



Raiffeisen
Private Banking

**LIST OF CONDITIONS FOR PRIVATE BANKING SUPERIOR CUSTOMERS
(PRIVATE BANKING LIST OF CONDITIONS)**

ANNOUNCED: 31.01.2025
EFFECTIVE FROM: 01.02.2025

The changes announced on 31.01.2025 and taking effect on 01.02.2025 are marked with the **yellow background**:

Changes in EUR bank account late interest rates

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I. General conditions

Initiating a change of package is only possible with respect to actively marketed account packages, and it is free of charge.

Special provisions in the event of the death of the account holder

In the event of the death of the account holder, HUF and FX accounts will not be automatically terminated, but the Bank will terminate the services related to HUF and FX accounts on the banking day following the day when the Bank receives credible evidence of the death. The most common services that will be terminated due to death (non-exhaustive list) are: debit and credit cards and additional cards, Direkt and DirektNet IDs, direct debit and standing transfer orders, transfer orders to be executed on future value dates, insurance policies linked to bank accounts and cards, mobile banking services, the right of disposal of authorised representatives. Starting from the month following the Bank's official notification of the account holder's death, the Bank will no longer charge monthly account maintenance fees or the fees due for the related service(s) listed above. This provision shall apply to the above-mentioned fees due from 1 October 2023 at the earliest.

For Customers contracted on or before 31.01.2024

The Bank offers the following services to its Private Banking Superior Customers under the terms and conditions set out below.

Financial services

- Bank-account opening and maintenance in Hungarian forint and the foreign currencies specified in this List of Conditions
- Acceptance of deposit-fixing in Hungarian forint and from bank accounts kept in a foreign currency
- Loans provided against collateral in the form of a fixed-term deposit and/or foreign currency
- Loans provided against collateral in the form of securities
- Issuing of Visa and MasterCard bank cards
- Issuing of MC credit cards
- Customised loan facilities
- Art banking services
- Safe deposit service

Investment service

- Purchase and sale of domestic and international securities
- Portfolio management

The Bank manages bank accounts in the following currencies: HUF, USD, GBP, EUR, CHF, CAD, JPY, AUD, NOK, SEK, TRY, PLN, CZK, RON, RUB, DKK, ZAR, SGD.

This List of Conditions has been prepared in both Hungarian and English. In the event of a discrepancy or a problem of interpretation, the Hungarian-language version is to be regarded as definitive.

The List of Conditions constitutes an inseparable part of the Agreement for the Provision of Financial Services concluded between the Private Banking Superior customer and the Bank.

Indexation of charges and fees: The Bank links the calculation of the fixed charges and fees (including the minimum and maximum amounts) indicated in the present List of Conditions - except for the fixed charges and fees listed under the sections III. Securities conditions - to the average consumer price-index yearly announced by the Hungarian Central Statistical Office regarding the preceding calendar year. The amount or rate of such charges and fees shall be indexed each year from the 1st day of April automatically to the average consumer price-index applicable for the preceding calendar year. The indexed charges and fees shall be published each year in the present List of Conditions on or before the 1st day of April. Charges and fees shall be rounded off to the nearest whole HUF, or if determined in EUR, USD, CHF, JPY or GBP 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.

Precondition for Private Banking Superior customer status

The aggregate balance of the Private Banking Superior customer's accounts managed by the Bank must be at least **HUF 70 000 000** in case of accounts opened before 1 December 2019, and at least **HUF 100 000 000** in case of accounts opened after 30 November 2019 on the last banking day of the second month of a calendar quarter. If the aggregate balance of the Private Banking Superior customer's accounts does not reach **HUF 50 000 000** on the last banking day of the second month of a calendar quarter, the Bank is entitled to reassign the Private Banking Superior customer to Retail Customer status.

List of Conditions for Private Banking Superior Customers

On the last banking day of the second month of each calendar quarter the Bank checks the aggregate available balance of all the Private Banking Superior customer's accounts kept at the Bank. When calculating this aggregate balance, the Bank takes into consideration the balance of the Private Banking Superior customer's bank accounts, deposit accounts, fixed-term deposits, and securities accounts (based on the current market value of the securities). If some or all of the sums deposited in the Private Banking Superior customer's accounts listed above are recorded in a currency other than Hungarian forint (HUF), the Bank shall take their HUF equivalent value into account, calculated at the prevailing mid-rate of exchange quoted by the National Bank of Hungary (MNB). The Bank expressly reserves the right to decide whether to reassign Customers to Retail Customer status. The reassignment is not automatic.

If the Bank reassigns a Private Banking Superior customer to Retail Customer status, but the Private Banking Superior customer does not accept the reassignment the Private Banking Superior customer is entitled to terminate the frame agreement on the provision of financial services for key account Private Banking customers within 60 days from the receipt of the notice of reassignment. In case the Private Banking Superior customer accepts the reassignment the Private Banking Superior customer must conclude the frame agreement on the provision of financial services for key account retail customers with the Bank within 60 days from the receipt of the notice of reassignment.

Only Private Banking Superior customers are entitled to use the Real Time Gross Settlement (RTGS) transfer service and the Bank's Portfolio Management service. If a Private Banking Superior customer is reassigned to Retail status from Private Banking Superior status, the frame agreement on the provision of financial services for key account Private Banking customers and any other agreements attached to it become null and void with the signing of the frame agreement on the provision of financial services for key account retail customers.

The Bank expressly reserves the right to unilaterally modify, in accordance with section XIX.19. of the Bank's General Business Conditions, the terms contained in this List of Conditions pertaining to Private Banking Superior customers.

When determining the specific interest rate that is to be applied within the interest bands specified in this List of Conditions, the Bank decides on the matter by taking into account the information available to it on the Customer (based on the Know Your Customer principle) as well as other factors that are relevant from the point of view of customer risk. When establishing the terms and conditions to be applied, the Bank takes the following circumstances into account:

- The value of the Customer's assets managed at the Bank. Assets managed at the Bank are to be understood as the entire assets available to the Customer on his bank, deposit and/or securities accounts.
- The Customer's account history, with particular reference to the length of time for which the bank account agreement has been valid, and to the turnover transacted on his account(s).
- The frequency with which the Customer uses the services provided by the Bank.
- The volume in which the Customer uses the services provided by the Bank.

The Bank reserves the right to unilaterally modify the fees and commissions specified in this List of Conditions in the Customer's favour based on a consideration of the above criteria.

From 01.02.2024, in the case of customers concluding a new Framework Agreement, or a Framework Agreement amendment that includes the segment limit and reassignment rules.

In the case of a Framework Agreement amendment as per the above, only the conditions set after 02.01.2024 shall apply; no special discounts or conditions applicable before 01.31.2024 will be available.

The Bank offers the following services to its Private Banking Superior customers under the terms and conditions set out below.

Financial services

- Bank-account opening and maintenance in Hungarian forint and the foreign currencies specified in this List of Conditions
- Acceptance of deposit-fixing in Hungarian forint and from bank accounts kept in a foreign currency
- Loans provided against collateral in the form of a fixed-term deposit and/or foreign currency
- Loans provided against collateral in the form of securities
- Issuing of Visa and MasterCard bank cards
- Issuing of MC credit cards
- Customised loan facilities
- Art banking services
- Safe deposit service

Investment service

- Purchase and sale of domestic and international securities
- Portfolio management

Private Banking and Private Banking Superior accounts are available in the following currencies: HUF, USD, GBP, EUR, CHF. Available in the following other currencies on request, subject to individual assessment: CAD, JPY, AUD, NOK, SEK, TRY, PLN,

List of Conditions for Private Banking Superior Customers

CZK, RON, RUB, DKK, ZAR, SGD. It shall be deemed individual assessment and acceptance if the Bank accepts a new account-opening instruction by the Customer and opens the account. The opening and maintenance of at least one HUF account per customer is mandatory for the duration of the customer relationship. If this condition is not fulfilled, the Bank shall be entitled to reclassify the customer to the retail segment.

This List of Conditions has been prepared in both Hungarian and English. In the event of a discrepancy or a problem of interpretation, the Hungarian-language version is to be regarded as definitive.

The List of Conditions constitutes an inseparable part of the FRAMEWORK AGREEMENT FOR THE PROVISION OF FINANCIAL SERVICES concluded between the Private Banking Superior customer and the Bank.

Indexation of charges and fees: The Bank links the calculation of the fixed charges and fees (including the minimum and maximum amounts) indicated in the present List of Conditions - except for the fixed charges and fees listed under the sections III. Securities conditions - to the average consumer price-index yearly announced by the Hungarian Central Statistical Office regarding the preceding calendar year. The amount or rate of such charges and fees shall be indexed each year from the 1st day of April automatically to the average consumer price-index applicable for the preceding calendar year. The indexed charges and fees shall be published each year in the present List of Conditions on or before the 1st day of April. Charges and fees shall be rounded off to the nearest whole HUF, or if determined in EUR, USD, CHF, JPY or GBP 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.

Conditions of eligibility for Private Banking and Private Banking Superior customer status

Private Banking

The aggregate balance of the Customer's existing savings at Raiffeisen Bank must be at least two hundred and fifty times the latest monthly gross minimum wage, or an equivalent amount in foreign currency. (This is HUF 66,700,000 on 01.02.2024), but it should not exceed the lowest amount specified for the savings expected for the Private Banking Superior account fee-package. Minimum wage: the mandatory minimum amount of the basic salary determined for an employee in full-time work.

Promotion: From 01.02.2024 to 31.12.2026, the Bank will not charge an account management fee and the terms of use of the Private Banking account are considered fulfilled during the period of the promotion if the total balance of the customer's savings at the Bank is at least HUF 50,000,000. The Bank reserves the right to extend the promotion.

Private Banking Superior

The aggregate balance of the Customer's existing savings at Raiffeisen Bank must be at least seven hundred times the latest monthly gross minimum wage, or an equivalent amount in foreign currency. (This is HUF 186,760,000 on 01.02.2024). Minimum wage: the mandatory minimum amount of the basic salary determined for an employee in full-time work.

Promotion: From 01.02.2024 to 31.12.2026, the Bank will not charge an account management fee and the terms of use of the Private Banking Superior account are considered fulfilled during the period of the promotion if the total balance of the customer's savings at the Bank is at least HUF 150,000,000. The Bank reserves the right to extend the promotion.

Condition-fulfilment check: The Bank checks to see whether the above conditions have been met on the last working day of the given month (the subject month). The Bank does not check the fulfilment of the terms of use of the bank-account fee package in the month of setting up the bank-account fee package and in the following month (grace period) but does so for the first time on the last working day of the month following that.

Debiting of the account management fee: If the condition is not met after the grace period, the Bank is entitled to charge a monthly account management fee, which is due on the 3rd working day of the month following the subject month.

When calculating the aggregate balance of savings, the Bank takes into account the following: The balance of Raiffeisen bank accounts, the amount of any fixed-term deposits, and the closing total balance of securities accounts kept at Raiffeisen Bank available on the day of the check. The Bank determines the equivalent value of any foreign currency credits and savings expressed in forint, taking into account the average Raiffeisen Bank exchange rate valid for private individuals on the day of the check.

If, on the day of the check, the Customer has a debt to the Bank that is more than 30 days past due, regardless of the fulfilment of other conditions, he/she is obliged to pay the monthly account management fee related to the maintenance of the bank-account fee package.

