjNullazó Plusz account package:



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#### **Method for calculating the free limit:**

The free transfer limit applies per account, is only valid for the account packages specified above and cannot be split between accounts. The free transfer limit includes all payment orders (including instant transfer orders initiated by a payment request or unified data entry solution) or transactions submitted to the Bank through the specified channel, regardless of whether the order has been executed, revoked, cancelled or recalled. In the case of an order with a value date, if the date of submission and the value date indicated by the Customer are in different months, the amount of the transaction in question will be included in the limit for the month of the value date.

The free transfer limit is only available for the calendar month concerned.

Calendar month: from 00:00 on the 1st of every month until 23:59 on the last day of the month.

If the free transfer limit is not used up in a given month, it cannot be carried over and cannot be accumulated for subsequent months. The different discounts cannot be combined, the available free limit is also reduced by free transaction types – e.g. executing a payment request or unified data entry solution, executing a transfer of less than HUF 50,000.

The free transfer limit is calculated on the basis of the transaction information stored in the Bank's systems. The Bank does not provide a separate informational platform in this regard, the limit utilisation can be checked in the account history.

If the amount of a given transaction is higher than the available free transfer limit, the currently applicable non-discounted fee will be applied to the amount exceeding the limit. Any additional transactions exceeding the free transfer limit will also be subject to the applicable non-discounted fee. Non-discounted fee: for the portion exceeding HUF 50,000 0,3%, max. HUF 10,000.

In-bank transfers between own accounts do not reduce the free limit.

For the purposes of calculating the free limit, a transfer between the customer's accounts registered with the Bank in different customer master records is not considered a transfer between own accounts. (The customer master is the same as the middle 6 characters of the Account ID / short account number on the bank statement header and on the customer card.)

In the event of switching between account packages, all transactions initiated in a given calendar month will reduce the free transfer limit applicable to the current account package after switching the account package - regardless of whether the transaction was initiated and/or booked before the switching of the account package.

The free transfer limit is only available to the Customer until the day he/she has an account package in which this free transfer option is available.

The Bank reserves the right to change, within the limits of the legislation in force, the settlement logic of the free transfer limit as detailed above.