

## Annex No. 1 to Cooperation Agreement concerning employee account keeping

### Relationship Employee Package—List of Terms & Conditions

Announced on 05<sup>th</sup> of December 2024, 19<sup>th</sup> of December 2024, 08<sup>th</sup> of January 2025, 01<sup>st</sup> of February 2025  
Effective from 17<sup>th</sup> of February 2025  
(certain provisions come into effect on the dates specified below)

The amendments published by 05<sup>th</sup> December 2024. and effective as of 17<sup>th</sup> of February 2025 are marked by yellow background in the List of conditions.

The Bank will implement a unilateral modification (fee increase) for certain fee items effective as of 17 February 2025, due to changes in public charges related to its activities, as per point 19.13.4 of Chapter XIX, Part 1 of the General Business Conditions, connected to the legislative change under Chapter 9 of Government Decree 197/2022 (VI.4.) on extra profit taxes establishing deviations from the rules of Act CXVI of 2012 on the financial transaction duty ("Pti.") – or if the referenced provisions are incorporated into the Pti., then to these legislative change.

Starting from February 17, 2025, for foreign exchange conversion transactions executed from the 24<sup>th</sup> day of the month preceding the subject month until the 23<sup>rd</sup> day of the subject month, the Bank will retroactively charge a fee portion of 0.45%, up to a maximum of HUF 20,000. This fee will be debited retroactively on the last working day of the subject month to the bank account designated for fee debits.

The List of Conditions includes the amendments announced on 17<sup>th</sup> of December, effective as of 18<sup>th</sup> of December 2024:

- Pursuant to the right reserved by the Bank in Part 2, Chapter X, Section 10.1.9.1 of the General Business Conditions ("GBC"), the VISA Gold, Mastercard Gold and Mastercard Premium Gold type debit card products will be removed from our product range, and therefore, from 18/12/2024 6:00 PM the Bank will cease selling them.

The List of Conditions includes the amendments announced on 07<sup>th</sup> of January 2025, effective as of 08<sup>th</sup> of January 2025:

- Year-opening account opening promotion 2025 is announced

The List of Conditions includes the amendments announced on 31<sup>th</sup> of January 2025, effective as of 01<sup>th</sup> of February 2025:

- Supplement to Year-opening account opening promotion 2025 - For Premium Health Fund members



## **General provisions**

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If there is a cooperation agreement in effect between a company and the Bank concerning account keeping for employees, the employees of the company (including borrowed staff, as well as persons working for the company in other legal arrangements) are entitled to use the Relationship Employee Package. The Relationship Employee Package may be used for one bank account.

The Employee shall certify his/her employment or other legal relationship with the company with an employment certificate not older than 30 days, employment contract not older than 3 months or a company ID card.

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 "parts of amounts in excess of HUF 20,000" or "(parts of) amounts in excess of the equivalent 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 "parts of amounts in excess of HUF 50,000" or "(parts of) amounts in excess of the equivalent 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.

### **I. Relationship Account**

Minimum monthly incoming payments contractually required for eligibility to the products and services regulated in this chapter: an amount at least equalling 80% of the gross monthly minimum wage from time to time in effect (rounded upwards to the next HUF 1,000 value) should be credited to the account to which the Relationship Package belongs, in not more than 2 instalments. Such crediting requirement may not be fulfilled with cash deposits or transfers within the Bank from a retail account or between the customer's own accounts.

If the monthly crediting requirement is unfulfilled in three consecutive months, after a notice to the customer the account will be switched to the Everyday 2.0 account package, or if the Everyday 2.0 account package is no longer available at the Bank, to the account package named as its successor that is closest to the terminated service, without the fee due for switching between account packages being charged. For the purposes of the crediting requirement, the period under review starts on the 21st day of the month preceding the target month and lasts until the 24th day of the target month.

As regards the fees, commissions and charges not detailed in this chapter, as well as the value of the annual percentage rate of charge, and any issues that are unregulated herein, the relevant Lists of Terms & Conditions concerning retail customers that are from time to time in effect shall be governing, and where there are different fees, commissions and charges included in the Consumer Lists of Terms & Conditions for the different accounts, the terms & conditions of the Everyday 2.0 Account Package—except as regards the debit card annual fee and issuance fee, where the terms & conditions of the Activity 3.0 Account Package—shall be governing.

