

## IV. Raiffeisen CLEVERcard, Bank-, and Credit Card List of Conditions

Announced on 18th June 2024

Valid: from 19th of June 2024 until withdrawn

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

### **Amendments announced on 18th of June , effective as of 19th of June 2024:**

- Credit Card conditions change according to the MNB base rate decrease.



**1. Providing a debit card [Start CLEVERcard and Bankcards]**

The Bank will cease selling the non-embossed Start CLEVERcard type from 15/06/2023. Instead of non-embossed Start CLEVERcards expiring from 01/07/2023, the Bank will issue VertiCard dype debit cards. Further information connecting to this is available in this List of Conditions at section of 6.2.

**1.1. Types of bankcard that can be applied for by channels**

Card type	Channel	
	As an existing customer	As a new customer
<b>Unembossed Start CLEVERcard (In case of standard image design)</b>	branch Raiffeisen Direkt	-
<b>VertiCard (Mastercard Unembossed bank card)</b>	branch Raiffeisen Direkt	branch <a href="#">Raiffeisen Online Retail Account Opening Platform</a> myRaiffeisen mobile application
<b>Mastercard Standard bankcard</b>	branch Raiffeisen Direkt	
<b>VISA Gold</b>	branch Raiffeisen Direkt	
<b>Mastercard Gold</b>	branch Raiffeisen Direkt	branch <a href="#">Raiffeisen Online Retail Account Opening Platform</a> myRaiffeisen mobile application
<b>In the case of premium accounts</b>		
<b>Premium Start Clevercard</b>	branch Raiffeisen Direkt	branch <a href="#">Raiffeisen Online Retail Account Opening Platform</a> myRaiffeisen mobile application
<b>Mastercard Premium Gold bankcard</b>	branch Raiffeisen Direkt	branch <a href="#">Raiffeisen Online Retail Account Opening Platform</a> myRaiffeisen mobile application
<b>Mastercard Premium Platina bankcard</b>	branch Raiffeisen Direkt	branch <a href="#">Raiffeisen Online Retail Account Opening Platform</a> myRaiffeisen mobile application

**1.2. Start CLEVERcard and Bankcards in case of available Account Packages**
**1.2.1. Card fees1**

Package		Feewinner	Activity 3.0	Everyday 2.0 and Online	Base 2.0	Yellow	Account in foreign currency	Further Accounts
<b>Available bankcards</b>								
<b>Unembossed Start CLEVERcard</b> In case of standard image design Non-available from 15/06/2023	annual fee	HUF 6 145	HUF 6 145	HUF 4 920	HUF 6 355	HUF 6 145		HUF 4 847
	application fee	HUF 3 446	HUF 3 850	HUF 3 981 <sup>2</sup>		HUF 3 446		-
<b>VertiCard</b> (Mastercard Unembossed bank card)	annual fee	Promotional fee: HUF 0 <sup>18</sup> Standard fee: HUF 7 780	HUF 7 780	HUF 7 780		Promotional fee: HUF 0 <sup>20</sup> Standard fee: HUF 7 780		HUF 7 780
	application fee	1 <sup>st</sup> application fee: Promotional fee: HUF 0 <sup>18</sup> Standard fee: HUF 4 230 From 2 <sup>nd</sup> issue: HUF 4 230	1 <sup>st</sup> application fee: Promotional fee: HUF 0 <sup>18</sup> Standard fee: HUF 4 230 From 2 <sup>nd</sup> issue: HUF 4 230	For Everyday 2.0 and Base 2.0: HUF 3 597 For Online: 1 application fee: Promotional fee: HUF 0 <sup>19</sup> Standard fee: HUF 4 230 From 2 <sup>nd</sup> issue: HUF 4 230		1 <sup>st</sup> application fee: Promotional fee: HUF 0 <sup>20</sup> Standard fee: HUF 4 230 From 2 <sup>nd</sup> issue: HUF 4 230		HUF 4 230
<b>Mastercard Standard bankcard**</b> (card issued instead of Embossed Start CLEVERcard and OneCard) Available from 01/03/2024	annual fee	Promotional fee: HUF 9 255 <sup>3</sup> Standard fee: HUF 10 164	Promotional fee: HUF 9 255 <sup>3</sup> Standard fee: HUF 10 164	Promotional fee: HUF 8 104 <sup>3</sup> Standard fee: HUF 8 899	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 8 104 <sup>3</sup> Standard fee: HUF 8 899		HUF 8 594
	application fee	HUF 3 898	HUF 4 310	HUF 4 455 <sup>2</sup>		HUF 4 455 <sup>2</sup>		-
<b>VISA Gold</b>	annual fee	HUF 26 370	HUF 30 651	HUF 31 694		HUF 31 694		HUF 27 267
<b>Mastercard Gold</b>	annual fee	HUF 28 288	HUF 28 288	HUF 28 288		HUF 28 288		HUF 28 288
<b>Non-available bankcards</b>								
<b>Unembossed Start CLEVERcard</b> In case of special image design (not applicable)	annual fee	HUF 6 145	HUF 6 145	HUF 4 920	HUF 6 355	HUF 6 145		HUF 4 847
	application fee	HUF 3 446	HUF 3 850	HUF 3 981 <sup>2</sup>		HUF 3 446 <sup>2</sup>		-
<b>Embossed Start CLEVERcard</b> In case of standard and special image design (not applicable)	annual fee	Promotional fee: HUF 9 225 <sup>3</sup> Standard fee: HUF 10 164	Promotional fee: HUF 9 225 <sup>3</sup> Standard fee: HUF 10 164	Promotional fee: HUF 8 104 <sup>3</sup> Standard fee: HUF 8 899	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 8 104 <sup>3</sup> Standard fee: HUF 8 899		HUF 8 594
	application fee	HUF 3 898	HUF 4 310	HUF 4 455 <sup>2</sup>		HUF 4 455 <sup>2</sup>		-

In case of holding Basic Account, the Bank provides 1 Unembossed Start CLEVERcard (with standard image design) with the account holder's name on it to the customer without annual fee and application fee. Fees of additional card: Unembossed Start CLEVERcard (in case of standard image design)<sup>1</sup>: annual fee HUF 4 920 and application fee HUF 3 981. Additional card types are not applicable for Basic Account. From 15/06/2023 the Unembossed Start CLEVERcard will be non-available. From 15/06/2023 the Bank provides 1 VertiCard bank card with the account holder's name on it to the customer without annual fee and application fee. Fees of additional card: VertiCard: annual fee HUF 7 780 and application fee HUF 4 230.

\*\* The Bank does not accept new Embossed Start CLEVERcard applications. The Bank issues a MasterCard Standard bank card instead of the expiring Embossed Start CLEVERcard during renewals, starting from October 2023. From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024 the Bank will issue Mastercard Standard bank cards. From 01/03/2024, the Bank enables the request for a Mastercard Standard type debit card for all account products.

### 1.2.2. OneCard bankcard<sup>1</sup>

Package		Feewinner	Activity 3.0	Everyday 2.0 and Online	Base 2.0	Yelloo	Account in foreign currency	Further Accounts
<b>OneCard bankcard</b> Non-available from 01/03/2024	annual fee	Promotional fee: HUF 9 225 <sup>3</sup> Standard fee: HUF 10 164	Promotional fee: HUF 9 225 <sup>3</sup> Standard fee: HUF 10 164	Promotional fee: HUF 8 104 <sup>3</sup> Standard fee: HUF 8 899	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 8 104 <sup>3</sup> Standard fee: HUF 8 899	Promotional fee: HUF 8 594 <sup>21</sup> Standard fee: HUF 8 678	
	application fee	HUF 3 898	HUF 4 310	HUF 4 455 <sup>2</sup>		HUF 4 455 <sup>2</sup>	-	

OneCard has PayPass function.

The OneCard partner program was discontinued on the 28th of February 2021.

OneCard bankcard is not applicable for Basic Account.

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

### 1.2.3. Transaction fees

Package	Feewinner <sup>1</sup>	Activity 3.0 <sup>1</sup>	Everyday 2.0 <sup>1</sup>	Online	Base 2.0 <sup>1</sup>	Yelloo	Account in foreign currency, Basic <sup>1</sup>	Further Accounts
<b>Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [Purchase]<sup>4</sup></b>	Free of charge <sup>1</sup>	Free of charge <sup>1</sup>	0.3%, max. HUF 6 000 <sup>1</sup>	Free of charge <sup>1</sup>	0.47%, min. HUF 158 Ft, max. HUF 9 556 <sup>1</sup>	Free of charge	Free of charge	

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

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

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

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

**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**, to Basic Account holding customers the Bank shall provide free of charge

- maximum 2 cash withdrawals executed in HUF with a debit card at automated teller machines (ATM) located in Hungary, provided that the sum total of the two transactions does not exceed HUF 150,000, or
- maximum 1 cash withdrawal executed in HUF in the branch network of Raiffeisen Bank up to the amount of HUF 50,000.