In the case of a change of bank-account fee package initiated by the Customer, the Customer shall be exempt from the obligation to pay the account management fee that may exist in the relevant month, if he/she concludes a bank-account fee package change agreement with the Bank by the 5th working day before the last working day of the subject month.

List of Conditions for Private Banking Superior Customers

When determining the specific interest rate that is to be applied within the interest bands specified in this List of Conditions, the Bank decides on the matter by taking into account the information available to it on the Customer (based on the Know Your Customer principle) as well as other factors that are relevant from the point of view of customer risk. When establishing the terms and conditions to be applied, the Bank takes the following circumstances into account:

- The value of the Customer's assets managed at the Bank. Assets managed at the Bank are to be understood as the entire assets available to the Customer on his bank, deposit and/or securities accounts.
- The Customer's account history, with particular reference to the length of time for which the bank account agreement has been valid, and to the turnover transacted on his account(s).
- The frequency with which the Customer uses the services provided by the Bank.
- The volume in which the Customer uses the services provided by the Bank.

If the Customer does not meet the minimum requirements for a Private Banking account, the Bank shall be entitled to reclassify him/her from the Private Banking segment to the Premium or Retail segment.



II. Account management and Debit and Credit Card service fees and conditions

II. 1 In the case of actively marketed accounts

| Conditions for maintaining a bank account in the case of a HUF account | | | |
|---|----------------------|---|--|
| | | Private Banking | Private Banking Superior |
| Account management if eligibility criterion is fulfilled ¹ | | HUF 0 | HUF 0 |
| Account management if eligibility criterion is not fulfilled ¹ | | HUF 22 000 | HUF 22 000 |
| Fee if account is closed within 6 months | | HUF 5 000 | HUF 5 000 |
| Crediting of items received in HUF | | | |
| Transfers received from a bank | | HUF 0 | HUF 0 |
| Transfers received through a post office | | Cost charged by Magyar Posta | Cost charged by Magyar Posta |
| Crediting of items received in foreign currency | | | |
| Base fee | | HUF 0 | |
| Conversion fee ² | | 0.3%, min. EUR 2, max. EUR 25 | |
| Transfers between own accounts | | | |
| At the branch | | HUF 0 | HUF 0 |
| Via Raiffeisen Direkt | | HUF 0 | HUF 0 |
| Via Raiffeisen DirektNet, myRaiffeisen mobilapplication | | HUF 0 | HUF 0 |
| Sending money within Hungary in HUF [One-off in HUF] ^{3 4 5 6} | | | |
| At the branch and on Raiconnect | inbank | 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| | interbank | 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Via Raiffeisen Direkt | inbank | 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| | interbank | 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Via Raiffeisen DirektNet, myRaiffeisen mobile application and myRaiffeisen portal | inbank and interbank | up to a (combined) total of HUF 10 million (regardless of number of transactions) in a given calendar month, the intra-bank AND bank-to-bank transfers are free of charge fee for all additional transfers above this: for the portion exceeding HUF 50,000, +0.3%, max. HUF 10,000 | |
| Fulfilment of payment request or unified data entry solution | | The fee is the same as the latest fee for a one-off instant HUF transfer order given via Raiffeisen DirektNet, the myRaiffeisen mobile application and the myRaiffeisen portal | |
| Recall of one-off HUF transfer | | Charge of GIRO Zrt. + HUF 1 357 | |
| Cancellation of one-off HUF transfer ⁷ | | HUF 0 | |

¹The regular fixed fees related to the management of the bank account, the execution of payment orders and other services related to the bank account are due on the 3rd day of the month following the subject month. In the event that the due date falls on a non-working day or a bank holiday, the Bank will debit the bank account with the regular fixed fees on the bank working day preceding the due date or the one following it. In this case, the value date for fee payment is the day of debiting.

² If the currency of the transaction is different from the currency of the account

³ In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 10,000 part of the fee does not apply.

⁴ The maximum HUF 10,000 refers to the 0.3% added to the applied charges.

⁵ In case of payment transactions initiated through a payment initiation service provider the fees applied on electronic channels (Raiffeisen DirektNet, myRaiffeisen mobile application and myRaiffeisen portal) used by the customer will be debited.

⁶ 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.

⁷ The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until the reception of the cancellation order. The cancellation of payment orders executed according to the intraday settlement rules is not available.

List of Conditions for Private Banking Superior Customers

| Standing order [Fix transfer] ¹ | | | |
|--|-----------------------------|---|---|
| Standing transfer between own HUF accounts | | HUF 0 | |
| At the branch | inbank and interbank | Promotion: Until revocation, but no later than 31.05.2025: up to a total of HUF 10 million (regardless of number of transactions) in a given calendar month, the standing orders are free of charge Fee for the part-amount exceeding the HUF 10 million total in the given month and for all further transfers: 0.40%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 Standard fee: 0.40%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | Promotion: Until revocation, but no later than 31.05.2025: up to a total of HUF 10 million (regardless of number of transactions) in a given calendar month, the standing orders are free of charge Fee for the part-amount exceeding the HUF 10 million total in the given month and for all further transfers: 0.40%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 Standard fee: 0.40%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Via Raiffeisen Direkt | inbank and interbank | | |
| Via Raiffeisen DirektNet, myRaiffeisen mobile application | inbank and interbank | up to a total of HUF 10 million (regardless of number of transactions) in a given calendar month, the standing orders are free of charge fee for all transfers over HUF 10 million and for any further transfers: for the portion exceeding HUF 50,000, +0.3%, max. HUF 10,000 | |
| Cancellation of fix HUF transfer ² | | HUF 0 | |

¹ In case Customer initiate an in-bank standing payment order with fixed amount 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 order containing the HUF 191 is not going to be charged.

² The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until the reception of the cancellation order. The cancellation of payment orders executed according to the intraday settlement rules is not available.

List of Conditions for Private Banking Superior Customers

| Collection [Collection of service provider fees (direct debit)] | | | |
|--|----------------------|--|--|
| | | Private Banking | Private Banking Superior |
| At the branch | inbank and interbank | Promotion until revocation, but no later than 31.05.2025: HUF 0 Standard fee: 0.3%, max. HUF 10,000 | |
| Via Raiffeisen Direkt | inbank and interbank | Promotion until revocation, but no later than 31.05.2025: HUF 0 Standard fee: 0.3%, max. HUF 10,000 | |
| Via Raiffeisen DirektNet, myRaiffeisen mobile application | inbank and interbank | HUF 0 | |
| SEPA direct debit (both conversion and non-conversion) | inbank and interbank | 0.5%, min. EUR 5, max. EUR 100 + 0.3%, max. HUF 10,000 | 0.25%, min. EUR 2, max. EUR 50 + 0.3%, max. HUF 10,000 |
| Transfers between own accounts, SEPA, other currency | | | |
| Transfer base fee | | 0 Ft | |
| Conversion fee | | 0,3%, min. 2 EUR, max. 25 EUR | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] in-bank and outside the bank – to Hungary¹²³ | | | |
| Transfer base fee at the branch and on Raiconnect | inbank and interbank | 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen Direkt | inbank and interbank | 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application | inbank and interbank | Up to a (combined) total of HUF 10 million (regardless of number of transactions) in a given calendar month, the intra-bank AND bank-to-bank transfers are free of charge. Fee for the part-amount exceeding the HUF 10 million total in the given month and for all further transfers: 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | Up to a (combined) total of HUF 10 million (regardless of number of transactions) in a given calendar month, the intra-bank AND bank-to-bank transfers are free of charge. Fee for the part-amount exceeding the HUF 10 million total in the given month and for all further transfers: 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Conversion fee ^{4 5} | inbank and interbank | 0.3%, min. EUR 2, max. EUR 25 | |
| Priority and Extra Priority Fee ⁶ | inbank and interbank | 0.6%, min. EUR 5, max. EUR 100 | |

Fees and charges are settled on the day of transaction.

¹ In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.00% to cover potential changes in exchange rates.

² The maximum HUF 10,000 refers to the 0.3% added to the applied charges.

³ In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 10,000 part of the fee does not apply.

⁴ If the currency of the transaction is different from the currency of the account

⁵ available via myRaiffeisen mobile application only if the debited account is HUF or EUR

⁶ currently not available on myRaiffeisen mobile application

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| Sending money in euro (SEPA) [SEPA Credit Transfer] outside the bank – abroad¹²³ | | |
|---|--|--|
| Transfer base fee at the branch and on Raiconnect | 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen Direkt | 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application | Up to a (combined) total of HUF 10 million (regardless of number of transactions) in a given calendar month, the intra-bank AND bank-to-bank transfers are free of charge. Fee for the part-amount exceeding the HUF 10 million total in the given month and for all further transfers: for the portion exceeding HUF 50,000, +0.3%, max. HUF 10,000 | Up to a (combined) total of HUF 10 million (regardless of number of transactions) in a given calendar month, the intra-bank AND bank-to-bank transfers are free of charge. Fee for the part-amount exceeding the HUF 10 million total in the given month and for all further transfers: for the portion exceeding HUF 50,000, +0.3%, max. HUF 10,000 |
| Conversion fee ⁶⁴ | 0.3%, min. EUR 2, max. EUR 25 | |
| Priority and Extra Priority Fee ⁵ | 0.6%, min. EUR 5, max. EUR 100 | |
| Transfer Inbank In currency (except SEPA) ¹²³ | | |
| Transfer base fee at the branch and on Raiconnect | 0.50% min. EUR 5, max. EUR 80 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50% min. EUR 5, max. EUR 70 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen Direkt | 0.50% min. EUR 5, max. EUR 80 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50% min. EUR 5, max. EUR 70 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application | 0.50% min. EUR 5, max. EUR 80 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50% min. EUR 5, max. EUR 70 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Conversion fee ⁶ | 0.3%, min. EUR 2, max. EUR 25 | |
| Priority and Extra Priority Fee | 0.6%, min. EUR 5, max. EUR 100 | |
| Fee of HUF transfer as foreign currency payment in addition to the related One-off foreign currency transfer | EUR 8 | EUR 8 |

Fees and charges are settled on the day of transaction.

| Transfer Interbank In currency (except SEPA) ¹²³ | | |
|---|--|--|
| Transfer base fee at the branch and on Raiconnect | 0.50% min. EUR 5, max. EUR 200 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50% min. EUR 5, max. EUR 150 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen Direkt | 0.50% min. EUR 5, max. EUR 200 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50% min. EUR 5, max. EUR 150 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application | 0.50% min. EUR 5, max. EUR 200 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50% min. EUR 5, max. EUR 150 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Conversion fee ⁶ | 0.3%, min. EUR 2, max. EUR 25 | |
| Priority and Extra Priority Fee | 0.6%, min. EUR 5, max. EUR 100 | |
| Fee of HUF transfer as foreign currency payment in addition to the related One-off foreign currency transfer | EUR 8 | EUR 8 |

Fees and charges are settled on the day of transaction.

Further additional conditions can be found under the heading "Other additional conditions" at the end of the section.

¹ In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.00% to cover potential changes in exchange rates.

² The maximum HUF 10,000 refers to the 0.3% added to the applied charges.

³ In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 10,000 part of the fee does not apply.