**1. HUF account keeping**

<b>Account opening and termination<sup>1</sup></b>		HUF 0
		HUF 281 / month
If the minimum monthly incoming payments criteria is met		Promotion: if the account is opened by 31/12/2025, <b>HUF 0 in the first 6 months following account opening</b>
<b>Account keeping</b> <sup>1,2</sup> (EBKM: 0.01%)	If the minimum monthly incoming payments criteria is met AND the customer has a loan (other than credit card or overdraft facility)	HUF 139 / month  <b>Promotion until 30/06/2026: HUF 0 / month</b>
	If the above criteria are not satisfied:	HUF 952 / month, in accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
<b>HUF credit transfers in Hungary [Single credit transfers in HUF]<sup>1,3,5</sup></b>		
In-house transfer between own accounts		HUF 0 in accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
At a branch	in-Bank	In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
	outgoing	
Through Raiffeisen Direkt	in-Bank	In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
	outgoing	
Through Raiffeisen DirektNet or myRaiffeisen mobileapplication or myRaiffeisen portal <sup>4</sup>	in-Bank	HUF 0 up to HUF 50,000, for any part exceeding HUF 50,000: 0.12% min. HUF 64, max. HUF 7,942 + <b>0.45%, max. HUF 20,000</b>
	outgoing	HUF 0 up to HUF 50,000, for any part exceeding HUF 50,000: 0.12% min. HUF 97, max. HUF 7,942 + <b>0.45%, max. HUF 20,000</b>
<b>Regular credit transfers [Standing credit transfers]<sup>1,3</sup></b>		
Standing in-house transfer between own accounts		HUF 0 in accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
At a branch Through Raiffeisen Direkt Through Raiffeisen DirektNet or myRaiffeisen mobileapplication <sup>4</sup>		In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
<b>Performance of the collection orders of service providers [Direct debit]<sup>1,3</sup></b>		
<b>Credit transfers in euro (SEPA) [SEPA Credit Transfer]<sup>1,3</sup></b>		
<b>Cross-border credit transfers in EUR to the Single Euro Payments Area</b>		
Credit transfer basic fee	At a branch	In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
	Through Raiffeisen Direkt	
	Through Raiffeisen DirektNet or myRaiffeisen mobileapplication <sup>4</sup>	0.12%, min. HUF 97, max. HUF 7,942 and additionally for any part exceeding the equivalent of HUF 50,000: <b>0.45%, max. HUF 20,000</b>
Conversion fee		

Urgency fee—in the case of extra urgent performance<sup>4</sup>

In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.

## 2. Cash withdrawal in Hungary [Cash withdrawal from bank account at branch]<sup>1</sup>

**Cash withdrawal at branch**

In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.

## 3. Debit card service fees<sup>1</sup>

### Card fees (for HUF account)

#### Issuance fee<sup>1</sup>

Type	Issuance fee
Verticard (Mastercard Unembossed bank card)	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect. Promotion until 31/12/2025: HUF 0
OneCard debit card Non-available from 01/03/2024	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Non-embossed Start CLEVERcard Non-available card type from 15/06/2023	
Mastercard Standard bankcard* (card issued instead of OneCard) Available from 01/03/2024	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Virtual card (Virtual No Plastic Mastercard)**	HUF 500

#### Annual fee<sup>1</sup>

Type	Annual fee	
	in the first year	after the first year
Verticard (Mastercard Unembossed bank card)	In case of the Activity 3.0 account package, 100% of the first annual card fee as per the effective Consumer List of Terms & Conditions is relinquished. This concerns cards requested by 31/12/2025.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
OneCard debit card Non-available from 01/03/2024	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Non-embossed Start CLEVERcard Non-available card type from 15/06/2023	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Visa Gold Non-available from 19/12/2024	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	
Mastercard Gold Non-available from 19/12/2024	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	
Mastercard Standard bankcard* (card issued instead of OneCard) Available from 01/03/2024	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.