The Bank ensures the fee exemption provided by the Basic Account as per paragraphs a) and b) in the sequence in which the transactions are executed.

Based on his/her transaction first executed in the given calendar month, the Basic Account holding customer shall be entitled either to the benefit defined in paragraph a) or to the one defined in paragraph b).

If the amount of the cash withdrawals specified in paragraph a) exceeds HUF 150,000, then on the amount by which the HUF 150,000 limit is exceeded the Bank shall apply the fees as per the List of Terms & Conditions from time to time in effect.

If the amount of the cash withdrawal specified in paragraph b) exceeds HUF 50,000, then on the amount by which the HUF 50,000 limit is exceeded the Bank shall apply the fees as per the Consumer List of Terms & Conditions for Cash and Cheque Transactions from time to time in effect.

A Basic Account holding customer shall have the right to make the statement as per Art. 36/A (4) c) of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, in which case the rules set out in Art. 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services shall apply to the customer's ATM cash withdrawals.

As of 01.09.2017 the Bank is withdrawing the promotion, valid until 09.30.2017 or withdrawal, regarding the cash withdrawals transfer fee or basic accounts.

Package	Feewinner <sup>1</sup>	Activity 3.0 <sup>1</sup>	Everyday 2.0 <sup>1</sup>	Online, Yellow	Base 2.0 <sup>1</sup>	Basic <sup>1</sup>	Account in foreign currency	Further Accounts
<b>Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer submitted a declaration about free of charge cash withdrawal for the bank account used for the transaction]</b>								
<b>Number of free of charge ATM cash withdrawals per month</b> In case of domestic HUF transactions, up to HUF 150,000 in total. Transactions are selected based on the transaction date in the actual month.							2 pieces	
Domestic HUF transactions from Raiffeisen ATM – standard fee <sup>1/4</sup>	0.90%, min. HUF 383	0.90%, min. HUF 851	0.94%, min. HUF 880	0.89%, min. HUF 839	1.88%, min. HUF 1 194	0.94%, min. HUF 880		HUF 880
Domestic HUF transactions from other ATM – standard fee <sup>1/4</sup>	1.82%, min. HUF 1 148	1.82%, min. HUF 851	1.88%, min. HUF 880	1.79%, min. HUF 839	1.88%, min. HUF 1 194	1.88%, min. HUF 880		HUF 880
<b>Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit a declaration about free of charge cash withdrawal for the bank account used for the transaction]</b>								
ATM and post office								
<b>Number of reduced priced cash withdrawals per month</b> In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month.	-	2 pcs: 0.90%, min. HUF 383 <sup>1</sup>	2 pcs: 0.94%, min. HUF 396 <sup>1</sup>	-	-	max. 2 pcs free of charge up to HUF 150,000	2 pcs free of charge	-
Domestic HUF transactions from Raiffeisen ATM – standard fee <sup>1/4</sup>	0.90%, min. HUF 383	0.90%, min. HUF 851	0.94%, min. HUF 880	0.89%, min. HUF 839	1.88%, min. HUF 1 194	0.94%, min. HUF 880		HUF 880
Domestic HUF transactions from other ATM – standard fee <sup>1/4</sup>	1.82%, min. HUF 1 148	1.82%, min. HUF 851	1.88%, min. HUF 880	1.79%, min. HUF 839	1.88%, min. HUF 1 194	1.88%, min. HUF 880		HUF 880
<b>Further transaction fees</b>								
ATM								
Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] <sup>1</sup>	EUR 14.45							

Package	Feewinner <sup>1</sup>	Activity 3.0 <sup>1</sup>	Everyday 2.0 <sup>1</sup>	Online, Yellow	Base 2.0 <sup>1</sup>	Basic <sup>1</sup>	Account in foreign currency	Further Accounts
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] <sup>1</sup>	EUR 14.45							
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] <sup>1</sup>	1.82%, min. HUF 1 148 max. HUF 4 622	1.82%, min. HUF 851 max. HUF 4 622	1.88%, min. HUF 880 max. HUF 4 782	1.79%, min. HUF 839 max. HUF 4 551	1.88%, min. HUF 1 194 max. HUF 4 782	1.88%, min. HUF 880 max. HUF 4 782	HUF 880	
In branch								
Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] <sup>1</sup>	HUF 814							
Cash withdrawal abroad [Abroad in branch] <sup>1</sup>	EUR 13.61							
Balance inquiry ATM <sup>*</sup>	HUF 84							

\*Balance inquiries at foreign ATMs are available for Mastercard cards. In the case of Visa cards, it is only possible to check the balance through your own ATM.

### 1.3. Start CLEVERcard and Bankcards in case of not available Account Packages

#### 1.3.1. In case of conditional account packages

##### 1.3.1.1. Card fees<sup>1</sup>

In case of card applied on or after 12 <sup>th</sup> September 2013						
Package	Fee Waiver and Activity	Fee Waiver 2.0	FeeWaiver Plus	Activity 2.0	Further Accounts	
<b>Unembossed Start CLEVERcard</b> In case of standard image design Non-available from 15/06/2023	annual fee	Promotional fee: HUF 4 788 <sup>5</sup> Standard fee: HUF 5 837	HUF 6 355	HUF 6 355	HUF 6 355	HUF 4 847
	application fee	-	HUF 3 981 <sup>2</sup>	HUF 3 562 <sup>2</sup>	HUF 3 981 <sup>2</sup>	-
<b>Unembossed Start CLEVERcard</b> In case of special image design (not applicable)	annual fee	Promotional fee: HUF 4 788 <sup>5</sup> Standard fee: HUF 5 837	HUF 6 355	HUF 6 355	HUF 6 355	HUF 4 847
	application fee	-	HUF 3 981 <sup>2</sup>	HUF 3 562 <sup>2</sup>	HUF 3 981 <sup>2</sup>	-
<b>VertiCard</b> (Mastercard Unembossed bank card) Available from 15/06/2023	annual fee	HUF 7 780	HUF 7 780	HUF 7 780	HUF 7 780	HUF 7 780
	application fee	HUF 4 230	HUF 4 230	HUF 4 230	HUF 4 230	HUF 4 230
<b>Embossed Start CLEVERcard</b> In case of standard and special image	annual fee	Promotional fee: HUF 8 457 <sup>5</sup> Standard fee: HUF 9 151	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	HUF 8 594

design (not applicable)	application fee	-	HUF 4 455 <sup>2</sup>	HUF4 032 <sup>2</sup>	HUF 4 455 <sup>2</sup>	-
<b>Mastercard Standard bankcard*</b> (card issued instead of Embossed Start CLEVERcard and OneCard ) Available from 01/03/2024	annual fee	Promotional fee: HUF 8 457 <sup>21</sup> Standard fee: HUF 9 569	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	HUF 8 594
	application fee	-	HUF 4 455 <sup>2</sup>	HUF4 032 <sup>2</sup>	HUF 4 455 <sup>2</sup>	-
<b>VISA Gold</b>	annual fee	HUF 27 267	HUF 31 694	HUF 27 267	HUF 31 694	HUF 27 267
<b>Mastercard Gold</b>	annual fee	HUF 28 288	HUF 28 288	HUF 28 288	HUF 28 288	HUF 28 288

\* The Bank does not accept new Embossed Start CLEVERcard applications. The Bank issues a MasterCard Standard bank card instead of the expiring Embossed Start CLEVERcard during renewals, starting from October 2023. From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024, the Bank will issue Mastercard Standard bank cards. From 01/03/2024 the Bank enables the request for a Mastercard Standard type debit card for all account products.