⁴ available via myRaiffeisen mobile application only if the debited account is HUF or EUR

⁵ currently not available on myRaiffeisen mobile application

⁶ If the currency of the transaction is different from the currency of the account

List of Conditions for Private Banking Superior Customers

| Cards that can be applied for in the private banking segment in the case of HUF accounts | | | |
|---|---|---|---|
| In the name of the cards, instead of the former FWR design, there is a PRIVATE design, which has no bearing on the type or use of the card. | | | |
| | | Private Banking | Private Banking Superior |
| Virtual card (Virtual No Plastic Mastercard) | Application fee | HUF 0 | HUF 0 |
| | Monthly fee | HUF 0 | HUF 0 |
| PRIVATE MC Standard Debit Card | Annual fee | HUF 7 000 | HUF 0 |
| | Discounted annual fee for the first year | HUF 0 | HUF 0 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | HUF 0 | HUF 0 |
| PRIVATE VISA GOLD Debit Card | Annual fee | HUF 25000 | HUF 25000 |
| | Discounted annual fee for the first year | HUF 12500 | HUF 12500 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | HUF 12500 | HUF 12500 |
| PRIVATE MC Platina Debit Card | Annual fee | HUF 30000 | HUF 25000 |
| | Discounted annual fee for the first year | HUF 0 | HUF 0 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | HUF 15000 | HUF 12500 |
| PRIVATE MC World Elite Debit Card | Annual fee | HUF 60000 | HUF 50000 |
| | Discounted annual fee for the first year | HUF 30000 | HUF 0 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | HUF 45000 | HUF 25000 |
| Cards that cannot be applied for in the private banking segment | | | |
| | | Private Banking | Private Banking Superior |
| Non-embossed Start CLEVERcard with Standard / unique card design ² | Annual fee | According to the Retail List of Conditions ³ HUF 4 847 | According to the Retail Banking List of Conditions ³ HUF 4 847 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | According to the Retail Banking List of Conditions ³ HUF 4 847 | According to the Retail Banking List of Conditions ³ HUF 4 847 |
| Embossed Start CLEVERcard ⁴ | Annual fee | According to the Retail Banking List of Conditions ³ HUF 8 594 | According to the Retail Banking List of Conditions ³ HUF 8 594 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | According to the Retail Banking List of Conditions ³ HUF 8 594 | According to the Retail Banking List of Conditions ³ HUF 8 594 |
| OneCard Bank Card ⁴ | Annual fee | According to the Retail Banking List of Conditions ³ HUF 8 594 | According to the Retail Banking List of Conditions ³ HUF 8 594 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | According to the Retail Banking List of Conditions ³ HUF 8 594 | According to the Retail Banking List of Conditions ³ HUF 8 594 |
| VertiCard Debit Card ⁵ | Annual fee | HUF 7 000 | HUF 7 000 |
| | Discounted annual fee for the first year | HUF 7 000 | HUF 7 000 |

¹The discounted fee will be charged if the Customer carries out purchase transactions totalling at least HUF 2,500,000 with the given debit card during the 12 months preceding the annual debiting of the fee. Only purchase transactions that have actually been executed will be counted. The annual fee for the card is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited. For the purpose of calculating whether the discounted annual fee applies, the transaction information stored in the Bank's systems shall be regarded as definitive. The Bank does not provide a separate information interface for this purpose; the purchase transactions that have already been executed can be checked on the basis of the account history.

The first annual fee for the card is debited when the card is issued, and every year thereafter on the first working day of the month corresponding to the day of the month in which it was first issued.

² Cards that cannot be applied for in the private banking segment. If the customer becomes a Private Banking customer, he/she can continue to use the card with the conditions according to this List of Conditions until the card expires, not including the settings of the card's usage limits, to which the List of Conditions applicable at the time the card was applied for shall continue to apply.

³ The fee is the same as the relevant fee specified in the "Further conditions" section of the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions. The table shows the current fee. If the given fee is terminated in the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

⁴ Cards that cannot be applied for in the private banking segment. If the customer becomes a Private Banking customer, he/she can continue to use it until the card expires, i.e. until renewal. Upon renewal of the card, the Bank will, unless otherwise instructed by the Customer, issue a Private card of the same type to replace the card concerned, with the conditions according to this List of Conditions, excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

⁵ Cards that cannot be applied for in the private banking segment. If a customer has such a card and becomes a Private Banking customer, he/she will be able to continue to use it and, upon renewal of the card, the same card shall be renewed, with the conditions according to this List of Conditions,

List of Conditions for Private Banking Superior Customers

| | | | |
|---|---|---|---|
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | HUF 7 000 | HUF 7 000 |
| Cards that cannot be applied for in the private banking segment in the case of HUF accounts | | | |
| In the name of the cards, instead of the former FWR designation, there is a PRIVATE designation, which has no bearing on the type or use of the card. | | | |
| | | Private Banking | Private Banking Superior |
| PREMIUM Start CLEVERcard¹ | Annual fee | According to the Premium Banking List of Conditions ³ HUF 8 500 | According to the Premium Banking List of Conditions ³ HUF 8 500 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases² | HUF 0 | HUF 0 |
| Mastercard Gold Debit Card⁴ | Annual fee | According to the Premium Banking List of Conditions ³ HUF 25000 | According to the Premium Banking List of Conditions ³ HUF 25000 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases² | HUF 12500 | HUF 12500 |
| VISA GOLD Debit Card¹ | Annual fee | According to the Premium Banking List of Conditions ³ HUF 25000 | According to the Premium Banking List of Conditions ³ HUF 25000 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases² | HUF 12500 | HUF 12500 |
| MC Platina Debit Card¹ | Annual fee | According to the Premium Banking List of Conditions ³ HUF 35000 | According to the Premium Banking List of Conditions ³ HUF 35000 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases² | HUF 17500 | HUF 17500 |

The virtual debit card issued in digital environment only. To apply for a card through the Raiffeisen Direct channel or to activate the issued card, a downloaded and registered myRaiffeisen mobile application is required.

| | | | | | |
|---|-------------------|---|---|---|---|
| OneCard Standard Credit Card⁴ | Annual fee | According to the Retail List of Conditions ⁵ HUF 0 | | According to the Retail Banking List of Conditions ⁵ HUF 0 | |
| OneCard Gold Credit Card⁴ | Annual fee | In the case of contracts concluded before 19.07.2015 | In the case of contracts concluded before 20.07.2015 | In the case of contracts concluded before 19.07.2015 | In the case of contracts concluded before 20.07.2015 |
| | | According to the Retail Banking List of Conditions ⁵ HUF 14 317 | According to the Retail Banking List of Conditions ⁵ HUF 24 010 | According to the Retail Banking List of Conditions ⁵ HUF 14 317 | According to the Retail Banking List of Conditions ⁵ HUF 24 010 |

excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

¹ Cards that cannot be applied for in the private banking segment. If the customer becomes a Private Banking customer, he/she can continue to use it until the card expires, i.e. until renewal. Upon renewal of the card, the Bank will, unless otherwise instructed by the Customer, issue a Private card of the same type to replace the card concerned, with the conditions according to this List of Conditions, excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

² The discounted fee will be charged if the Customer carries out purchase transactions totalling at least HUF 2,500,000 with the given debit card during the 12 months preceding the annual debiting of the fee. Only purchase transactions that have actually been executed will be counted. The annual fee for the card is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited. For the purpose of calculating whether the discounted annual fee applies, the transaction information stored in the Bank's systems shall be regarded as definitive. The Bank does not provide a separate information interface for this purpose; the purchase transactions that have already been executed can be checked on the basis of the account history.

The first annual fee for the card is debited when the card is issued, and every year thereafter on the first working day of the month corresponding to the day of the month in which it was first issued.

³ The fee is the same as the "Premium Banking Plus" fee of the Raiffeisen Premium Banking List of Conditions. The table shows the current fee. If the "Premium Banking Plus" account referred to above is terminated, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

⁴ Cards that cannot be applied for in the private banking segment. If the customer becomes a Private Banking customer, he/she can continue to use the card with the conditions according to this List of Conditions until the card expires, not including the settings of the card's usage limits, to which the List of Conditions applicable at the time the card was applied for shall continue to apply.

⁵ The fee is the same as the relevant fee specified in the "Credit cards and Versatile OKOScard" section of the Raiffeisen OKOScard, Bank Card and Credit Card List of Conditions. The table shows the current fee. If the given fee is terminated in the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

List of Conditions for Private Banking Superior Customers

| Supplementary-card fees ¹ in the case of HUF accounts | | |
|--|--|---|
| | Private Banking | Private Banking Superior |
| Virtual card (Virtual No Plastic Mastercard) | In the case of Virtual card (Virtual No Plastic Mastercard), it is not possible to apply for a supplementary card. | |
| PRIVATE MC Standard Debit Card | HUF 0 | HUF 0 |
| PRIVATE VISA GOLD Debit Card | HUF 4 754 | HUF 4 754 |
| PRIVATE MC Platina Debit Card | HUF 4 754 | HUF 4 754 |
| PRIVATE MC World Elite Debit Card | HUF 4 754 | HUF 4 754 |
| Non-embossed Start CLEVERcard | According to the Retail List of Conditions ² HUF 1 938 | According to the Retail Banking List of Conditions ² HUF 1 938 |
| Embossed Start CLEVERcard | According to the Retail Banking List of Conditions ² HUF 1 938 | According to the Retail Banking List of Conditions ² HUF 1 938 |
| OneCard Bank Card | According to the Retail Banking List of Conditions ² HUF 1 938 | According to the Retail Banking List of Conditions ² HUF 1 938 |
| VertiCard Debit Card | According to the Retail Banking List of Conditions ² HUF 1 938 | According to the Retail Banking List of Conditions ² HUF 1 938 |
| PREMIUM Start CLEVERcard | According to the Premium Banking List of Conditions ³ HUF 1 938 | According to the Premium Banking List of Conditions ³ HUF 1 938 |
| Mastercard Gold Debit Card | According to the Premium Banking List of Conditions ³ HUF 4 863 | Premium Banking List of Conditions ³ HUF 4 863 |
| VISA GOLD Debit Card | According to the Premium Banking List of Conditions ³ HUF 4 863 | Premium Banking List of Conditions ³ HUF 4 863 |
| MC Platina Debit Card | According to the Premium Banking List of Conditions ³ HUF 4 863 | Premium Banking List of Conditions ³ HUF 4 863 |

| Other bank-card fees in the case of HUF accounts | | |
|---|---|---|
| | Private Banking | Private Banking Superior |
| Card purchase | HUF 0 | HUF 0 |
| Limit change (within daily maximum withdrawal limit or maximum number of transactions, for the give day or permanently) (ATM / purchase limit) | Via Raiffeisen Portal, via Raiffeisen DirektNet, via Raiffeisen Direkt or at the branch | HUF 269 |
| | Via myRaiffeisen mobile application | Promotion: until revocation, but no later than 31.05.2025: HUF 0 |
| Limit change [Extra limit increase] – raising above the given card type's maximum of the daily limit of the cash withdrawal amount and / or the number of the daily cash withdrawal or purchase transactions. The increased limit is valid only for the particular day (ATM / purchase limit) | Via Raiffeisen Direkt | HUF 269 |

¹ 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 31.05.2025.