Type	Monthly fee
Virtual card (Virtual No Plastic Mastercard)**	HUF 200

\* 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. From 19/12/2024, sales of the VISA Gold and Mastercard Gold debit cards will cease.

\*\* Debit card issued in digital environment only.

#### Fees charged for card purchases and cash withdrawals<sup>1</sup>

Purchases with debit card in Hungary, Purchases with debit card abroad [Purchase]	HUF 0
<b>Fees of Cash withdrawal in Hungary [HUF cash withdrawal in Hungary] in the case of customers who have not made a declaration on free cash withdrawal in respect of the account affected by the transaction</b>	
<b>Number of reduced-rate cash withdrawals</b> per month from ATM, in the case of domestic HUF transactions, up to a total of HUF 150,000	<b>2 transactions: HUF 0</b>

As regards the fees charged for any further card purchase and cash withdrawal transactions, the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect shall be governing.

#### 4. SMS service [Mobile Banking service]<sup>1</sup>

In the case of a Mobile Banking service applied for in respect of the account package, no monthly fee shall be charged for 6 months, after which period monthly fee shall be identical with the fee specified in the Consumer List of Terms & Conditions from time to time in effect.

	<b>SMS service [Mobile Banking CARD INFO]</b>	<b>SMS service [Mobile Banking ACCOUNT INFO]</b>
Monthly fee <sup>1</sup>	HUF 0 / month / phone number in the first 6 months	HUF 0 / month / phone number in the first 6 months

#### 5. Credits

Terms and conditions applied to overdraft applications submitted from 01/01/2021 and contracts concluded after 01/01/2021 based on applications submitted between 23/09/2020 and 31/12/2020:

<b>Overdraft facility [Raiffeisen Overdraft Facility]</b>	2% interest premium discount from the interest rate announced in the Consumer List of Terms & Conditions from time to time in effect. For further details, see the List of Terms & Conditions for Unsecured Loans.
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The admission and evaluation of overdraft facility requests was temporarily suspended from 19/03/2020 until 22/09/2020. Terms and conditions applied to contracts concluded until 31/12/2020 based on overdraft applications submitted between 23/09/2020 and 31/12/2020:

<b>Overdraft facility [Raiffeisen Overdraft Facility]</b>	Starting from the second period, 2% interest premium discount from the interest rate announced in the Consumer List of Terms & Conditions from time to time in effect. For further details, see the List of Terms & Conditions for Unsecured Loans.
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## 6. Insurances linked to Raiffeisen bank accounts

### Life, accidental and health insurances

<b>Raiffeisen Care II*</b>	In the scope of a promotion until 31/12/2025: in the case of a new Raiffeisen Care II insurance request, free of charge for 3 months.
<b>Income Protection Insurance**</b>	As part of the promotion until 31.12.2024: when applying for new insurance, the bank will subsequently credit the first 3 months' premiums.

\*The discount can be used once per Customer. The available Raiffeisen Care II insurance packages, and the relevant premiums, are regulated in the Consumer List of Terms & Conditions from time to time in effect.

\*\* From 29.04.2024 to 31.12.2024, the Bank is offering a promotion under which the first 3 months of the insurance premium will be credited to all customers with a Relationship Account who apply for Raiffeisen Income Protection Insurance during this period. The promotion is only open to those customers of the Bank who, at the time of the premium credit, still have the requested Raiffeisen Income Protection Insurance and do not have any outstanding debts to the Bank exceeding HUF 5,000 for more than 30 days. The amount corresponding to the first three monthly premiums of the Raiffeisen Income Protection Insurance will be credited by the Bank in one lump sum by the 27th day of the fourth month following the month in which the insurance was applied to the bank account previously debited with the insurance premiums by the Bank.