In case of card applied before 12 <sup>th</sup> September 2013						
Package		Fee Waiver and Activity	Fee Waiver 2.0	FeeWaiver Plus	Activity 2.0	Further Accounts
<b>Unembossed Start CLEVERcard</b> In case of standard image design Non-available from 15/06/2023	annual fee	HUF 4 788	HUF 6 355	HUF 6 355	HUF 6 355	HUF 4 847
	application fee	-	HUF 3 981 <sup>2</sup>	HUF 3 562 <sup>2</sup>	HUF 3 981 <sup>2</sup>	-
<b>Unembossed Start CLEVERcard</b> In case of special image design (not applicable)	annual fee	HUF 4 788	HUF 6 355	HUF 6 355	HUF 6 355	HUF 4 847
	application fee	-	HUF 3 981 <sup>2</sup>	HUF 3 562 <sup>2</sup>	HUF 3 981 <sup>2</sup>	-
<b>Embossed Start CLEVERcard</b> In case of standard and special image design (not applicable)	annual fee	HUF 8 457	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	HUF 8 594
	application fee	-	HUF 4 455 <sup>2</sup>	HUF4 032 <sup>2</sup>	HUF 4 455 <sup>2</sup>	-
<b>Mastercard Standard bankcard*</b> (card issued instead of Embossed Start CLEVERcard and OneCard ) Available from 01/03/2024	annual fee	Promotional fee: HUF 8 457 <sup>21</sup> Standard fee: HUF 8 879	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	HUF 8 594
	application fee	-	HUF 4 455 <sup>2</sup>	HUF4 032 <sup>2</sup>	HUF 4 455 <sup>2</sup>	-
<b>VISA Gold</b>	annual fee	HUF 27 267	HUF 31 694	HUF 27 267	HUF 31 694	HUF 27 267

\* The Bank does not accept new Embossed Start CLEVERcard applications. The Bank issues a MasterCard Standard bank card instead of the expiring Embossed Start CLEVERcard during renewals, starting from October 2023. From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024, the Bank will issue Mastercard Standard bank cards. From 01/03/2024 the Bank enables the request for a Mastercard Standard type debit card for all account products.

**1.3.1.2. OneCard bankcard <sup>1</sup>**

In case of card applied on or after 12 <sup>th</sup> September 2013							
Package		Fee Waiver	Activity	Fee Waiver 2.0	Fee Waiver Plus	Activity 2.0	Further Accounts
<b>OneCard bankcard</b> Non-available from 01/03/2024	annual fee	Promotional fee: HUF 8 457 <sup>21</sup> Standard fee: HUF 8 897		Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 8 594 <sup>21</sup> Standard fee: HUF 8 678
	application fee	-		HUF 4 455 <sup>2</sup>	HUF4 032 <sup>2</sup>	HUF 4 455 <sup>2</sup>	-

In case of card applied before 12 <sup>th</sup> September 2013							
Package		Fee Waiver	Activity	Fee Waiver 2.0	Fee Waiver Plus	Activity 2.0	Further Accounts
<b>OneCard bankcard</b> Non-available from 01/03/2024	annual fee	Promotional fee: HUF HUF 8 457 <sup>21</sup> Standard fee: HUF 8 827		Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 9 539 <sup>3</sup> Standard fee: HUF 10 508	Promotional fee: HUF 8 594 <sup>21</sup> Standard fee: HUF 8 678
	application fee	-		HUF 4 455 <sup>2</sup>	HUF4 032 <sup>2</sup>	HUF 4 455 <sup>2</sup>	-

OneCard has PayPass function.

The Onecard partner program was discontinued on the 28th of February 2021.

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

**1.3.1.3. Transaction fees**

Package	Fee Waiver	Activity	Fee Waiver 2.0 <sup>1</sup>	Fee Waiver Plus	Activity 2.0 <sup>1</sup>	Further Accounts
<b>Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [Purchase]<sup>4</sup></b>	Free of charge					

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

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

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

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



<b>Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit a declaration about free of charge cash withdrawal for the bank account used for the transaction]</b>						
Package	Fee Waiver	Activity	Fee Waiver 2.0 <sup>1</sup>	Fee Waiver Plus	Activity 2.0 <sup>1</sup>	Further Accounts
<b>Fees of domestic HUF cash withdrawal if the Customer submitted a declaration about free of charge cash withdrawal for the bank account used for the transaction</b>						
<b>Number of free of charge ATM cash withdrawals per month</b> In case of domestic HUF transactions, up to HUF 150,000 in total. Transactions are selected based on the transaction date in the actual month.	2 pieces					
<b>Number of further free of charge ATM/post office cash withdrawals per month</b> In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month.	Unlimited from Raiffeisen ATMs <sup>6</sup>	-				
Domestic HUF transactions from Raiffeisen ATM - standard fee <sup>1/4</sup>	Unlimited from Raiffeisen ATMs <sup>3</sup> free of charge <sup>6</sup>	HUF 880	0.94%, min. HUF 396	0.94%, min. HUF 396	0.94%, min. HUF 880	HUF 880
Domestic HUF transactions from other ATM - standard fee <sup>1/4</sup>	HUF 1 106	HUF 880	1.88%, min. HUF 1 106	1.88%, min. HUF 1 188	1.88%, min. HUF 880	HUF 880
Package	Fee Waiver	Activity	Fee Waiver 2.0 <sup>1</sup>	Fee Waiver Plus	Activity 2.0 <sup>1</sup>	Further Accounts
<b>Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit a declaration about free of charge cash withdrawal for the bank account used for the transaction]</b>						
ATM and post office						
<b>Number of reduced priced cash withdrawals per month</b> In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month.	Unlimited from Raiffeisen ATMs free of charge <sup>6</sup>	2 pcs free of charge	Unlimited from Raiffeisen ATMs 0.94%, min. HUF/pc 396 <sup>1</sup>	1 pcs free of charge HUF transaction from Raiffeisen ATM, up to HUF 150,000 with OneCard debit card <sup>7</sup>	2 pcs: 0.94%, min. HUF/pc 396 <sup>1</sup>	-
Domestic HUF transactions from Raiffeisen ATM - standard fee <sup>1/4</sup>	Unlimited from Raiffeisen ATMs <sup>3</sup> free of charge <sup>6</sup>	HUF 880	Unlimited from Raiffeisen ATMs 0.94%, min. HUF/pc 396	0.94%, min. HUF 396	0.94%, min. HUF 880	HUF 880
Domestic HUF transactions from other ATM - standard fee <sup>1/4</sup>	HUF 1 106	HUF 880	1.88%, min. HUF 1 106	1.88%, min. HUF 1 188	1.88%, min. HUF 880	HUF 880

<b>Further transaction fees</b>						
<b>Further Conditions</b>						
Package	Fee Waiver	Activity	Fee Waiver 2.0 <sup>1</sup>	Fee Waiver Plus	Activity 2.0 <sup>1</sup>	Further Accounts
ATM						
Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] <sup>1</sup>	EUR 14.45					

Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] <sup>1</sup>	EUR 14.45					
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] <sup>1</sup>	HUF 1 106	HUF 880	1.88%, min. HUF 1 106 max. HUF 4 782	1.88%, min. HUF 1 188 max. HUF 4 782	1.88%, min. HUF 880 max. HUF 4 782	HUF 880
In branch						
Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] <sup>1</sup>	HUF 814					
Cash withdrawal abroad [Abroad in branch] <sup>1</sup>	EUR 13.61					
Balance inquiry at ATM <sup>*</sup>	HUF 84					

\*Balance inquiries at foreign ATMs are available for Mastercard cards. In the case of Visa cards, it is only possible to check the balance through your own ATM.

### 1.3.2. In case of unconditional account packages

#### 1.3.2.1. Card fees<sup>1</sup>

Package		Everyday	Dynamic	Base	Menza Student Account	Further Accounts
<b>Unembossed Start CLEVERcard</b> In case of standard image design Non-available from 15/06/2023	annual fee			HUF 4 847		
<b>Unembossed Start CLEVERcard</b> In case of special image design (not applicable)	annual fee			HUF 4 847		
<b>VertiCard</b> (Mastercard Unembossed bank card) Available from 15/06/2023	annual fee			HUF 7 780		
<b>Embossed Start CLEVERcard</b> In case of standard and special image design (not applicable)	annual fee		HUF 8 594		-	HUF 8 594
<b>Mastercard Standard bankcard*</b> (card issued instead of Embossed Start CLEVERcard and OneCard) Available from 01/03/2024	annual fee		HUF 8 594		-	HUF 8 594
<b>VISA Gold</b>	annual fee		HUF 27 267		-	HUF 27 267
<b>Mastercard Gold</b>	annual fee		HUF 28 288		-	HUF 28 288

With Menza Student Account exclusively unembossed Start CLEVERcard is available until 14/06/2023. From 15/06/2023 exclusively VertiCard bank card is available.

\* Bank does not accept new Embossed Start CLEVERcard applications. The Bank issues a MasterCard Standard bank card instead of the expiring Emossed Start CLEVERcard during renewals, starting from October 2023. From 01/03/2024, sales of the OneCard debit card will

cease. When renewing expiring OneCard debit cards, from 01/04/2024 the Bank will issue Mastercard Standard bank cards. From 01/03/2024, the Bank enables the request for a Mastercard Standard type debit card for all account products.