² The fee is the same as the relevant fee specified in the "Further conditions" section of the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions. The table shows the current fee. If the given fee is terminated in the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

³ The fee is the same as the "Premium Banking Plus" fee of the Raiffeisen Premium Banking List of Conditions. The table shows the current fee. If the "Premium Banking Plus" account referred to above is terminated, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

List of Conditions for Private Banking Superior Customers

| | | | |
|--|---|---|---|
| Blocking and unblocking of card not present bankcard transactions | At the branch, Via Raiffeisen Direkt | HUF 269 Promotion: until 2024.12.31: HUF 0 | HUF 269 Promotion: until 2024.12.31: HUF 0 |
| | Via myRaiffeisen mobile application | HUF 269 Promotion: until revocation, but no later than 31.05.2025: HUF 0 | HUF 269 Promotion: until revocation, but no later than 31.05.2025: HUF 0 |
| Card (or PIN code) replacement by courier service | To Hungary | HUF 6 910 | HUF 6 910 |
| | To abroad | HUF 13 516 | HUF 13 516 |
| Card and PIN code replacement by courier service (in two packages) | To Hungary | HUF 12 466 | HUF 12 466 |
| | To abroad | HUF 22 292 | HUF 22 292 |
| Card blocking fee (effected immediately upon reporting) | | HUF 0 | HUF 0 |
| Mastercard MoneySend/Visa FastFund transaction credit to the bank account linked to the debit card | | HUF 0 | HUF 0 |
| Change of bank account associated with a bank card | Via Raiffeisen Portal, via Raiffeisen DirektNet, via Raiffeisen Direkt or at the branch | HUF 269 | HUF 269 |
| | Via myRaiffeisen mobile application | Promotion: until revocation: HUF 0 | Promotion: revocation: HUF 0 |
| Change of PIN ¹ | | HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code | HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code |
| PIN replacement ² | | HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace a unique PIN code | HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace a unique PIN code |
| Insurance for foreign travel (Raiffeisen Bank Card travel insurance) | | In the case of FWR MC Standard debit cards, Virtual card (Virtual No Plastic Mastercard) and cards that cannot be applied for in the Private Banking segment ³ HUF 3 990 For cards that can be applied for in the Private Banking segment, the incorporated travel insurance is "Free of charge" | In the case of FWR MC Standard debit, Virtual card (Virtual No Plastic Mastercard) cards and cards that cannot be applied for in the Private Banking segment ⁴ HUF 3 990 For cards that can be applied for in the Private Banking segment, the incorporated travel insurance is "Free of charge" |
| Balance inquiry at an ATM ⁴ | | HUF 0 | HUF 0 |
| Validity of card, and credit card | | 3 years In the case of Virtual card (Virtual No Plastic Mastercard) the validity period is 5 years | |

RaiPay:

To make a payment, the Android device must be always unlocked.

For large payments exceeding HUF 20,000 (hereinafter: large payments), the payment transaction must be approved by the Cardholder by entering the RaiPay code or by biometric identification. If the sum of several consecutive payments of less than a large amount reaches the HUF 100,000 limit, the Cardholder must also authorise the payment exceeding this limit by entering the RaiPay code or by biometric identification.

¹ changing the PIN code generated by the Bank or already changed by the customer can only be initiated at a Raiffeisen ATM

² reissue an existing PIN and send it to the customer

³ If the customer has a card that cannot be applied for in the Private Banking segment, the validity period of the foreign travel insurance is the same as the validity period of the original card. The annual fee for the travel insurance is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited.

⁴ Balance inquiries at foreign ATMs are available for Mastercard cards.

List of Conditions for Private Banking Superior Customers

| Withdrawal fees from a HUF account | | | | |
|------------------------------------|---|--|--|--|
| | | | Private Banking | Private Banking Superior |
| Cash withdrawal in Hungary | Without a bank card at the branch | [HUF banknotes and coins cash-desk withdrawal] from a HUF account | 1.1 % max. HUF 1,000,000 The maximum amount that can be withdrawn is HUF 150 million per transaction | 1.1 % max. HUF 1,000,000 The maximum amount that can be withdrawn is HUF 150 million per transaction |
| | FCY banknote cash-desk withdrawal | [HUF banknotes and coins cash-desk withdrawal] from a HUF account | 1.1 % max. HUF 1,000,000 The maximum amount that can be withdrawn is HUF 150 million per transaction | 1.1 % max. HUF 1,000,000 The maximum amount that can be withdrawn is HUF 150 million per transaction |
| | With a debit card from a Raiffeisen ATM | Standard fee for domestic HUF transaction from a Raiffeisen ATM | 0.7%, max. HUF 9.000 Promotion: until 2025.03.31: First 3 withdrawals in any given month free of charge ¹ OR as per the law, the first two withdrawals in any given month in HUF ¹ up to a combined HUF 150,000 ² | 0.6%, max. HUF 8.000 Promotion: until 2025.03.31: First 3 withdrawals in any given month free of charge ¹ OR as per the law, the first two withdrawals in any given month in HUF up to a combined ⁴ HUF 150,000 ² |
| | With a debit card from a third-party ATM | Standard fee for domestic HUF transaction not from a Raiffeisen ATM | | |
| | With a debit card at a third-party branch | [Domestic (HUF transaction) not at a Raiffeisen branch] | 1.25%, min. HUF 1,300, max. HUF 30,000 | 1%, min. HUF 1,000, max. HUF 25,000 |
| | With a debit card at a post office | Standard fee for domestic HUF transaction not from a Raiffeisen ATM and at a post office | | |

The Bank waives the application of the maximum limit of HUF 150 million per transaction until 31.12.2025.

From 01.01.2025 the discount will also apply to POS transactions carried out at the Hungarian Post.

¹ The number of cash withdrawals that are free of charge is valid per customer, for all accounts held by the customer with the Bank. Promotion: Until 31.03.2025, the Bank provides the possibility of free cash withdrawals per account in the specified number, including cash withdrawals from its own and from third-party ATMs.

These free-of-charge options with regard to cash withdrawals cannot be combined. The customer can choose between the 3 free cash withdrawals offered by the Bank and included in the account package OR the 2 free withdrawals provided by the law, which latter he/she must do by signing the "free cash-withdrawal declaration" required by the law.

List of Conditions for Private Banking Superior Customers

| Withdrawal fees from a HUF account | | | | |
|------------------------------------|--|--|--|--|
| | | | Private Banking | Private Banking Superior |
| Cash withdrawal abroad | With a debit card from a proprietary ATM operated at the branch of Raiffeisen (Group) where you keep your account. | [in EUR from ATMs in EEA countries] | 0.7%, max. HUF 9.000 Promotion: until 2025.03.31: First 3 withdrawals in any given month free of charge ¹ | 0.7%, max. HUF 8.000 Promotion: until 2025.03.31: First 3 withdrawals in any given month free of charge ¹ |
| | With a debit card from a third-party ATM | [in EUR from ATMs in EEA countries] | | |
| | With a debit card from a third-party ATM | Cash withdrawal abroad from an ATM in a NON-EEA member state or within the EEA but NOT in euro | 1.25%, min. EUR 10, max. EUR 80 | 1%, min. EUR 5, max. EUR 60 |
| | With a debit card at your account-holding Raiffeisen (Group) branch | [Abroad at a bank branch] | 1.25%, min. EUR 20, max. EUR 80 | 1%, min. EUR 15, max. EUR 60 |
| | With a debit card at a third-party branch | [Abroad at a bank branch] | | |

| Cash deposit and currency exchange fees to a HUF account | | | | |
|---|--|--|---|---|
| | | | Private Banking | Private Banking Superior |
| Cash deposit in Hungary | HUF cash deposit at a Raiffeisen ATM ² | | HUF 0 It is not possible to deposit cash at ATMs with Virtual card (Virtual No Plastic Mastercard) | HUF 0 It is not possible to deposit cash at ATMs with Virtual card (Virtual No Plastic Mastercard) |
| | HUF cash deposit at a Raiffeisen branch | [HUF banknotes cash-desk deposit] to a HUF account | HUF 0 | HUF 0 |
| | | HUF coin cash-desk deposit above 50 coins | 2% max. HUF 250.000 | 2% max. HUF 250.000 |
| | Foreign currency cash deposit at a Raiffeisen branch | Foreign currency to HUF account | 0.5%, max. HUF 100.000 | 0.5%, max. HUF 80.000 |
| Exchange of HUF coins and HUF banknotes (per denomination, per day) | | Up to 50 coins or 50 notes | HUF 0 | HUF 0 |
| | | For withdrawals exceeding 50 coins or 50 notes, the following fee is charged for the number in excess of 50, on the nominal value of the notes or coins exceeding 50 | 2% max. HUF 250.000 | 2% max. HUF 250.000 |

¹ The number of cash withdrawals that are free of charge is valid per customer, for all accounts held by the customer with the Bank. Promotion: Until 31.03.2025, the Bank provides the possibility of free cash withdrawals per account in the specified number, including cash withdrawals from its own and from third-party ATMs.

² The service is available from 27th April 2021.

List of Conditions for Private Banking Superior Customers

| SMS service [Mobile Banking service] | | |
|--|------------------------|---------------------------------|
| The service may be requested solely in the branches of Raiffeisen Bank by the Accountholder (Customer) in person. | | |
| | Private Banking | Private Banking Superior |
| Fee for using the service | | |
| Request | Free of charge | |
| Modification | Free of charge | |
| Monthly fee (after each month started) during the use of the service | HUF 200 | HUF 0 |
| Settled subsequently on the last banking day of the month. | | |

| | | |
|---------------------------------------|-------|-------|
| InternetBank monthly fee | HUF 0 | HUF 0 |
| Mobile application monthly fee | HUF 0 | HUF 0 |
| PUSH monthly fee | HUF 0 | HUF 0 |
| PUSH messages, fee per message | HUF 0 | HUF 0 |

List of Conditions for Private Banking Superior Customers

| Conditions for maintaining a bank account in the case of an FCY account | | |
|--|---|---|
| | Private Banking FCY account | Private Banking Superior FCY account |
| Account opening | A foreign currency account cannot be opened independently; it can only be requested if the customers already have a HUF account | A foreign currency account cannot be opened independently; it can only be requested if the customers already have a HUF account |
| Account management if eligibility criterion is fulfilled¹ | HUF 0 | HUF 0 |
| Account management if eligibility criterion is not fulfilled | HUF 22 000 CURRENT PROMOTION: Until 01.06.2024 HUF 3 000 | HUF 22 000 CURRENT PROMOTION: Until 01.06.2024 HUF 3 000 |
| Fee if account is closed within 6 months | HUF 5 000 | HUF 5 000 |
| Crediting of items received in HUF | | |
| Transfers received from a bank | HUF 0 | HUF 0 |
| Transfers received through a post office | Cost charged by Magyar Posta | Cost charged by Magyar Posta |
| Conversion fee ¹ | 0.3%, min. EUR 2, max. EUR 25 | |
| Crediting of items received in foreign currency | | |
| Base fee | HUF 0 | |
| Conversion fee ² | 0.3%, min. EUR 2, max. EUR 25 | |
| Transfers between own accounts | | |
| At the branch | HUF 0 | HUF 0 |
| Via Raiffeisen Direkt | HUF 0 | HUF 0 |
| Via Raiffeisen DirektNet, myRaiffeisen mobile application | HUF 0 | HUF 0 |

¹ The regular fixed fees related to the management of the bank account, the execution of payment orders and other services related to the bank account are due on the 3rd day of the month following the subject month. In the event that the due date falls on a non-working day or a bank holiday, the Bank will debit the bank account with the regular fixed fees on the bank working day preceding the due date or the one following it. In this case, the value date for fee payment is the day of debiting.