## II. Relationship Account Package—Premium Banking discount

### Life, accident and health insurance

#### For Premium Banking accounts:

Raiffeisen Care II. Premium packages*	As part of the promotion until 31.12.2024: when applying for new insurance, the bank will subsequently credit the first 3 months' premiums
Income Protection Insurance **	As part of the promotion until 31.12.2024: when applying for new insurance, the bank will subsequently credit the first 3 months' premiums

#### For Premium Banking Plus accounts:

Raiffeisen Care II. Premium packages*	As part of the promotion until 31.12.2024: when applying for new insurance, the bank will subsequently credit the first 3 months' premiums
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\* From 29.04.2024 to 31.12.2024, the Bank is offering a promotion under which the first 3 months of the insurance premium will be credited to employees of companies that have signed a Relationship Package agreement with the Bank, who have a Premium Banking or Premium Banking Plus account and who apply for Care II Premium Insurance during this period. The promotion is only open to those customers of the Bank who, at the time of the premium credit, still have the requested Care II Premium Insurance and do not have any outstanding debts to the Bank exceeding HUF 5,000 for more than 30 days. The amount corresponding to the first three monthly premiums of the Care II Premium Insurance will be credited by the Bank in one lump sum by the 27th day of the fourth month following the month in which the insurance was applied to the bank account previously debited with the insurance premiums by the Bank. The amount of the credit will be equal to the amount of the first three months' premiums.

\*\* From 29.04.2024 to 31.12.2024, the Bank is offering a promotion under which the first 3 months of the insurance premium will be credited to employees of companies that have signed a Relationship Package agreement with the Bank, who have a Premium Banking account and who apply for Income Protection Insurance during this period. The promotion is only open to those customers of the Bank who, at the time of the premium credit, still have the requested Income Protection Insurance and do not have any outstanding debts to the Bank exceeding HUF 5,000 for more than 30 days. The amount corresponding to the first three monthly premiums of the Care II Premium Insurance will be credited by the Bank in one lump sum by the 27th day of the fourth month following the month in which the insurance was applied to the bank account

previously debited with the insurance premiums by the Bank. The amount of the credit will be equal to the amount of the first three months' premiums.

Fees, commissions and charges not specified in detail, as well as matters not regulated, are governed by the Bank Account List of Conditions in force from time to time.

### Card fees (for HUF account)<sup>1</sup>

**In case the principal card is a debit card connected to Premium Gold 2.0 or Premium Select account:**

Type	Annual fee	
	in the first year	after the first year
Debit card service [MasterCard Premium Gold card] principal card Non-available from 19/12/2024	<p>The first annual card fee as per the Premium Banking List of Terms &amp; Conditions from time to time in effect is relinquished.</p> <p>It applies to principal cards requested before the end of the 6th month from the date of execution of the agreement concerning this benefit.</p>	As per the Premium Banking List of Terms & Conditions from time to time in effect.

As regards any fees, commissions and charges that are not detailed or any issues unregulated here, the Premium Banking List of Terms & Conditions from time to time in effect shall be governing.

The Bank will stop selling the Premium Gold 2.0 and Premium Select accounts as of 02.01.2024.

From 19/12/2024, sales of the VISA Gold and Mastercard Gold debit cards will cease.

## III. Promotions

### Year-opening account opening promotion 2025

#### Promotional period:

- I. Regarding the provisions set forth in point I., from January 8, 2025, until withdrawal, but no later than March 7, 2025.
- II. Regarding the provisions set forth in point II., from February 2, 2025, until withdrawal, but no later than March 7, 2025.

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

- with video identification started by the withdrawal date or no later than 6:00 PM on March 7, 2025 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by the withdrawal date or no later than 6:00 PM on March 7, 2025 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.**

#### Promotional Bank Accounts:

a, from retail accounts: **Aktív, Yelloo** and **Relationship** accounts,

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

**For those choosing and opening a Yelloo account, individuals between the ages of 14 and 17 can participate. Customers under the age of 18 can only initiate account opening in person at a bank branch with their legal representative.**

The promotion does not apply to account openings initiated through Raiffeisen Financial Partner Points in Tesco stores.

#### I. Account opening credit

As part of the promotion, **the Bank provides a 40,000 HUF account opening credit for newly opened Promotional Bank Accounts, subject to the following conditions.** The account opening credit will be credited in one lump sum no later than the end of the third month following the month of the account opening.