### 1.3.2.2. OneCard bankcard<sup>1</sup>

Package		Everyday	Dynamic	Base	Menza Student Account	Further Accounts
<b>OneCard bankcard</b> Non-available from 01/03/2024	annual fee	Promotional fee: HUF 8 594 <sup>21</sup> Standard fee: HUF 8 678		Promotional fee: HUF 8 594 <sup>21</sup> Standard fee: HUF 11 092	Promotional fee: HUF 8 594 <sup>21</sup> Standard fee: HUF 8 678	

OneCard has PayPass function.

The Onecard partner program was discontinued on the 28th of February 2021.

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

### 1.3.2.3. Transaction fees

Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
<b>Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [Purchase]<sup>4</sup></b>	Free of charge				

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

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

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

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

#### Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer submitted a declaration about free of charge cash withdrawal for the bank account used for the transaction]

Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
<b>Number of free of charge ATM cash withdrawals per month</b> In case of domestic HUF transactions, up to HUF 150,000 in total. Transactions are selected based on the transaction date in the actual month.	2 pieces				
<b>Number of further free of charge ATM/post office cash withdrawals per month</b> In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month.	-	1 pc		-	
Domestic HUF transactions from Raiffeisen ATM - standard fee <sup>1/4</sup>	HUF 880				
Domestic HUF transactions from other ATM - standard fee <sup>1/4</sup>	HUF 880				

#### Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit a declaration about free of charge cash withdrawal for the bank account used for the transaction]

Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
ATM and post office					
<b>Number of reduced priced cash withdrawals per month</b> In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month.	2 pcs free of charge	3 pcs free of charge	-	1 pc free of charge	-
Domestic HUF transactions from Raiffeisen ATM – standard fee <sup>1/4</sup>	HUF 880				
Domestic HUF transactions from other ATM – standard fee <sup>1/4</sup>	HUF 880				
<b>Further transaction fees</b>					
Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
ATM					
Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] <sup>1</sup>			EUR 14.45		
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] <sup>1</sup>			EUR 14.45		
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] <sup>1</sup>			HUF 880		
In branch with card					
Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] <sup>1</sup>			HUF 814		
Cash withdrawal abroad [Abroad in branch] <sup>1</sup>			EUR 13.61		
Balance inquiry at ATM <sup>1*</sup>			HUF 84		

\*Balance inquiries at foreign ATMs are available for Mastercard cards. In the case of Visa cards, it is only possible to check the balance through your own ATM.

## 2. Credit Cards and Versatile CLEVERcard

The attachment 1. with detailed description of reference interest rate and interest rate spread indicator applied by Bank is an integrated part of the List of Conditions.

OneCard credit card cash-back rules can be found in the [www.raiffeisen.hu](http://www.raiffeisen.hu), which forms the 2nd attachment of this List of conditions.

### Raiffeisen Credit Card online application

Raiffeisen Credit Card online application is available for existing customers to who suitable for the online application criteria. Conditions of online application can be found on the [https://www.raiffeisen.hu/hitelkartya\\_online\\_igenyles](https://www.raiffeisen.hu/hitelkartya_online_igenyles) page.

### Signing contracts on the Raiffeisen Online Credit Card Platform by the Bank

The Bank's declarations are made using a highly secure electronic stamp based on a qualified certificate when applying for a Raiffeisen OneCard Credit Card online. The use of the electronic stamp is carried out by two individuals authorized on behalf of the Bank, Tokodi Gábor and Kiss Benedek, within their areas of responsibility.

#### 2.1. Annual card fees<sup>1</sup>

<b>OneCard Standard Credit Card</b>	HUF 0
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	Entering into contract till 19.07.2015.	Entering into contract from 20.07.2015.
<b>OneCard Gold Credit Card</b> – includes travel insurance	HUF 14 317	HUF 24 010
	Issued before 01.04.2012	Issued after 01.04.2012
<b>Unembossed Versatile CLEVERcard</b> In case of standard and special image design (not applicable)	HUF 8 745	
<b>Embossed Versatile CLEVERcard</b> In case of standard and special image design (not applicable)	HUF 11 678	
<b>Standard (Oxigén) Credit Card</b> (not applicable)	HUF 9 045	HUF 7 014
<b>Gold (Oxigén) Credit Card</b> – includes travel insurance (not applicable)	HUF 24 123	HUF 21 058

Versatile CLEVERcard and Credit Cards are issued with PayPass function since 7th January 2013. Information about the PayPass function is in point 1.

## 2.2. Transaction fees

### 2.2.1. OneCard Credit Cards

<b>Purchase</b> <sup>4</sup>	Free of charge
<b>Monthly cycle closing fee</b> (per Card) <sup>1</sup>	HUF 867
Mobil Banking service monthly fee <sup>1/8</sup>	HUF 617 / phone number
<b>Cash withdrawal with credit card</b> <sup>9</sup>	50% of the credit limit can be withdrawn as cash as basic setup
ATM and post office and in branch with card	
Domestic HUF transactions <sup>1/4</sup>	3,80%, min HUF 1 575
Domestic ATM (non HUF transaction) <sup>1</sup>	3,80%, min EUR 9,52
Abroad in post office or in branch <sup>1</sup>	3,80%, min EUR 9,52
Abroad ATM <sup>1</sup> – except in EEA state in EUR	3,80%, min EUR 9,52
Abroad ATM <sup>1</sup> in EEA state in EUR	3,80%, min HUF 1 575
Balance inquiry at Raiffeisen ATM <sup>1*</sup>	HUF 242

\*Balance inquiries at foreign ATMs are available for Mastercard cards. In the case of Visa cards, it is only possible to check the balance through your own ATM.

### 2.2.2. Not applicable products

<b>Purchase</b> <sup>4</sup>	Free of charge
<b>Cash withdrawal with Versatile CLEVERcard</b> <sup>9</sup>	Maximum 50% of the credit limit can be withdrawn as cash, if the credit limit cash withdrawal option is available with the card. – If cash is withdrawn from bankaccount linked to Versatile Clevercard, than Bank applies fees listed above in part 1.1.3. or 1.2.1.3 and 1.2.2.3. – If cash is withdrawn from credit limit of the credit card, than the fee of first 3 transactions is HUF 0, and all the following transactions: – at Raiffeisen ATM in Hungary: HUF 0 – at other domestic ATM: HUF 883 Transactions are selected based on the date of accountancy in the actual month.
<b>Cash withdrawal with credit card</b> <sup>9</sup>	Maximum 50% of the credit limit can be withdrawn as cash.
ATM and post office and in branch with card	
Domestic HUF transactions <sup>1/4</sup>	HUF 2 196
Domestic ATM (non HUF transaction) <sup>1</sup>	EUR 14,34
Abroad in post office or in branch <sup>1</sup>	EUR 14,34
Abroad ATM <sup>1</sup> – except in EEA state in EUR	EUR 14,34
Abroad ATM <sup>1</sup> in EEA state in EUR	HUF 2 196
Balance inquiry at Raiffeisen ATM <sup>1</sup>	HUF 84

\*Balance inquiries at foreign ATMs are available for Mastercard cards. In the case of Visa cards, it is only possible to check the balance through your own ATM.

### 2.3. Other credit card account transactions

<b>Money transfer</b>		
via Raiffeisen Direkt, DirektNet, myRaiffeisen mobile application <sup>10</sup> or myRaiffeisen portal – from credit card account linked to OneCard Standard or OneCard Gold Credit Cards	inbank <sup>1</sup>	1,53% + HUF 794, maximum HUF 80 154
	interbank <sup>1</sup>	1,53% + HUF 794, maximum HUF 80 154
via Raiffeisen Direkt, DirektNet, myRaiffeisen mobile application <sup>10</sup> or myRaiffeisen portal - from credit card account linked to Versatile CLEVERCard or Standard (Oxigén) or Gold (Oxigén) Credit Cards	inbank <sup>1</sup>	1,60% + HUF 794, maximum HUF 12 699
	interbank <sup>1</sup>	1,60% + HUF 794, maximum HUF 12 699
Minimum amount of money transfer		HUF 1 000
In case of credit card consolidation: transfer of outstanding balance through Raiffeisen Direkt		free of charge
Direct debit transaction with OneCard Credit Card		free of charge

The money transfer and the direct debit transactions are debiting the unused part of the credit card account.

After the money transfer transactions the cash withdrawal interest rate is calculated.