² If the currency of the transaction is different from the currency of the account

List of Conditions for Private Banking Superior Customers

| | | | |
|--|-----------------------------|--|--|
| Transfers between own accounts, SEPA, other currency | | | |
| Transfer base fee | | 0 Ft | |
| Conversion fee | | 0,3%, min. 2 EUR, max. 25 EUR | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] in-bank and outside the bank – to Hungary¹²³ | | | |
| | | Private Banking FCY account | Private Banking Superior FCY account |
| Transfer base fee at the branch and on Raiconnect | inbank and interbank | 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen Direkt | inbank and interbank | 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application | inbank and interbank | 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Conversion fee^{4 5} | inbank and interbank | 0.3%, min. EUR 2, max. EUR 25 | |
| Priority and Extra Priority Fee | inbank and interbank | 0.6%, min. EUR 5, max. EUR 100 | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] outside the bank – abroad^{1 2 3} | | | |
| Transfer base fee at the branch and on Raiconnect | | 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen Direkt | | 0.50%, min. HUF 1,000, max. HUF 11,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50%, min. HUF 1,000, max. HUF 10,000 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application | | for the portion exceeding HUF 50,000, +0.3% max. HUF 10,000 | for the portion exceeding HUF 50,000, +0.3% max. HUF 10,000 |
| Conversion fee^{4 5} | | 0.3%, min. EUR 2, max. EUR 25 | |
| Priority and Extra Priority Fee⁶ | | 0.6%, min. EUR 5, max. EUR 100 | |

Fees and charges are settled on the day of transaction.

¹ In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.00% to cover potential changes in exchange rates.

² The maximum HUF 10,000 refers to the 0.3% added to the applied charges.

³ In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 10,000 part of the fee does not apply.

⁴ If the currency of the transaction is different from the currency of the account

⁵ available via myRaiffeisen mobile application only if the debited account is HUF or EUR

⁶ currently not available on myRaiffeisen mobile application

List of Conditions for Private Banking Superior Customers

| Transfer Inbank In currency (except SEPA) ^{1 2 3} | | |
|---|--|--|
| | Private Banking FCY account | Private Banking Superior FCY account |
| Transfer base fee at the branch and on Raiconnect | 0.50% min. EUR 5, max. EUR 80 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50% min. EUR 5, max. EUR 70 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen Direkt | 0.50% min. EUR 5, max. EUR 80 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50% min. EUR 5, max. EUR 70 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application | 0.50% min. EUR 5, max. EUR 80 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50% min. EUR 5, max. EUR 70 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Conversion fee ⁴ | 0.3%, min. EUR 2, max. EUR 25 | |
| Priority and Extra Priority Fee | 0.6%, min. EUR 5, max. EUR 100 | |
| Fee of HUF transfer as foreign currency payment in addition to the related One-off foreign currency transfer | EUR 8 | EUR 8 |
| Transfer Interbank In currency (except SEPA) ^{1 2 3} | | |
| Transfer base fee at the branch and on Raiconnect | 0.50% min. EUR 5, max. EUR 200 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50% min. EUR 5, max. EUR 150 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen Direkt | 0.50% min. EUR 5, max. EUR 200 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50% min. EUR 5, max. EUR 150 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application | 0.50% min. EUR 5, max. EUR 200 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 | 0.50% min. EUR 5, max. EUR 150 and for the portion exceeding HUF 50,000, an additional +0.3% max. HUF 10,000 |
| Conversion fee ⁴ | 0.3%, min. EUR 2, max. EUR 25 | |
| Priority and Extra Priority Fee | 0.6%, min. EUR 5, max. EUR 100 | |
| Fee of HUF transfer as foreign currency payment in addition to the related One-off foreign currency transfer | EUR 8 | EUR 8 |

Further additional conditions can be found under the heading "Other additional conditions" at the end of the section.

¹ In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.00% to cover potential changes in exchange rates.

² The maximum HUF 10,000 refers to the 0.3% added to the applied charges.

³ In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 10,000 part of the fee does not apply.

⁴ If the currency of the transaction is different from the currency of the account

List of Conditions for Private Banking Superior Customers

| Cards that can be applied for in the Private Banking segment in the case of FCY accounts | | | |
|---|---|--|--|
| In the name of the cards, instead of the former FWR design, there is a PRIVATE design, which has no bearing on the type or use of the card. | | | |
| | | Private Banking FCY account | Private Banking Superior FCY account |
| Virtual card (Virtual No Plastic Mastercard) | Application fee | HUF 0 | HUF 0 |
| | Monthly fee | HUF 0 | HUF 0 |
| PRIVATE MC Standard Debit Card | Annual fee | HUF 7 000 | HUF 0 |
| | Discounted annual fee for the first year | HUF 0 | HUF 0 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | HUF 0 | HUF 0 |
| PRIVATE VISA GOLD Debit Card | Annual fee | HUF 25000 | HUF 25000 |
| | Discounted annual fee for the first year | HUF 12500 | HUF 12500 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | HUF 12500 | HUF 12500 |
| PRIVATE MC Platina Debit Card | Annual fee | HUF 30000 | HUF 25000 |
| | Discounted annual fee for the first year | HUF 0 | HUF 0 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | HUF 15000 | HUF 12500 |
| PRIVATE MC World Elite Debit Card | Annual fee | HUF 60000 | HUF 50000 |
| | Discounted annual fee for the first year | HUF 30000 | HUF 0 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | HUF 45000 | HUF 25000 |
| Cards that cannot be applied for in the private banking segment | | | |
| | | Private Banking FCY account | Private Banking Superior FCY account |
| Non-embossed Start CLEVERcard with Standard / unique card design ² | Annual fee | According to the Retail List of Conditions ³ HUF 4 847 | According to the Retail Banking List of Conditions ³ HUF 4 847 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | According to the Retail Banking List of Conditions ³ HUF 4 847 | According to the Retail Banking List of Conditions ³ HUF 4 847 |
| Embossed Start CLEVERcard ⁴ | Annual fee | According to the Retail Banking List of Conditions ³ HUF 8 594 | According to the Retail Banking List of Conditions ³ HUF 8 594 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | According to the Retail Banking List of Conditions ³ HUF 8 594 | According to the Retail Banking List of Conditions ³ HUF 8 594 |
| OneCard Bank Card ⁴ | Annual fee | According to the Retail Banking List of Conditions ³ HUF 8 594 | According to the Retail Banking List of Conditions ³ HUF 8 594 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | According to the Retail Banking List of Conditions ³ HUF 8 594 | According to the Retail Banking List of Conditions ³ HUF 8 594 |
| VertiCard | Annual fee | HUF 7 000 | HUF 7 000 |
| | Discounted annual fee for the first year | HUF 7 000 | HUF 7 000 |

¹The discounted fee will be charged if the Customer carries out purchase transactions totalling at least HUF 2,500,000 with the given debit card during the 12 months preceding the annual debiting of the fee. Only purchase transactions that have actually been executed will be counted. The annual fee for the card is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited. For the purpose of calculating whether the discounted annual fee applies, the transaction information stored in the Bank's systems shall be regarded as definitive. The Bank does not provide a separate information interface for this purpose; the purchase transactions that have already been executed can be checked on the basis of the account history. The card's first annual fee is charged when it is issued, and every year thereafter on the first working day of the month following the month of first issue.

² Cards that cannot be applied for in the private banking segment. If a customer has such a card and becomes a Private Banking customer, he/she will be able to continue to use it and, upon renewal of the card, the same card shall be renewed, with the conditions according to this List of Conditions, excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

³ The fee is the same as the relevant fee specified in the "Further conditions" section of the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions. The table shows the current fee. If the given fee is terminated in the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

⁴ Cards that cannot be applied for in the private banking segment. If the customer becomes a Private Banking customer, he/she can continue to use it until the card expires, i.e. until renewal. Upon renewal of the card, the Bank will, unless otherwise instructed by the Customer, issue a Private card of the same type to replace the card concerned, with the conditions according to this List of Conditions, excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

List of Conditions for Private Banking Superior Customers

| | | | |
|-------------------------|---|-----------|-----------|
| Debit Card ¹ | Further discounted annual fees in the case of HUF 2,500,000 in purchases ¹ | HUF 7 000 | HUF 7 000 |
|-------------------------|---|-----------|-----------|

The virtual debit card issued in digital environment only. To apply for a card through the Raiffeisen Direct channel or to activate the issued card, a downloaded and registered myRaiffeisen mobile application is required.

¹ Cards that cannot be applied for in the private banking segment. If a customer has such a card and becomes a Private Banking customer, he/she will be able to continue to use it and, upon renewal of the card, the same card shall be renewed, with the conditions according to this List of Conditions, excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

List of Conditions for Private Banking Superior Customers

| Cards that cannot be applied for in the Private Banking segment in the case of a FCY account | | | |
|---|---|---|---|
| In the name of the cards, instead of the former FWR designation, there is a PRIVATE designation, which has no bearing on the type or use of the card. | | | |
| | | Private Banking FCY account | Private Banking Superior FCY account |
| Premium Start CLEVERcard ¹ | Annual fee | According to the Premium Banking List of Conditions ² HUF 8 500 | According to the Premium Banking List of Conditions ² HUF 8 500 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ³ | HUF 0 | HUF 0 |
| Mastercard Gold Debit Card ⁴ | Annual fee | According to the Premium Banking List of Conditions ² HUF 25000 | According to the Premium Banking List of Conditions ² HUF 25000 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ⁴ | HUF 12500 | HUF 12500 |
| VISA GOLD Debit Card ¹ | Annual fee | According to the Premium Banking List of Conditions ² HUF 25000 | According to the Premium Banking List of Conditions ² HUF 25000 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ⁴ | HUF 12500 | HUF 12500 |
| MC Platina Debit Card ¹ | Annual fee | According to the Premium Banking List of Conditions ² HUF 35000 | According to the Premium Banking List of Conditions ² HUF 35000 |
| | Further discounted annual fees in the case of HUF 2,500,000 in purchases ⁴ | HUF 17500 | HUF 17500 |

¹ Cards that cannot be applied for in the private banking segment. If the customer becomes a Private Banking customer, he/she can continue to use it until the card expires, i.e. until renewal. Upon renewal of the card, the Bank will, unless otherwise instructed by the Customer, issue a Private card of the same type to replace the card concerned, with the conditions according to this List of Conditions, excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

² The fee is the same as the "Premium Banking Plus" fee of the Raiffeisen Premium Banking List of Conditions. The table shows the current fee. If the "Premium Banking Plus" account referred to above is terminated, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

³ The discounted fee will be charged if the Customer carries out purchase transactions totalling at least HUF 2,500,000 with the given debit card during the 12 months preceding the annual debiting of the fee. Only purchase transactions that have actually been executed will be counted. The annual fee for the card is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited. For the purpose of calculating whether the discounted annual fee applies, the transaction information stored in the Bank's systems shall be regarded as definitive. The Bank does not provide a separate information interface for this purpose; the purchase transactions that have already been executed can be checked on the basis of the account history

⁴ Cards that cannot be applied for in the private banking segment. If the customer becomes a Private Banking customer, he/she can continue to use the card with the conditions according to this List of Conditions until the card expires, not including the settings of the card's usage limits, to which the List of Conditions applicable at the time the card was applied for shall continue to apply.