**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:
  - if the customer has only Credit Card account or Investment account, then he/she qualifies as a new customer,
3. he/she applies for a Mastercard debit card as an account holder during the period of the promotion,

4. for Aktiv, Premium Banking, Premium Banking Plus, and Relationship bank accounts:
  - Fulfill one of the free/discounted account maintenance conditions by the 6th working day of the third month following the month of the account opening.
5. for Yelloo bank accounts:
  - Make at least 5 debit card purchases of at least 2,000 HUF each by the 6th working day of the third month following the month of the account opening, and these transactions must be posted to the account by the same date.
6. Register for the Loyalty Program (Yelloo Club) after requesting the card (earliest on the 2nd working day following the account opening), requiring:
  - An email address registered with the Bank and consent to direct marketing via email.
7. Commit to keeping the bank account for at least one year within the Loyalty Program's online platform, and make this declaration by the 6th working day of the third month following the month of the account opening,
8. Not be an employee, executive officer of Raiffeisen Bank Zrt., its subsidiaries, the Bank's owner, or the owner's foreign subsidiaries on the 6th working day of the third month following the month of the account opening,
9. has an active (capable of handling payment transactions) Promotional Bank Account opened under the promotion that is not under termination on the 6th working day of the third month following the month of the account opening,
10. has no overdue and payable debts owing to the Bank on the 6th working day of the third month following the month of the account opening.

## II. Supplement to the Account Opening Promotion for Premium Health Fund Members (Headquarters: 1138 Budapest, Dunavirág Street 2-6.)

**As part of the promotion, new Customers who meet all the conditions outlined in point I. of these promotional terms (thereby becoming eligible for the credit specified in point I.) will receive, in addition to the above, an extra credit of HUF 10,000 from the Bank if they are members of the Premium Health Fund and open a new promotional bank account (except Yelloo account), provided the conditions specified below are met. This is in addition to the HUF 40,000 credited for opening the account. The account opening credit will be provided in a lump sum no later than the end of the third month following the month in which the account was opened, and it will be credited to the bank account opened under the promotion.**

**The Customer is entitled to the credit under this promotion supplement if the following condition is met:**

1. At least one direct debit or standing order must be executed from the account opened under the promotion by the 6th business day of the third month following the month of account opening, with a minimum amount of HUF 5,000, and the beneficiary must be the account number opened for the respective customer at the Premium Health Fund. (The first 16 characters of the account number at the Premium Health Fund are 12001008-01978950, and the last 8 characters are unique to each client).

## III. General Provisions

The ~~account opening credit~~ ~~credits is made in a lump sum~~ are made to the bank account opened as part of the promotion. The Bank will verify the fulfillment of the conditions on the 7th working day of the 3rd month following the month in which the Promotional account was opened.

Credit Timing:

For accounts opened in January 2025, the credit will be made by April 30, 2025.

For accounts opened in February 2025, the credit will be made by May 31, 2025.

For accounts opened in March 2025, the credit will be made by June 30, 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 repayment of the amount to the Bank is due simultaneously with the account closure or account package change request, and the Bank is entitled to debit the customer's account with the amount.

The actual opening of the bank account by the Bank is considered the account opening date for this promotion, not the customer's account opening application date.

The Bank reserves the right to withdraw or modify this promotional description.

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.

## 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.

**I. 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.

**II. 3-month RTL+ subscription**

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.

### III. 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:**

- 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 (Yello 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 (Yello 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.

### IV. Tesco Clubcard Points

**New customers who meet all the conditions set out in point 1 of these Promotion Terms and Conditions and the following additional conditions will receive** Tesco Clubcard points in addition to the newly opened Promotional Bank Account or Yelloo account in the promotion, **for online account openings in Tesco stores via Raiffeisen Bank's dependent agent - initiated via the myRaiffeisen mobile application - except for the Relationship account, as it cannot be opened via the myRaiffeisen mobile application.**

**In addition to the conditions set out in point 1 of this promotional description, the following conditions must be met to receive Tesco Clubcard points:**

- The bank account must be opened in designated Tesco stores at the Raiffeisen Financial Partner Point using the myRaiffeisen mobile application, by scanning the QR code containing the partner sales code and location identifier, and recording the customer's Tesco Clubcard identification number.
- The Customer must have a valid and active Tesco Clubcard both at the time of initiating the account application and when the Tesco Clubcard points are credited.