The direct debit transactions are considered as purchase transactions, so the fees and interest is calculated as by other purchase transactions.

The fees are debited on the credit card account on the day of the transaction.

There can be additional cost on top of the above listed fees by the other participating partner bank.

The Raiffeisen Bank Account, electronic services List of Conditions in force contains the regulations about withdrawing, revoking money transfers, terminating direct debits and money transfer executions.

### 2.4. Conditions of the Credit Limits

<b>Size of the credit limit the customer may apply for</b>	
OneCard Standard Credit Card	HUF 150 000 – HUF 5 000 000
OneCard Gold Credit Card	HUF 750 000 – HUF 5 000 000
<b>Interest rate</b>	
Not applicable products <sup>11</sup> Versatile CLEVERcard, Standard (Oxigén) Credit Card, Gold (Oxigén) Credit Card	<b>34,78%</b>
<b>OneCard Standard Credit Card purchase interest rate</b>	
- Contract entered into force before 01.02.2015. <sup>11</sup>	
credit line 100 000 – 199 000 HUF	<b>25,65%</b>
credit line above 200 000 HUF	<b>27,98%</b>
- Contract entered into force between 01.02.2015 and 01.12.2017 <sup>12</sup>	
credit line 100 000 – 199 000 HUF	MNB base rate + 18,65% spread
credit line above 200 000 HUF	MNB base rate + 20,98% spread
- Contract entered into force between 01.12.2017 <sup>12</sup> and 24.08.2021	
credit line 110 000 – 209 000 HUF	MNB base rate + 18,65% spread
credit line above 210 000 HUF	MNB base rate + 20,98% spread
Contract entered into force between 25.08.2021 and 31.05.2022	
credit line 125 000 – 249 000 HUF	MNB base rate + 18,65% spread
credit line above 250 000 HUF	MNB base rate + 20,98% spread
- Contract entered into force after 01.06.2022.	
credit line 150 000 – 249 000 HUF	MNB base rate + 18,65% spread
credit line above 250 000 HUF	MNB base rate + 20,98% spread
<b>OneCard Gold Credit Card purchase interest rate</b>	
- Contract entered into force before 01.02.2015. <sup>11</sup>	<b>26,95%</b>
- Contract entered into force after 01.02.2015 <sup>12</sup>	MNB base rate + 19,95% spread
<b>OneCard (Standard and Gold) Credit Card cash withdrawal interest rate</b>	

- Contract entered into force before 01.02.2015 <sup>11</sup>	39,70%	
- Contract entered into force after 01.02.2015 <sup>12</sup>	MNB base rate + 32,70% spread	
In case of credit card consolidation with OneCard Credit Card the interest rate of outstanding balance transfer	MNB base rate + 9,09% spread	
<b>Applicable products THM<sup>13</sup></b>		
OneCard Standard Credit Card		
credit line 150 000 – 249 000 HUF	35,4%	
credit line above 250 000 HUF	36,4%	
OneCard Gold Credit Card	38,7%	
<b>Repayment conditions</b>		
Monthly minimum repayable amount of credit limit spent	5% of the used credit limit and the unpaid minimum repayable amount from the previous billing period, but minimum HUF 5 000	
Date of monthly statement	25 <sup>th</sup> of each month	The last banking day before, when statement date is not a banking day.
Due date of minimum repayable amount	10 <sup>th</sup> of each month	The next banking day, when repayment date is a not banking day.
Monthly penalty - if the minimum amount is not repaid by deadline <sup>1</sup>	HUF 6 805	
Credit limit overshooting fee <sup>1</sup>	HUF 6 805	
Branch repayment fee in case of OneCard Credit Card <sup>1</sup>	HUF 469	
Versatile CLEVERcard Limit Fill-up Service fee of successful transactions <sup>1</sup>	HUF 378	
	Entering into contract till 19.07.2015.	Entering into contract from 20.07.2015.
OneCard Credit Card Limit Fill-up Service fee of successful transactions <sup>1</sup>	HUF 469	HUF 1 580
Minimum amount payment Service for Versatile CLEVERcard and Standard (Oxygen) Credit Card	HUF 0	
Minimum amount payment Service for credit cards	HUF 0	

Reference interest rate and the interest rate spread modification indicator is described in attachment 1.

## 2.5. Instalment conditions in case of outstanding debt on credit card agreement

The goal of the instalment agreement related to outstanding debt on credit card agreement is to schedule instalment payment of this debt.

The Raiffeisen Personal Loan conditions valid from second interest period without interest rate discount are applicable for instalment agreement related to credit card outstanding debt. The interest rate is fixed for the whole duration. Interest rate condition can be found in the Terms and Conditions of Raiffeisen Bank Unsecured Loan in Hungarian.

Bank does not charge fee of contract modification.

## 3. Further debit card and credit card Conditions

Change of the account that is linked to the bank or CLEVER card <sup>1</sup>	
At the branch and via Raiffeisen Direkt	HUF 966
via myRaiffeisen mobilapplication	Promotional fee: until 31.12.2024: HUF 0 Standard fee: HUF 966
Supplementary card fee	The fee won't be debited, if the supplementary card has been issued instead of the previous card that hasn't been delivered by post; if the card has been produced with wrong data due to the Bank's fault; or if the previous card malfunctioned despite its proper usage that is confirmed by the investigation of the Bank. The investigation can be requested by handing over the card in a branch. On a promotional basis, no fee will be charged if the Customer requests a contactless payment-enabled card as a supplementary card instead of the non-contactless VISA Gold debit card between 08/01/2024 and 31/12/2024.
gold cards and Mastercard Premium Platina card <sup>1</sup>	HUF 4 863
in case of cards with special image design <sup>1/14</sup>	HUF 3 887

further cards <sup>1</sup>	HUF 1 938
Limit change [Change of daily card usage limit] <sup>1/15</sup>	
At the branch, via Raiffeisen Direkt, via DirektNet, via myRaiffeisen Portal	HUF 477
via myRaiffeisen mobilapplication	Promotional fee: until 31.12.2024: HUF 0 Standard fee: HUF 477
Blocking and unblocking of card not present bankcard transactions	
At the branch <sup>1</sup>	Promotional fee: until 31.12.2024: HUF 0 Standard fee: HUF 477
Via Raiffeisen Direkt <sup>1</sup>	Promotional fee: until 31.12.2024: HUF 0 Standard fee: HUF 477
Via myRaiffeisen mobile application <sup>1</sup>	Promotional fee: until 31.12.2024: HUF 0 Standard fee: HUF 477
Extra change of daily card usage limit valid for one day <sup>1/15</sup>  As of <b>19 October 2016</b> the amount of extra limit increase in respect of bankcard cash withdrawal limits may not exceed the amount of HUF 3,200,000 (or its foreign currency equivalent) / week per customer	HUF 3 887
Change of PIN code <sup>1/16</sup>	First change is free of charge, after that HUF 84 per change
Replacement of PIN code <sup>1</sup> - the replaced PIN code is available only in branch	First replacement is free of charge, after that HUF 966 per replacement
Emergency services	
Emergency cash withdrawal abroad in bank branch by SWIFT (max. 2 500 USD) <sup>1</sup>	HUF 9 743
Bankcard (or PIN) delivery by courier service to abroad <sup>1</sup>	HUF 19 496
Bankcard and PIN delivery by courier service to abroad (in two separate packages) <sup>1</sup>	HUF 32 902
Card delivered to the branch of the Bank <sup>1/17</sup>	HUF 3 887
Breach of contract in case of credit card consolidation <sup>1</sup>	HUF 45 348
Withdrawal fee of the credit limit	HUF 0
Credit booking of Mastercard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card or credit card account	No fee
Validity of card, OneCard bank and credit card	3 years
<b>Providing a debit card [Start CLEVERcard and Bankcards] and Versatile CLEVERcard Cash Deposit in Hungary<sup>1</sup></b>	
In HUF, at Raiffeisen ATM <sup>1</sup> (to HUF bank account which is connected to the card). The list of ATMs with this service is available here: <a href="https://www.raiffeisen.hu/contacts/branches">https://www.raiffeisen.hu/contacts/branches</a>	Promotional fee: until 31.12.2024 HUF 0 Standard fee: HUF 67+0.32%

### ApplePay:

The Cardholder may digitalise his/her Mastercard type bankcard (including credit cards) issued by the Bank for individual payment accounts in the Apple Wallet app installed on his/her own Apple device (iPhone, iPad, Apple Watch, Mac), as a result of which it will appear as a digital bankcard in Apple Wallet. Using Apple Pay, the Cardholder may pay with his/her Apple device without physically holding the bankcard, after unlocking the same, at any card accepting location where contactless and Apple Pay payment is possible, as well as in diverse applications, and in the course of internet purchases. For Apple Pay card transactions the fees connected to the relevant bank card in a certain account package, shall be charged by the Bank. ApplePay usage is free of charge.