List of Conditions for Private Banking Superior Customers

| Supplementary-card fees in the case of an FCY account ¹ | | |
|--|--|---|
| | Private Banking FCY account | Private Banking Superior FCY account |
| Virtual card (Virtual No Plastic Mastercard) | In the case of Virtual card (Virtual No Plastic Mastercard), it is not possible to apply for a supplementary card. | |
| PRIVATE MC Standard Debit Card | HUF 0 | HUF 0 |
| PRIVATE VISA GOLD Debit Card | HUF 4 754 | HUF 4 754 |
| PRIVATE MC Platina Debit Card | HUF 4 754 | HUF 4 754 |
| PRIVATE MC World Elite Debit Card | HUF 4 754 | HUF 4 754 |
| Non-embossed Start CLEVERcard | According to the Retail List of Conditions ² HUF 1 938 | According to the Retail Banking List of Conditions ¹ HUF 1 938 |
| Embossed Start CLEVERcard | According to the Retail Banking List of Conditions ¹ HUF 1 938 | According to the Retail Banking List of Conditions ¹ HUF 1 938 |
| OneCard Bank Card | According to the Retail Banking List of Conditions ¹ HUF 1 938 | According to the Retail Banking List of Conditions ¹ HUF 1 938 |
| VertiCard Debit Card | According to the Retail Banking List of Conditions ¹ HUF 1 938 | According to the Retail Banking List of Conditions ¹ HUF 1 938 |
| Premium Start CLEVERcard | According to the Premium Banking List of Conditions ³ HUF 1 938 | According to the Premium Banking List ² of Conditions HUF 1 938 |
| Mastercard Gold Debit Card | According to the Premium Banking List of Conditions ² HUF 4 863 | Premium Banking List of Conditions ² HUF 4 863 |
| VISA GOLD Debit Card | According to the Premium Banking List of Conditions ² HUF 4 863 | Premium Banking List of Conditions ² HUF 4 863 |
| MC Platina Debit Card | According to the Premium Banking List of Conditions ² HUF 4 863 | Premium Banking List of Conditions ² HUF 4 863 |

¹ 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 31.05.2025.

² The fee is the same as the relevant fee specified in the "Further conditions" section of the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions. The table shows the current fee. If the given fee is terminated in the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

³ The fee is the same as the "Premium Banking Plus" fee of the Raiffeisen Premium Banking List of Conditions. The table shows the current fee. If the "Premium Banking Plus" account referred to above is terminated, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

List of Conditions for Private Banking Superior Customers

| Other bank-card fees in the case of an FCY account | | | |
|---|---|---|---|
| | | Private Banking FCY account | Private Banking Superior FCY account |
| Card purchase | | HUF 0 | HUF 0 |
| Limit change (within daily maximum withdrawal limit or maximum number of transactions, for the give day or permanently) (ATM / purchase limit) | Via Raiffeisen Portal, via Raiffeisen DirektNet, via Raiffeisen Direkt or at the branch | HUF 269 | HUF 269 |
| | Via myRaiffeisen mobile application | Promotion: until revocation, but no later than 31.05.2025: HUF 0 | Promotion: until revocation, but no later than 31.05.2025: HUF 0 |
| Limit change [Extra limit increase] – raising above the given card type's maximum of the daily limit of the cash withdrawal amount and / or the number of the daily cash withdrawal or purchase transactions. The increased limit is valid only for the particular day (ATM / purchase limit) | Via Raiffeisen Direkt | HUF 269 | HUF 269 |

| Other bank-card fees in the case of an FCY account | | | |
|--|---|---|---|
| | | Private Banking FCY account | Private Banking Superior FCY account |
| Blocking and unblocking of card not present bankcard transactions | Via myRaiffeisen mobile application, At the branch, Via Raiffeisen Direkt | HUF 269 Promotion: until revocation, but no later than 31.05.2025: HUF 0 | HUF 269 Promotion: until revocation, but no later than 31.05.2025: HUF 0 |
| Card (or PIN code) replacement by courier service | To Hungary | HUF 6 910 | HUF 6 910 |
| | To abroad | HUF 13 516 | HUF 13 516 |
| Card and PIN code replacement by courier service (in two packages) | To Hungary | HUF 12 466 | HUF 12 466 |
| | To abroad | HUF 22 292 | HUF 22 292 |
| Card blocking fee (effected immediately upon reporting) | | HUF 0 | HUF 0 |
| Mastercard MoneySend/Visa FastFund transaction credit to the bank account linked to the debit card | | HUF 0 | HUF 0 |
| Change of bank account associated with a bank card | Via Raiffeisen Portal, via Raiffeisen DirektNet, via Raiffeisen Direkt or at the branch | HUF 269 | HUF 269 |
| | Via myRaiffeisen mobile application | Promotion: until revocation: HUF 0 | Promotion: until revocation: HUF 0 |
| Change of PIN ¹ | | HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code | HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code |
| PIN replacement ² | | HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace a unique PIN code | HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace a unique PIN code |

¹ changing the PIN code generated by the Bank or already changed by the customer can only be initiated at a Raiffeisen ATM

² reissue an existing PIN and send it to the customer

List of Conditions for Private Banking Superior Customers

| | | |
|---|--|---|
| <p>Insurance for foreign travel (Raiffeisen Bank Card travel insurance) ¹</p> | <p>In the case of FWR MC Standard debit cards, Virtual card (Virtual No Plastic Mastercard) and cards that cannot be applied for in the Private Banking segment² HUF 3 990</p> <p>For cards that can be applied for in the Private Banking segment, the incorporated travel insurance is "Free of charge"</p> | <p>In the case of FWR MC Standard debit cards, Virtual card (Virtual No Plastic Mastercard) and cards that cannot be applied for in the Private Banking segment ² HUF 3 990</p> <p>For cards that can be applied for in the Private Banking segment, the incorporated travel insurance is "Free of charge"</p> |
| <p>Balance enquiry ³</p> | <p>HUF 0</p> | <p>HUF 0</p> |
| <p>Validity of card, and credit card</p> | <p>3 years In the case of Virtual card (Virtual No Plastic Mastercard) the validity period is 5 years</p> | |

RaiPay:

To make a payment, the Android device must be always unlocked.

For large payments exceeding HUF 20,000 (hereinafter: large payments), the payment transaction must be approved by the Cardholder by entering the RaiPay code or by biometric identification. If the sum of several consecutive payments of less than a large amount reaches the HUF 100,000 limit, the Cardholder must also authorise the payment exceeding this limit by entering the RaiPay code or by biometric identification.

¹ The validity of the insurance is the same as the validity of the bank 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.

² If the customer has a card that cannot be applied for in the Private Banking segment, the validity period of the foreign travel insurance is the same as the validity period of the original card. The annual fee for the travel insurance is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited.

³ Balance inquiries at foreign ATMs are available for Mastercard cards.

List of Conditions for Private Banking Superior Customers

| Withdrawal fees from an FCY account | | | | |
|-------------------------------------|---|--|---|---|
| | | | Private Banking FCY account | Private Banking Superior FCY account |
| Cash withdrawal in Hungary | Without a bank card at the branch | [HUF banknotes and coins cash-desk withdrawal] from a FCY account | 1.1 % max. HUF 1,000,000 The maximum amount that can be withdrawn is HUF 150 million per transaction | 1.1 % max. HUF 1,000,000 The maximum amount that can be withdrawn is HUF 150 million per transaction |
| | FCY banknote cash-desk withdrawal | FCY banknote withdrawal from an FCY account in the SAME currency | 1.1 % max. HUF 1,000,000 The maximum amount that can be withdrawn is HUF 150 million per transaction | 1.1 % max. HUF 1,000,000 The maximum amount that can be withdrawn is HUF 150 million per transaction |
| | FCY banknote cash-desk withdrawal | FCY banknote withdrawal from an FCY account in a DIFFERENT currency | 1.1 % max. HUF 1,000,000 The maximum amount that can be withdrawn is HUF 150 million per transaction | 1.1 % max. HUF 1,000,000 The maximum amount that can be withdrawn is HUF 150 million per transaction |
| | With a debit card from a Raiffeisen ATM | Standard fee for domestic HUF transaction from a Raiffeisen ATM | 0.7%, max. HUF 9.000 Promotion: until 2025.03.31: First 3 withdrawals in any given month free of charge ¹ OR as per the law, the first two withdrawals in any given month in HUF ¹ up to a combined HUF 150,000 | 0.6%, max. HUF 8.000 Promotion: until 2025.03.31: First 3 withdrawals in any given month free of charge ¹ OR as per the law, the first two withdrawals in any given month in HUF up to a combined ¹ HUF 150,000 |
| | With a debit card from a third-party ATM | Standard fee for domestic HUF transaction not from a Raiffeisen ATM | | |
| | With a debit card at a third-party branch | [Domestic (HUF transaction) not at a Raiffeisen branch] | 1.25%, min. HUF 1,300, max. HUF 30,000 | 1%, min. HUF 1,000, max. HUF 25,000 |
| | With a debit card at a post office | Standard fee for domestic HUF transaction not from a Raiffeisen ATM and at a post office | | |

The Bank waives the application of the maximum limit of HUF 150 million per transaction until 31.12.2025.

From 01.01.2025 the discount will also apply to POS transactions carried out at the Hungarian Post.

¹ The number of cash withdrawals that are free of charge is valid per customer, for all accounts held by the customer with the Bank. Promotion: Until 31.03.2025, the Bank provides the possibility of free cash withdrawals per account in the specified number, including cash withdrawals from its own and from third-party ATMs.

These free-of-charge options with regard to cash withdrawals cannot be combined. The customer can choose between the 3 free cash withdrawals offered by the Bank and included in the account package OR the 2 free withdrawals provided by the law, which latter he/she must do by signing the "free cash-withdrawal declaration" required by the law.

List of Conditions for Private Banking Superior Customers

| Withdrawal fees from an FCY account | | | | |
|-------------------------------------|--|--|--|---|
| | | | Private Banking FCY account | Private Banking Superior FCY account |
| Cash withdrawal abroad | With a debit card from a proprietary ATM operated at the branch of Raiffeisen (Group) where you keep your account. | [in EUR from ATMs in EEA countries] | 0.7%, max. HUF 9.000 ¹ Promotion: until 2025.03.31: First 3 withdrawals in any given month free of charge | 0.7% max. HUF 9,000 ¹ Promotion: until 2025.03.31: First 3 withdrawals in any given month free of charge |
| | With a debit card from a third-party ATM | [in EUR from ATMs in EEA countries] | | |
| | With a debit card from a third-party ATM | Cash withdrawal abroad from an ATM in a NON-EEA member state or within the EEA but NOT in euro | 1.25%, min. EUR 10, max. EUR 80 | 1%, min. EUR 5, max. EUR 60 |
| | With a debit card at your account-holding Raiffeisen (Group) branch | [Abroad at a bank branch] | 1.25%, min. EUR 20, max. EUR 80 | 1%, min. EUR 15, max. EUR 60 |
| | With a debit card at a third-party branch | [Abroad at a bank branch] | | |

| Cash deposit and currency exchange fees to an FCY account | | | | |
|--|--|--|---|---|
| | | | Private Banking FCY account | Private Banking Superior FCY account |
| Cash deposit in Hungary | HUF cash deposit at a Raiffeisen ATM | | HUF 0 It is not possible to deposit cash at ATMs with Virtual card (Virtual No Plastic Mastercard) | HUF 0 It is not possible to deposit cash at ATMs with Virtual card (Virtual No Plastic Mastercard) |
| | HUF cash deposit at a Raiffeisen branch | HUF to FCY account | 0.5%, max. HUF 100.000 | 0.5%, max. HUF 100.000 |
| | | Foreign currency to FCY account (same currency) | HUF 0 | HUF 0 |
| | Foreign currency cash deposit at a Raiffeisen branch | Foreign currency to FCY account (different currency) | 0.5%, max. HUF 100.000 | 0.5%, max. HUF 80.000 |
| HUF coin and HUF banknote EXCHANGE (per denomination, per day) | | Up to 50 coins or 50 notes | HUF 0 | HUF 0 |
| | | For withdrawals exceeding 50 coins or 50 notes, the following fee is charged for the number in excess of 50, on the nominal value of the notes or coins exceeding 50 | 3% max. HUF 250.000 | 3% max. HUF 250.000 |

¹ The number of cash withdrawals that are free of charge is valid per customer, for all accounts held by the customer with the Bank. Promotion: Until 31.03.2025, the Bank is providing the opportunity to make free cash withdrawals in the above-specified number for each account.