The amount of promotional Tesco Clubcard points to be credited: 10,000 points.

Customers eligible for Tesco Clubcard points will have the points credited by Tesco no later than March 20, 2025. The points will always be credited to the Clubcard number provided by the customer at the time of submitting the account application. The use of Clubcard points is subject to the current rules of the Tesco Clubcard program.

The Bank reserves the right to withdraw the provisions regarding the promotional point credit described in this promotional description, section 4. Tesco Clubcard Points.

For the purpose of crediting the Clubcard points, the Bank will transfer the following data to Tesco: Customer Clubcard number, the amount of Clubcard points to be credited to the customer for the given month, and the reason (i.e., which promotion entitles the customer to the points).

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.

## **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:**

a, from retail accounts, Feewinner, Activity 3.0 and Relationship accounts. The Bank will provide the Award-winning and Activity 3.0 accounts for account applications initiated by 6:00 PM and successfully completed by 7:00 PM on November 21, 2024. For bank account applications initiated after 6:00 PM on November 21, 2024, the Bank will make the Active account available.

b, 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:**

1. He/she opens a new Promotional account during the promotional period,
2. 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),
3. 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,
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 return the total amount of the credit to the Bank 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**, 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.
- a. 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.

**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

### **The promotion related to the Account Management Service – Spring 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.

**The promotion related to the Account Management Service – Spring account opening promotion 2024 . Modified: 12 April 2024**

**Promotional period: 11 March 2024 – 3 May 2024**

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

- with video identification started by 12:00 noon on 3 May 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 3 May 2024 for opening an account on the myRaiffeisen mobile application.

For the period from 11 March 2024 to 3 May 2024 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 credit to** the newly opened Promotional Bank Account, subject to the **fulfilment of** the conditions set out below.

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 **amount of the credit:**

- **HUF 50 000** for account openings via the Raiffeisen Online Account Opening Platform or the myRaiffeisen mobile application,

- **HUF 30 000** when opening a Retail Promotional Account at a branch, **HUF 50 000** when opening a Premium Banking Account at a branch. **Amendment: from 15 April 2024 HUF 50,000 also in case of opening a Retail and Premium Banking promotional account at branch.**

The amount will be credited in lump sum, by 14 June 2024 at the latest, to the customer's bank account opened in the scope of the promotion. The customer is entitled to the amount of the credit according to the bank account he/she holds on the date on which the conditions are checked (31 May 2024).

**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 11 September 2023 until opening a bank account after 10 March 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 31 May 2024,
5. on 31 May 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 31 May 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 31 May 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 received or the difference between the higher and lower amount of 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, or an account which would have received a credit amount lower than the credit amount received under the terms of 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.

### **The promotion related to the Account Management Service – Year-opening account opening promotion 2024**

#### **Promotional period: 15 January 2024 – 8 March 2024**

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

- with video identification started by 12:00 noon on 8 March 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 8 March 2024 for opening an account on the myRaiffeisen mobile application.

For the period from 15 January 2024 to 8 March 2024 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 Gold 2.0 and Premium Select, From 01.02.2024, Premium Banking and Premium Banking Plus accounts.

Under the promotion, the Bank will **provide the Customer with a credit of HUF 30,000** in case of a retail account or **HUF 50,000** in case of a premium account for the new bank account opened under the promotion, provided that **all the conditions set out below are met**. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 30 April 2024 at the latest, to the customer's bank account opened in the scope of the promotion. The customer is entitled to the amount of the credit according to the bank account he/she holds on the date on which the conditions are checked (12 April 2024).

#### **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 15 July 2023 until opening a bank account after 14 January 2024 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. after the account opening, he/she makes at least 5 card purchases with a minimum value of HUF 1,000 per transaction by 12 April 2024 at the latest,
5. on 12 April 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 12 April 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 12 April 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 received or the difference between the higher and lower amount of 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, or an account which would have received a credit amount lower than the credit amount received under the terms of 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.