### RaiPay:

The Cardholder may digitalise his/her Mastercard type bankcard (including credit cards) issued by the Bank in the RaiPay application installed on his/her own Android device. As a result of which it will appear as a digital



bankcard in the RaiPay application the Cardholder may pay with his/her Android device without physically holding the bankcard, at any card accepting location where contactless payment is possible. For RaiPay card transactions the fees connected to the relevant bank card in a certain account package, shall be charged by the Bank. RaiPay usage is free of charge.

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

In case the payment exceeds 20.000 HUF (a "high value payment"), the Cardholder shall be required to approve the payment transaction by entering the RaiPay code as well. If the sum of several consecutive payments whose amount is lower than a high amount of payment reaches 100.000 HUF, the Cardholder shall approve the payment by entering the RaiPay code as well.

Regarding the launch of RaiPay service and the applicability of provisions applied to RaiPay in the List of Conditions and the General Terms & Conditions, Bank will inform it's customers in a separate Announcement.

The Mastercard bankcards and the VISA debit cards issued by the Bank from 8th January 2024, are considered contactless bankcards.

In case of contactless purchases below HUF 15 000, or below the defined amount in other countries outside Hungary, the Minicard can be used at contactless payment acceptance points without signature or PIN code. In accordance with requirements concerning strong customer authentication, customers may be expected to enter their PIN codes for amounts below HUF 15,000 as well. In case of purchases above HUF 15 000, or above the defined amount in other countries outside Hungary (e.g. EUR 20), the cardholder has to approve the transaction with PIN code.

The value date of debiting means the day when the international bankcard association files the transaction slip with the Bank, and the Bank executes booking qualifying as the settlement of the transaction. It is on this day that the Bank pays the equivalent of the transaction to the card honouring retailer. The Bank undertakes to debit the Customer's bank account attached to the bankcard within 15 days of the Bank's receipt – sent by the international Card Association – of the transaction slip at the latest. If the Bank keeps several accounts for the Customer, the Customer may request – against payment of a fee specified in the List of Terms and Conditions – to have his or its bankcard attached to another bank account kept at the Bank on behalf of the Customer. The international bankcard association shall settle the transaction in HUF, USD or EUR. If the transaction is effected in a currency different from these currencies of settlement, the international card association shall convert the amount of the transaction at its own rates of exchange. The country of the transaction shall not be decisive as far as the currency of settlement is concerned.

If the currency of the bank account attached to the bankcard differs from the currency used by the international bankcard association in the course of settlement, the Bank shall convert the relevant amount at its own foreign currency buying / selling rate quoted on the date of the conversion, and debit the bank account with this converted amount, plus conversion charges as per the List of Terms and Conditions from time to time in effect.

#### 4. Daily limits for the cards

Daily limit for cash withdrawal	Default	Maximum
VISA Gold, Mastercard Gold, Mastercard Premium Gold bank card, Mastercard Premium Platina bank card	HUF 150 000	HUF 500 000
CLEVERcard	HUF 150 000	HUF 300 000
further debit cards	HUF 150 000	HUF 300 000
OneCard bankcard	HUF 150 000	HUF 300 000
Credit cards	HUF 300 000	
Maximum number of cash withdrawals per day	5	
Daily purchase limit value	Default	Maximum

Start CLEVERcard	HUF 100 000	available balance
other debit cards	HUF 100 000	available balance
OneCard bankcard	HUF 100 000	available balance
Credit cards	Up to available credit limit	
Daily purchase limit number	Default	Maximum
Gold and Platina Cards	15 pcs	25 pcs*
All the other Cards	15 pcs	15 pcs
Transaction purchase limit in e-commerce	HUF 50 000 000	
Daily Cash deposit limit effective date: 16.03.2021 At Raiffeisen ATMs in Hungary, in HUF, per cardholder ( total cash deposit amount limit on private individual and premium accountholder account(s))	HUF 1 000 000	

Bank cards requested through the myRaiffeisen mobile application for account opening are issued with the above-mentioned default limits in all cases.

Cards are issued with Default number of Daily purchase limits.

Customer can apply for individual daily limit setup for cash withdrawals and purchases upto the maximum values and also a temporary daily cash withdrawal limit increase over the maximum limit value or temporary increase over the maximum number of cash withdrawal or purchase transaction for one day.

\*Daily purchase limit number maximum is changed after 9th May 2022- Before this date the maximum purchase limit number is 15.

## 5. Insurances

### 5.1. Travel insurance (accident, disease, luggage included)

	By 2016.04.30	From 2016.05.01
Yearly cost	HUF 3 025	HUF 3 990

The validity of the insurance is the same as the validity of the card. The annual insurance cost will be charged as follows: in case of debit cards, the first fee is charged at the same time with the issue of debit card. In the following years, the fee is charged on the first working day of the month after the month equivalent to the card expiry month. In case of credit cards, the first fee is charged at the same time with the card activation; in the following years, the fee is charged on the settlement day in the month equivalent to the card expiry month. In case the customer terminates the insurance service, the remaining part of the cost paid is reimbursed if any. The cost of the insurance is covered by the annual Card fee in case of VISA Gold card and Gold (Oxigén) Credit Cards.

#### These Raiffeisen bank cards and credit cards annual fees include the travel insurance fee

- Mastercard Gold bank card
- Visa Gold bank card
- Gold (Oxigen) credit card
- OneCard Gold credit card

## 5.2. Credit Shield

Credit shield insurance sales is temporarily suspended from 1<sup>st</sup> April 2022. Existing insurances contracted before this date are valid with the below conditions.

Credit Shield (Cardif) Basic pack	0,69 % of the closed balance of the credit limit on the statement date
Credit Shield (Cardif) Senior 1 pack	0,49 % of the closed balance of the credit limit on the statement date
Credit Shield (Cardif) Senior 2 pack	0,39 % of the closed balance of the credit limit on the statement date
Credit Shield (Uniqa) monthly cost	0,30 % of the closed balance of the credit limit on the statement date

The content of the insurance accords to the existence of the credit limit, except those cases if the insurance is cancelled during that period. The Bank debits the cost of the insurance on the credit card account in every month on the day of the statement closing. The insurance is available for Versatile CLEVERcard and for all consumer credit cards.

## 6. Allowances, promotions

### 6.1. Details of the discontinuation of the sale of non-embossed Start CLEVERcards, and description of the special offer

1. Pursuant to the right reserved by the Bank in Part 2, Chapter X, Section 10.1.9.1 of the General Business Conditions ("GBC"), the non-embossed Start CLEVERcard type debit card product will be removed from our product range, and therefore, from 15/06/2023, the Bank will cease selling it.
2. When renewing non-embossed Start CLEVERcards (both main and additional cards) expiring from 01/07/2023, the Bank shall issue VertiCard bank cards with the same usability, operation and functions as the non-embossed Start CLEVERcard.
3. In the case of non-embossed Start CLEVERcards applied for before or on 15/06/2023, the Bank shall provide the VertiCard debit cards issued during the renewal of expiring cards at the same rates as those of the old non-embossed Start CLEVERcard linked to the Customer's bank account for the entire duration of the contractual relationship concerning the given debit card or bank account, regardless of the number of renewals (due to expiry).
4. In the event of the replacement of a non-embossed Start CLEVERcard (e.g. in the event of loss, theft or damage to the card), the Bank will also issue a VertiCard type bank card from 15/06/2023.
5. If in addition to a Non-embossed Start CLEVERcard, the holder of the main or additional card already has a VertiCard card linked to the same bank account, the Non-embossed Start CLEVERcard will be cancelled on its expiry date, will not be renewed, and the Bank will not issue a new VertiCard card to replace it.

The Bank has notified its customers of the above changes by means of information attached to the monthly account statements of April 2023.

## 6.2. Details of the discontinuation of the sale of embossed Start CLEVERcards, and description of the special offer

1. When renewing embossed Start CLEVERcards (both main and additional cards) expiring from 01/10/2023, the Bank shall issue MasterCard Standard bank cards with the same usability, operation and functions as the embossed Start CLEVERcard.
2. In the case of embossed Start CLEVERcards, the Bank shall provide the MasterCard Standard debit cards issued during the renewal of expiring cards at the same rates as those of the old embossed Start CLEVERcard linked to the Customer's bank account for the entire duration of the contractual relationship concerning the given debit card or bank account, regardless of the number of renewals (due to expiry).
3. In the event of the replacement of a embossed Start CLEVERcard (e.g. in the event of loss, theft or damage to the card), the Bank will also issue a MasterCard Standard type bank card from 01/10/2023.