List of Conditions for Private Banking Superior Customers

| SMS service [Mobile Banking service] | | |
|---|-----------------------------|--------------------------------------|
| The service may be requested solely in the branches of Raiffeisen Bank by the Accountholder (Customer) in person. | | |
| | Private Banking FCY account | Private Banking Superior FCY account |
| Fee for using the service | | |
| Request | Free of charge | |
| Modification | Free of charge | |
| Monthly fee (after each month started) during the use of the service | HUF 200 | HUF 0 |
| Settled subsequently on the last banking day of the month. | | |

| | | |
|---------------------------------------|-------|-------|
| InternetBank monthly fee | HUF 0 | HUF 0 |
| Mobile application monthly fee | HUF 0 | HUF 0 |
| PUSH monthly fee | HUF 0 | HUF 0 |
| PUSH messages, fee per message | HUF 0 | HUF 0 |

Other additional information:

Rules related to account management:

A customer can only use one type of bank-account fee package at any one time, i.e. he/she can have either Private Banking OR Private Banking Superior forint and/or FCY accounts. The bank considers the fee package of the earliest opened HUF payment account to be the applicable one.

A Private Banking or a Premium Private Banking HUF and FCY account can only be used by customers who sign a new Framework Agreement or an amendment to the Framework Agreement that includes the segment limit and reclassification rules from 01.02.2024.

If the condition is not met, the account maintenance fee will be charged to the Customer only once, even if he has several HUF or foreign currency accounts.

A maximum of 20 forint and foreign currency accounts can be opened. Accounts in forint or foreign currency exceeding the maximum amount can be requested on the basis of an individual assessment.

Rules related to free one-off transfer limits:

Calendar month: from 00:00 on the 1st of each month to 23:59 on the last day of the month.

For the purpose of the calculation of the free limit, a transfer between the customer's accounts registered with the Bank in different customer categories does not qualify as a transfer between his/her own accounts. (The code is the middle 6 characters of the Account ID / short account number found in the header of the bank statement and on the customer card)

The free transfer limit applies per account; it can only be applied to the account packages specified above, it cannot be shared between accounts.

The free transfer limit includes all payment orders (including instant transfer orders initiated with a payment request or unified data entry solution) and transactions submitted to the Bank via the specified channel, regardless of whether the given order was fulfilled, withdrawn or cancelled, or recalled.

In the case of a future-dated order, if the date of submission and the requested date of execution indicated by the Customer fall in different months, the amount of the given transaction shall be included in the limit for the month as per the requested date of execution.

The free transfer limit can only be used in the given calendar month. If it is not used in a given month, the free transfer limit cannot be added to the limits of the following months. The various discounts cannot be combined; the available free limit is also reduced by the fulfilment of the types of transaction that are free anyway, e.g. the fulfilment of payment requests, or unified data entry solution and of transfers of less than HUF 50,000.

One-off and standing-order type transactions are subject to different, non-combinable and non-divisible free transfer limits that can only be enforced through specific submission channels, and the transaction calculation is also performed independently within these limits.

The information related to the free transfer limit that has already been used in the given calendar month and can still be freely used is stored and governed exclusively by the Bank's systems. The Bank does not provide a separate information interface for this purpose; the amount already used can be checked on the basis of the account history.

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If the amount of the given transaction is higher than the free transfer limit that can still be used, then the current, non-discounted fee must be applied to the amount exceeding the limit. According to the current condition: for the portion exceeding HUF 50,000, 0.3%, max. HUF 10,000.

A transfer between the customer's own accounts at the Bank does not reduce the free limit.

In the event of a change of account package, all transactions initiated in the given calendar month will reduce the free transfer limit for the latest account package to be applied after the change of account package, regardless of whether the given transaction was initiated and/or booked before the change of account package.

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

The Bank reserves the right to change the calculation approach with respect to the free transfer limit detailed above within the parameters permitted by the effective legal provisions.

Rules related to free standing-order limits:

In the case of standing orders, the Bank provides a separate free transfer limit distinct from that for forint one-off transfers, with the same terms and conditions as for HUF one-off transfers, with the proviso that all orders submitted via any of our channels count towards the limit, including transfers between the customer's own accounts at the bank, and in-bank and out-of-bank items too.

Rules related to SEPA transfers

In the case of SEPA (EUR) electronic transfers within the bank and outside the bank, as well as abroad within the EEA, the Bank provides a separate free transfer limit distinct from that for forint one-off transfers, with the same terms and conditions as for HUF one-off transfers, with the proviso that the Bank charges the fees associated with these transfers, then credits the customer's account subsequently, by the 10th of the month following the subject month, with the first such crediting taking place by 10.07.2024 at the latest in an accumulated amount.

The urgency, extra-urgency and conversion fees do not reduce or form part of the free transfer limit, i.e. they cannot be free, and will in all instances be charged.

Rules related to payment requests

The payment request or unified data entry solution is fulfilled in the context of an electronic transfer. Instant HUF transfer initiated by a payment request or unified data entry solution is free of charge in order to be compliant with the Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.). In contrast to this, in the case of instant HUF transfers initiated through a payment request executed between 01.02.2024 and 31.05.2024, the Bank shall cancel the charged fee(s) subsequently.

II. 2 In the case of no-longer-marketed accounts

On 1 February 2024, the Private Banking and Premium Private Banking account packages shall be introduced, and at the same time, the following terms and conditions shall not apply in respect of any new account opened:

| Bank account management conditions | |
|--|--------------------|
| Account opening | Free of charge |
| Account management fee if asset under management is under HUF 70 million ¹ | HUF 23 962 / month |
| Account management fee if asset under management is between HUF 70 million and HUF 100 million ^{1,2} | HUF 5 591 / month |
| Account management fee if asset under management is above HUF 100 million^{1,2} | Free of charge |
| Direct Debit [SEPA DD Core] ³ | |
| Direct debit – with conversion | Free of charge |

| HUF transfers within Hungary | |
|--|--|
| Sending money within Hungary in HUF [Book transfer between own accounts] | Free of charge |
| Sending money within Hungary in HUF [HUF transfer in connection with investment] | Free of charge |
| Sending money within Hungary in HUF [One-off intra-bank HUF transfer] | |
| At a branch or on RaiConnect by bank employee | 0.10% and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ^{3,4} |
| Via Raiffeisen Direkt | Free of charge |
| Via Raiffeisen DirektNet, myRaiffeisen mobile application, via myRaiffeisen portal ⁵ | Free of charge |
| Sending money within Hungary in HUF [One-off HUF transfer outside the bank] | |
| At a branch or on RaiConnect by bank employee | 0.10% and for the portion exceeding HUF 50,000, an additional 0.30% max. HUF 10,000 ² |
| Via Raiffeisen Direkt | Free of charge |
| Via Raiffeisen DirektNet, myRaiffeisen mobile application via myRaiffeisen portal ^{3,4} | Free of charge |
| Recall of one-off HUF transfer | Charge of GIRO Zrt. + HUF 1 357 |
| Cancellation of one-off HUF transfer | Free of charge ⁷ |
| Crediting of transfers | Free of charge |
| Sending money within Hungary in HUF [One-off RTGS transfer] | |
| At a branch, by bank employee | 0.5% min HUF 15 974, max. HUF 159 757 and for the portion exceeding HUF 50,000, an additional 0.30% max. HUF 10,000 ² |
| Via Raiffeisen Direkt | not available |
| Via Raiffeisen DirektNet, myRaiffeisen mobile application | not available |
| Crediting of RTGS transfers | Free of charge |
| Standing order [Fix HUF transfer] | |
| between own accounts at a branch, by bank employee | Free of charge |
| between own accounts via Raiffeisen Direkt | Free of charge |
| between own accounts via Raiffeisen DirektNet, myRaiffeisen mobile application | Free of charge |
| Intra-bank between different clients at a branch, by bank employee | for transactions up to HUF 50,000: HUF 77 /item, for transactions above HUF 50,000: HUF 77/item + HUF 191 /item ⁸ |
| Intra-bank between different clients via Raiffeisen Direkt | Free of charge |

¹ Settlement is performed in advance, on the 5th day of the month. The regularly payable fixed fees for account management services, the fulfilment of cash transaction orders and bank account maintenance shall be due at the time or with the frequency specified in this List of Conditions, on the 5th day of the first month of the given period. If the due date falls on a weekend or bank holiday, the Bank shall debit the regular fixed fees from the bank account on the last banking day preceding the due date. In this case, the value date for fee payment is the day of debiting, and therefore the account holder performs the payment to the Bank prior to the due date. Asset under management means the aggregate balance of the customer's account on the last banking day of the second month of the previous calendar quarter.

² The classification of the assets under management for the current quarter is based on the aggregate balance of the Client's accounts with the Bank as at the last Banking Business Day of the second month of the previous calendar quarter.

³ In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 10,000 part of the fee does not apply.

⁴ The maximum HUF 10,000 refers to the 0.3% added to the applied charges.

⁵ In case of payment transactions initiated through a payment initiation service provider the fees applied on electronic channels (Raiffeisen DirektNet, myRaiffeisen mobile application and myRaiffeisen portal) used by the customer will be debited.

⁶ 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.

⁷ The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until the reception of the cancellation order. The cancellation of payment orders executed according to the intraday settlement rules is not available.

⁸ In case Customer initiate an in-bank standing payment order with fixed amount 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 order containing the HUF 163 is not going to be charged.

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| | |
|--|---|
| Intra-bank between different clients via Raiffeisen DirektNet, myRaiffeisen mobile application | Free of charge |
| outside the bank at a branch, by bank employee | for transactions up to HUF 50,000: HUF 77 /item, for transactions above HUF 50,000: HUF 77 /item + HUF 191/item |
| outside the bank via Raiffeisen Direkt | Free of charge |
| outside the bank via Raiffeisen DirektNet, myRaiffeisen mobile application | Free of charge |
| Cancellation of fix HUF transfer | Free of charge ¹ |
| Direct debit [Payment of utility and other bills] These conditions are valid in respect of orders given at a branch, via Raiffeisen Direkt or via Raiffeisen DirektNet and myRaiffeisen mobile application. | |
| Transfer of direct debit | HUF 77 /item ² |
| Cancelling of direct debit utility-fee payment (cancelling of utility-fee payment) | Free of charge |

Fees and charges are settled on the day of transaction.

Fees and commissions of payment orders are debited on the day of the execution of the transaction when debiting the amount of the payment order given by the customer. The fees of ad hoc (including the in-bank instant credit transfer and instant credit transfers) and standing payment orders, direct debits, and cash withdrawals in branch are instantly debited after the amount of the payment order is debited.

In cases when the payment is initiated outside the opening and closing times excluded the in- bank instant credit transfers and credit transfers specified in chapter XVI. the fee is debited after the transaction, but on the next banking day.