One Customer shall be entitled to the credit only once.

### **Account Opening Promotion with credit of HUF 30,000 VI.**

#### **Promotional period: 9 October 2023 – 13 December 2023**

In case of Online Account opening, the promotion is available with video identification which began until the 12:00, 13th December 2023

For the period from 9 October 2023 to 13 December 2023 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 30,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 31 December 2023 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 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 9 April 2023 until opening a bank account after 8 October 2023 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. on 14 December 2023, 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.,
5. on 14 December 2023, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 14 December 2023.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 30,000 as follows, provided that the HUF 30,000 has been credited to the Customer, 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).

Reimbursement to the Bank of the HUF 30,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

### **Account Opening Promotion with credit of HUF 30,000 V.**

#### **Promotional period: 24 July 2023 – 29 September 2023**

In case of Online Account opening, the promotion is available with video identification which began until the 12:00, 29th September 2023

For the period from 24 July 2023 to 29 September 2023 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 30,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 31 October 2023 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 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 24 January 2023 until opening a bank account after 23 July 2023 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 6 October 2023, 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,
5. on 6 October 2023, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 6 October 2023.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 30,000 as follows, provided that the HUF 30,000 has been credited to the Customer, 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).

Reimbursement to the Bank of the HUF 30,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

#### **Account Opening Promotion with credit of HUF 30,000 IV.**

##### **Promotional period: 5 June 2023 – 14 July 2023**

In case of Online Account opening, the promotion is available with video identification which began until the 12:00, 14th July 2023

For the period from 5 June 2023 to 14 July 2023 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 30,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 11 August 2023 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 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 5 January 2023 until opening a bank account after 4 June 2023 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 21 July 2023, 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,

5. on 21 July 2023, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 21 July 2023.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 30,000 as follows, provided that the HUF 30,000 has been credited to the Customer, 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).

Reimbursement to the Bank of the HUF 30,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

### **Account Opening Promotion with credit of HUF 30,000 III.**

#### **Promotional period: 01 April 2023 – 26 May 2023**

In case of Online Account opening, the promotion is available with video identification which began until the 12:00, 26th May 2023

For the period from 1 April 2023 to 26 May 2023 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 30,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 30 June 2023 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 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 1 October 2022 until opening a bank account after 31 March 2023 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 2 June 2023, 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,
5. on 2 June 2023, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 2 June 2023.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 30,000 as follows, provided that the HUF 30,000 has been credited to the Customer, 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).

Reimbursement to the Bank of the HUF 30,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

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<sup>1</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

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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>2</sup> As an eligibility criteria for the reduced-rate account keeping, an amount equalling or exceeding 80% of the gross monthly minimum wage from time to time in effect (rounded upwards to the next HUF 1,000 value) should be credited regularly, each month to the Customer's bank account kept at Raiffeisen Bank, in not more than 2 instalments. Such crediting requirement may not be fulfilled with cash deposits, or transfers within the Bank from a retail account or between the customer's own accounts. No monthly account-keeping fee will be charged for the month of account opening, or in the case of a change in fee packages, for the first month of use of the Relationship Employee Package, or for the next month. For the purposes of the crediting requirement, the period under review starts on the 21st day of the month preceding the target month and lasts until the 24th day of the target month. The first period under review shall be the period starting on the 21st of the second month following the account opening.

As another eligibility criteria for the reduced-rate account keeping, the Customer should have an active retail credit or loan transaction—not inclusive of credit cards and overdraft facilities—at Raiffeisen Bank as a Borrower (not as a Co-Debtor), subject to the following terms. The Bank shall check the fulfilment of the criteria concerning the loan transaction on the date of debiting of the fee.

Monthly account-keeping fees are debited in arrears, on the first banking day following the target month.

<sup>3</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 **0.45%, max HUF 20 000** part of the fee does not apply.

<sup>4</sup> The following payment orders are currently not available via myRaiffeisen mobileapplication: Payment of utility bills with limit monitoring, Cancellation of ad hoc payment orders and direct debit payments, 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>5</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.