## 6.3. Credit Card promotion related to new bank account application– 18<sup>th</sup> April 2023– 31<sup>st</sup> December 2024

1. Raiffeisen Bank announces a Credit Card application promotion
2. Promotional period: 18<sup>th</sup> April 2023 – 31<sup>st</sup> December 2024
3. Customers participating in the promotion: retail customers who fulfill all of the below listed conditions:
  - a. During the term of promotion open new HUF Raiffeisen Bank account and at the time of the opening customer haven't got Raiffeisen retail or premium Bank Account and Raiffeisen retail loan product as a debtor,
  - b. Within 100 days after the opening of the account customer applies OneCard Standard or OneCard Gold Credit Card main card or related supplementary card
  - c. Credit Card is activated at least 60 days after the application and
  - d. Customer who haven't got credit card (neither main nor supplementary card) from Raiffeisen Bank, that means haven't got credit card contract in force, credit card account, credit card limit and activated credit card or credit card which can be activated with Raiffeisen Bank.
  - e. Customers who opening Premium (Premium Gold 2.0, Premium Select, Premium Banking and Premium Banking Plus) and Exclusive account are not eligible to participate in the promotion.
  - f. Members of the board of Raiffeisen Bank Zrt. and its subsidiary are not eligible to participate in the promotion.
4. Customer who participating in the promotion will receive 10.000 HUF incentive after the main card, and an additional 10. 000 HUF after the supplementary card. The condition of the 10. 000 HUF incentive after the supplementary card, if the main card has been activated.
5. The incentives are credited to the customer's credit card account.
6. The incentives will be credited until the 25<sup>th</sup> day of the following month after activation.
7. Conditions of eligibility for the bonus:
  - a. At the time of the contract come into force and the crediting of incentive amount, the customer has no overdue debt to Raiffeisen Bank with any loans or other banking services, in an amount more than 5000 HUF or more than 30 days.
  - b. The credit card is in activated (OK) status in the Bank's system by the date of crediting the incentive.
  - c. The credit card contract is in force and not under termination upon customer's request or initiated by the Bank by the date of crediting the incentive.
  - d. In case of application with guarantor only the debtor is entitled to credit.
8. The promotion can not be combined with any other Credit Card sale or application promotion (can not be combined with the current available Credit Card activation and usage promotion). If during the period of

this promotion the Bank announces another Credit Card promotion, the new terms and conditions will be valid for the application.

The promotion was announced on 18<sup>th</sup> April 2023.

The Bank reserves the right to modify and withdraw this promotion.

#### **6.4. Credit Card activation and usage promotion – 2024.02.01 – 2024.09.30.**

Promotion announced on 1<sup>st</sup> February 2024 is extended by 30<sup>st</sup> September 2024. Changes linked to extension can be seen highlighted below.

1. Raiffeisen Bank announces a Credit Card activation and usage incentive promotion.
2. Promotional period: 1<sup>st</sup> January 2024 – 30<sup>st</sup> September 2024.
3. Customers participating in the promotion: Raiffeisen retail and premium customer who applies for OneCard Standard or OneCard Gold Credit Card main card and related supplementary card and haven't got credit card (neither main nor supplementary card) from Raiffeisen Bank 6 month prior to the announcement of the current promotion, that means haven't got credit card contract in force, credit card account, credit card limit and activated credit card or credit card which can be activated with Raiffeisen Bank.
4. Customers applying and contracting for credit card service with Raiffeisen Bank in the promotion may get activation and usage incentives detailed below.
5. Activation incentive: 10 000 HUF is paid to customer if the credit card (main or supplementary) is activated within 30 calendar days after the approval and credit card limit set up. Supplementary credit card activation incentive is paid only if main credit card is activated.
6. Usage incentive:
  - 10%, but maximum 10 000 HUF is paid to customer based on purchase transactions executed in grocery stores/supermarkets/hypermarkets in the first 30 calendar days after activation of main credit card (within the period of day of activation and 30 calendar days after the activation)
  - 10%, but maximum 10 000 HUF is paid to customer based on purchase transactions executed in grocery stores/supermarkets/hypermarkets in the second 30 calendar days after activation of main credit card (within the period of 31<sup>st</sup> calendar day of activation and 60 calendar days after the activation)
7. Usage incentives are paid for transactions identified by Merchant Category Codes (MCC) defined by Mastercard.  
Relevant MCC codes are: 5311, 5411, 5422, 5451, 5462, 5499.  
MCC code of a merchant is set by acquiring bank of the given merchant. Raiffeisen Bank is not responsible for set up of the MCC code for the given merchant. If the acquiring bank of the merchant applies inappropriate MCC code, than transactions executed with this merchant is not eligible for usage incentive.
8. Usage incentive is calculated based on total sum of transactions with main and supplementary credit cards together described in paragraph 6 and 7. Transaction are taken into account separately in the two periods of the usage incentives.  
Usage incentive is calculated based on purchase transactions, which were booked on customer's credit card account by the calculation of the incentive amount by the Bank.  
A transaction that will be credited by the request of customer or the merchant by the incentive calculation, will not be taken into account.
9. Activation and Usage incentives are credited on customer's credit card account by 25<sup>th</sup> of the next month after 60 days from main card activation – that is on 24<sup>th</sup> May 2024 or 24<sup>th</sup> June 2024 or 24<sup>th</sup> July 2024 or 22<sup>nd</sup> August 2024 or 24<sup>th</sup> September 2024 or 24<sup>th</sup> October 2024 or 22<sup>nd</sup> November 2024 or 23<sup>rd</sup> December 2024 or 23<sup>rd</sup> January 2023, depending on credit card application and activation date.

10. Further conditions of activation and usage incentives are:
  - During the promotion and until the calculation of incentive amount, the customer has no overdue debt to Raiffeisen Bank with any loans or other banking services, in an amount more than 1000 HUF or more than 30 days.
  - The credit card is in activated (OK) status in the Bank's system.
  - The credit card contract is in force and not under termination upon customer's request or initiated by the Bank by the date of crediting the incentive and
  - Customer is registered in Raiffeisen Bank's Loyalty program on the date of credit booking of incentive. The registration can be done on the website: <https://husegprogram.raiffeisen.hu/regisztraciokeres>.  
Conditions of registration in Raiffeisen Loyalty Program:
    - o email address notified to Bank
    - o Bank is authorized to send marketing message through email.
11. The promotion was announced on 1 st February 2024.
12. The promotion cannot be combined with the promotion announced in section 6.3. Customers, applying for credit card between 1st February 2024 and 30st September 2024, take part in the promotion announced in this (6.4) section.

#### **6.5. Credit Card interest discount campaign - 2024.02.01 – 2024.06.30.**

1. Raiffeisen Bank announces a Credit Card interest discount campaign.
2. Campaign period: 1st February 2024 – 30th June 2024.
3. Customers participating in the campaign: Raiffeisen Retail and Premium customer who has got credit card contract in force with Raiffeisen Bank on 1st January 2024 and who's credit card account was not debited with credit interest based on credit card usage in the 3 month period prior to the announcement of the usage incentive promotion, i.e. between 1st November 2023 and 31st January 2024.
4. Bank offers discount on credit card interest debited on credit card account between 1st February 2024 and 30th June 2024 as a result of main or supplementary card usage to Customer's participating in the campaign. The discount is the half (50%) of the debited interest and will be credited backward.
5. Interest discount is credited on Customer's credit card account backwards on 24th July 2024.
6. Other conditions of credit interest discount are:
  - During the promotion and until the credit of interest discount, the customer has no overdue debt to Raiffeisen Bank with any loans or other banking services, in an amount more than 1000 HUF or more than 30 days.
  - The credit card is in activated (OK) status in the Bank's system. If the card was renewed or supplementary card was issued during the promotion, the renewed or supplementary card is activated before 23rd July 2024.
  - The credit card contract is in force and not under termination upon customer's request or initiated by the Bank by the date of crediting the interest discount.
7. The campaign was announced on 1st February 2024.

#### **6.6. Details of the discontinuation of the sale of OneCard debit cards**

1. Pursuant to the right reserved by the Bank in Part 2, Chapter X, Section 10.1.9.1 of the General Business Conditions ("GBC"), the OneCard type debit card product will be removed from our product range, and therefore, from 01/03/2024, the Bank will cease selling it.
2. When renewing OneCard debit cards (both main and additional cards) expiring from 01/04/2024, the Bank shall issue Mastercard Standard bank cards with the same usability, operation and functions as the OneCard debit card.
3. In the case of OneCard debit card applied for before or on 01/03/2024, the Bank shall provide the Mastercard Standard debit cards issued during the renewal of expiring cards at the same rates as those of the old OneCard debit card linked to the Customer's bank account for the entire duration of

the contractual relationship concerning the given debit card or bank account, regardless of the number of renewals (due to expiry).

4. In the event of the replacement of a OneCard debit card (e.g. in the event of loss, theft or damage to the card), the Bank will also issue a Mastercard Standard type bank card from 01/03/2024.
5. If in addition to a OneCard, the holder of the main or additional card already has a MasterCard Standard card linked to the same bank account, the OneCard will be cancelled on its expiry date, will not be renewed, and the Bank will not issue a new MasterCard Standard card to replace it.

The Bank has notified its customers of the above changes by means of information attached to the monthly account statements of October 2023.



## 1. Attachment

**Name of Reference Rate:** MNB Base Rate

**Currency of Reference Rate:** HUF

**Maturity of Reference Rate:** same as applied for MNB Base Rate

**Definition of Reference Rate:** Normative interest rate determined by National Bank of Hungary (MNB) affecting to the paid interest for bank deposits and payable interest for bank loan.

**Availability of Reference Rate:** Actual value of reference rate can be found on web page of National Bank of Hungary (<http://www.mnb.hu>).

**Frequency of modification:** according to the MNB Base Rate changes

**Interest Rate Spread modification indicator:** HOF, the value of which is 0, and fixed during the contract is in force. The actual value of the indicator is published on web page of National Bank of Hungary (<http://www.mnb.hu>).

Bank will change the interest rate exclusively in line with MNB base rate – as reference rate – change.

**Applied Reference Rate (per annum):** MNB Base Rate is 7,00% on 19th June 2024

## 2. Attachment

### Cash Back terms and conditions of the OneCard Credit cards

Valid from 1st April 2024: [OneCard hitelkártyához és OneCard Gold hitelkártyához kapcsolódó vásárlás visszatérítés feltételei \(raiffeisen.hu\)](#) (available only in Hungarian)

<sup>1</sup> 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 1<sup>st</sup> 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.

<sup>2</sup> The Bank withdraws the promotion about the first application fee of bankcards as of 12 August 2016.

<sup>3</sup> The promotion is valid until withdrawal. The promotional fee is valid for annual fees charged during the promotional period.

<sup>4</sup> Paying postal check or other services by bankcard at the post offices, is considered as cash withdrawal or purchase depending on the POS terminal applied by Magyar Posta. For more information, please visit the website of the Magyar Posta (<http://posta.hu>).

<sup>5</sup> This promotion is valid until withdrawal. The promotional fee is valid for annual fees charged during the promotional period.

<sup>6</sup> Free of charge cash withdrawals apply only to transactions from Raiffeisen ATMs.

<sup>7</sup> From 1 February 2014 the promotional condition for FeeWaiver Plus account package is withdrawn. After the withdrawal of the promotion the Bank provides 1 pc free of charge HUF transaction from Raiffeisen ATM, up to 150 000 HUF with OneCard debit card.

<sup>8</sup> The monthly fee of OneCard Credit card includes the fee of Kártyainfo and - if set up than Számlainfo services, accordingly contains unlimited number of SMS advices about transactions initiated with credit card or booked on credit card account.

<sup>9</sup> In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank by 15th January 2014 and on 22nd November 2013 owned a creditcard (including Versatile Clever Card) linked to the creditcard account with declaration. Discount is not applicable for post office transactions.

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

<sup>10</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>11</sup> Following 1st February 2015, the interest rate of credit cards issued before 1st February 2015 will be changed in line with MNB base rate – as reference rate – change. Frequency of modification of interest rate equals the change of MNB base rate. The effective interest rates have not changed by introducing yearly interest rate instead of monthly interest rates announced before 1st February 2015 in the List of Conditions.

<sup>12</sup> Interest rate spread: Bank applies HOF interest rate spread modification indicator, based on which the spread is fixed, and the unilateral modification by the Bank is not allowed.

<sup>13</sup> The value of the THM (total credit charge ratio) has been determined on the basis of the terms & conditions currently in force, and effective laws, and its measure is subject to change upon any change in such conditions.

The calculation of the THM (total credit charge ratio) applies to HUF 375 000 credit limit with the following exceptions:

Credit limit:

- for Gold Credit Card 450 000 HUF
- for OneCard Gold Credit Card
  - o contract entered into force before 24.08.2021: 700 000 HUF
  - o contract entered into force before 25.08.2021: 750 000 HUF
- for OneCard Standard Credit Card
  - o contract entered into force before 01.12.2017 with credit limit 100 000 – 199 000 HUF: 199 000 HUF
  - o Contract entered into force between 01.12.2017 and 24.08.2021 with credit limit 110 000 – 209 000 HUF: 209 000 HUF
  - o Contract entered into force after 25.08.2021 with credit limit 125 000 – 249 000 HUF: 249 000 HUF

and the THM calculations are based on the followings:

- term: 1 year
- interest rate with OneCard Credit Card is the purchase interest rate
- fees:
  - in case of Standard Oxigen, Gold Oxigen, OneCard Standard and OneCard Gold Credit Cards the annual card fees and the monthly cycle closing fee
  - in case of Versatile Clever Card the difference between the annual card fees of Start and Versatile Clever.
- in case of Versatile Clever Cards the Base account package is applied with 0 account keeping monthly fee.

The Bank's letter of advice – which is inseparable part of the individual contract – contains the value of the THM (total credit charge ratio) for the approved individual contracts. The value of the THM (total credit charge ratio) concerning the credit limit approved by Bank may differ from the value of the THM listed in the present Terms and Conditions. The settlement period that was taken into account for the calculation of the THM (total credit charge ratio) lasts from the 25th day of every month to the 25th day of the next month. If the peremptory day is not a banking workday than the antecedent day prior to the peremptory day must be taken into account for the calculation of the settlement period. For Versatile CLEVERcard application the Bank requires not mandatory to open an account with monthly fee.

The calculation of the THM is performed as followed:

$$H = \sum_{k=1}^m \frac{A_k}{(1+i)^{t_k}}$$

Where:

H : the amount of the loan reduced with the costs of the admission of the loan,

A<sub>k</sub> : amount of the k-th repayment instalment,

m : number of repayment instalment,

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tk : the k-th repayment instalment expressed in years or in fraction year,

i : the value of the THM

<sup>14</sup> From 2<sup>nd</sup> February 2016 the CLEVERcards with Special Image design will be renewed with the image of the card that expires. Customer can change his/her expiring card to a standard card with the same cardtype of the expiring card, at latest on the 40th days prior the last day of the month of the expiry date.

<sup>15</sup> The fee is debited after changing any number or amount daily limit of cash withdrawals or card purchases. The extra change of daily card usage limit - and therefore the fee of this limit change - is applicable, if the new limit exceeds the maximum limits described in this List of terms and conditions.

<sup>16</sup> New code can be requested as a PIN replacement as stated in point 3 of this condition list.

<sup>17</sup> The fee won't be debited in case of supplementary card, and if the card couldn't be delivered by Post: (1) customer's foreign mailing address, (2) on receipt of the card the cardholder's presence is needed in case of card won as prize, claimed by the internet, pre-approved, (3) Cardholder was not identified at the application. The identification can be accepted by the presence of the cardholder in person, or by receiving the notarized copies of the identification documents of the cardholder. The copies should be signed by the cardholder as well and delivered to one of our branch by an authorized third person.

<sup>18</sup> This promotion is valid until withdrawal, but not later than 31.12.2024. The promotional fee is valid for fees charged during the promotional period, in case of annual fee is valid for 1st year annual fee.

<sup>19</sup> This promotion is valid until withdrawal, but not later than 31.12.2024. The promotional fee is valid for annual fees charged during the promotional period.

<sup>20</sup> This promotion is valid till until withdrawal, but not later than 31.12.2024. The promotional fee is valid for annual fees charged during the promotional period, in case of annual fee is valid for 1st year annual fee.

<sup>21</sup> This promotion is valid till 31st of December 2024. The promotional fee is valid for fees charged during the promotional period.