¹ The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until the reception of the cancellation order. The cancellation of payment orders executed according to the intraday settlement rules is not available.

² Until 31st December 2023 is HUF 0/item.

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| One-off foreign currency intra-bank transfer (except sending money in euro (SEPA) [SEPA Credit Transfer])¹ | | | |
|---|--|---|---|
| These conditions are valid in respect of orders given at a branch, via Raiffeisen Direkt, or via Raiffeisen DirektNet and myRaiffeisen mobile application. The order fee consist of a commission fee (as a base fee), in case of conversion a further conversion fee, and in case of urgent or extra-urgent order a further priority fee. Standard currency of commissions: EUR (registration currency): EUR. The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency. | | | |
| Without conversion - normal | | | |
| Sending money in other currencies [same-currency transfer] between own accounts | Transfer base fee free of charge | | |
| Sending money in other currencies [same-currency transfer] ² | Transfer base fee 0.20% (min. EUR 8.50) and for the portion exceeding HUF 20,000, an additional +0.30% max. HUF 10,000 ^{3 4} | | |
| With conversion - normal | | | |
| Sending money in other currencies [transfer with conversion] between own accounts | Transfer base fee free of charge | Conversion fee 0.30%, min. EUR 4.24 | |
| Sending money in other currencies [transfer with conversion] ² | Transfer base fee 0.20% (min. EUR 8.50) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ^{3 4} | Conversion fee 0.10% min. EUR 4.24 | |
| With conversion - urgent | | | |
| Sending money in other currencies [transfer with conversion] between own accounts ⁵ | Transfer base fee Free of charge | Conversion fee 0.30%, min. EUR 4.24 | Priority fee 0.30% min. EUR 19.16 |
| Sending money in other currencies [transfer with conversion] ² | Transfer base fee 0.20% (min. EUR 8.50) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ^{3 4} | Conversion fee 0.10%, min. EUR 4.24 | Priority fee 0.30% min. EUR 19.16 |
| With conversion - extra urgent | | | |
| Sending money in other currencies [transfer with conversion] between own accounts ² | Transfer base fee Free of charge | Conversion fee 0.30%, min. EUR 4.24 | Priority fee 0.30% min. EUR 19.16 |
| Sending money in other currencies [transfer with conversion] | Transfer base fee 0.20% (min. EUR 8.50) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ^{3 4} | Conversion fee 0.10%, min. EUR 4.24 | Priority fee 0.30% min. EUR 19.16 |
| In-house transfers involving conversion (on T day) due to set-off² | | | |
| Below HUF 25 000 / EUR 80 / USD 125 / CHF 135 / JPY 11 500 | HUF 4789/ EUR 17.56/ USD 23.95/ CHF 25.55/ JPY 2233 | | |
| Between HUF 25 000 – 499 999 / EUR 80 – 1 800 / USD 125 – 2 500 / CHF 135 – 2 700 / JPY 11 500 – 230 000 | HUF 7985/ EUR 28.74/ USD 39.91/ CHF 43.12/ JPY 3672 | | |
| Between HUF 500.000 - 999.999 / EUR 1.800 – 3.600 / USD 2.500 – 5.000 / CHF 2.700 – 5.400 / JPY 230.000 – 460.000 | HUF 9585/ EUR 38.12 / USD 47.89/ CHF 51.10/ JPY 4471 | | |
| Above HUF 1.000.000 / EUR 3.600 / USD 5.000 / CHF 5.400 / JPY 460.000 | 0.60%, min. EUR 38.34 | | |
| Special FCY exchange conversion available over DirektNet, myRaiffeisen mobile application and on the main cash account and the Long Term Saving cash account associated with a securities account⁵ | free of charge | | |

Fees and charges are settled on the day of transaction.

¹ In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.0% to cover potential changes in exchange rates.

² currently not available on myRaiffeisen mobile application

³ The maximum HUF 10,000 refers to the 0.3% added to the applied charges.

⁴ In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 10,000 part of the fee does not apply.

⁵ The 'Special FCY exchange conversion' option is now available via DirektNet, myRaiffeisen mobile application with minimum and maximum amounts described in the user manual of the respective electronic channel and in the branches for amounts of at least HUF 1000 and at most HUF 40 million, in all cases on the main cash account and the Long Term Saving cash account associated with a securities account between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transaction individually, and provided that the funds are fully available on the account.

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| Sending money in euro (SEPA) [SEPA Credit Transfer] in-bank¹ | | | |
|--|--|--|---|
| The order fee consist of a commission fee (as a base fee), in case of conversion a further conversion fee, and in case of urgent or extra-urgent order a further priority fee. | | | |
| Without conversion - normal | | | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR same-currency transfer | Transfer base fee 0.20% (min. EUR 8.50) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ² | | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR same-currency transfer between own accounts | Transfer base fee free of charge | | |
| With conversion - normal | | | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion between own accounts | Transfer base fee free of charge | Conversion fee 0.30%, min. EUR 4.24 | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion ³ | Transfer base fee 0.20% (min. EUR 8.50) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ² | Conversion fee 0.10% min. EUR 4.24 | |
| With conversion - urgent⁴ | | | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion between own accounts | Transfer base fee free of charge | Conversion fee 0.30% min. EUR 4.24 | Priority fee 0.30% min. EUR 19.16 |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion | Transfer base fee 0.20% (min. EUR 8.50) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ² | Conversion fee 0.10% min. EUR 4.24 | Priority fee 0.30% min. EUR 19.16 |
| With conversion - extra urgent | | | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion between own accounts | Transfer base fee free of charge | Conversion fee 0.30% min. EUR 4.24 | Priority fee 0.30% min. EUR 19.16 |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion | Transfer base fee 0.20% (min. EUR 8.50) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ² | Conversion fee 0.10% min. EUR 4.24 | Priority fee 0.30% min. EUR 19.16 |

Fees and charges are settled on the day of transaction.

| One-off foreign currency transfer outside the Bank – in Hungary and abroad^{5,6} (except sending money in euro (SEPA) [SEPA Credit Transfer]) | | | |
|---|---|--|--|
| These conditions are valid in respect of orders given at a branch, via Raiffeisen Direkt, or via Raiffeisen DirektNet and myRaiffeisen mobile application. The order fee consist of a commission fee (as a base fee), in case of conversion a further conversion fee, and in case of urgent or extra-urgent order a further priority fee. Standard currency of commissions: EUR (registration currency): EUR. The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency. | | | |
| Without conversion - normal | | | |
| Sending money in other currencies [Same-currency transfer] | Transfer base fee 0.20% (min. EUR 5.11) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ⁷ | | |
| With conversion - normal | | | |
| Sending money in other currencies [Transfer with conversion] | Transfer base fee 0.20% (min. EUR 5.11) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ³ | Conversion fee 0.30% min. EUR 7.64 | |
| With conversion - urgent (only for the key currencies: USD, GBP and HUF) | | | |
| Sending money in other currencies [Transfer with conversion] | Transfer base fee 0.20% (min. EUR 5.11) and for the portion exceeding HUF 50,000, | Conversion fee 0.30% min. EUR 7.64 | Priority fee 0.30% min. EUR 8.50 |

¹ In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.00% to cover potential changes in exchange rates.

² The maximum HUF 10,000 refers to the 0.3% added to the applied charges.

³ available via myRaiffeisen mobile application only if the debited account is HUF or EUR

⁴ currently not available on myRaiffeisen mobile application

⁵ In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.00% to cover potential changes in exchange rates.

⁶ currently not available on myRaiffeisen mobile application

⁷ The maximum HUF 10,000 refers to the 0.3% added to the applied charges.

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| | | | |
|--|---|------------------------------------|----------------------------------|
| | an additional +0.30% max. HUF 10,000 ³ | | |
| Without conversion - extra urgent (only for the key currencies: USD, GBP and HUF) | | | |
| Sending money in other currencies [Same-currency transfer] | Transfer base fee 0.20% (min. EUR 5.11) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ³ | Priority fee 0.10% min. EUR 8.50 | |
| With conversion - extra urgent (only for the key currencies: USD, GBP and HUF) | | | |
| Sending money in other currencies [Transfer with conversion] | Transfer base fee 0.20% (min. EUR 5.11) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ³ | Conversion fee 0.30% min. EUR 7.64 | Priority fee 0.40% min. EUR 8.50 |
| Fee of HUF transfer as foreign currency payment in addition to the related One-off foreign currency transfer | EUR 7.96 | | |

Fees and charges are settled on the day of transaction.

| | | | |
|--|---|------------------------------------|----------------------------------|
| Sending money in euro (SEPA) [SEPA Credit Transfer] outside the bank – inland¹ | | | |
| <p>These conditions are valid in respect of orders given at a branch, via Raiffeisen Direkt, or via Raiffeisen DirektNet and myRaiffeisen mobile application.</p> <p>The order fee consist of a commission fee (as a base fee), in case of conversion a further conversion fee, and in case of urgent or extra-urgent order a further priority fee.</p> <p>Standard currency of commissions: EUR (registration currency): EUR. The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency.</p> | | | |
| Without conversion - normal | | | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR same-currency transfer | Transfer base fee 0.20% (min. EUR 5.11) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ⁴ | | |
| With conversion - normal | | | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion ² | Transfer base fee 0.20% (min. EUR 5.11) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ⁴ | Conversion fee 0.30% min. EUR 7.64 | |
| With conversion - urgent | | | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion ³ | Transfer base fee 0.20% (min. EUR 5.11) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ⁴ | Conversion fee 0.30% min. EUR 7.64 | Priority fee 0.30% min. EUR 8.50 |
| Without conversion - extra urgent | | | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR same-currency transfer ³ | Transfer base fee 0.20% (min EUR 5.11) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ⁴ | Priority fee 0.10% min. EUR 8.50 | |
| With conversion - extra urgent | | | |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion ³ | Transfer base fee 0.20% (min. EUR 5.11) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ⁴ | Conversion fee 0.30% min. EUR 7.64 | Priority fee 0.40% min. EUR 8.50 |

Fees and charges are settled on the day of transaction.

¹ In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.0% to cover potential changes in exchange rates.

² available via myRaiffeisen mobile application only if the debited account is HUF

³ currently not available on myRaiffeisen mobile application

⁴ The maximum HUF 10,000 refers to the 0.3% added to the applied charges.

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| Sending money in euro (SEPA) [SEPA Credit Transfer] outside the bank – abroad, to Single Euro Payments Area¹ | | | |
|---|--|-------------------------|-----------------------|
| Information about the execution of the transfers is included in Chapter XVI. The order fee consist of a commission fee (as a base fee), in case of conversion a further conversion fee, and in case of urgent or extra-urgent order a further priority fee. Standard currency of commissions: EUR (registration currency): EUR. The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency. | | | |
| Without conversion - normal | | | |
| At a branch, by bank employee | Transfer base fee 0.10% and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ⁴ | | |
| Via Raiffeisen DirektNet, myRaiffeisen mobile application | Transfer base fee Free of charge | | |
| Via Raiffeisen Direkt | Transfer base fee Free of charge | | |
| With conversion - normal | | | |
| At a branch, by bank employee | Transfer base fee 0.10% and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ⁴ | Conversion fee 0.30% | |
| Via Raiffeisen DirektNet, myRaiffeisen mobile application ² | Transfer base fee Free of charge | Conversion fee 0.30% | |
| Via Raiffeisen Direkt | Transfer base fee Free of charge | Conversion fee 0.30% | |
| With conversion - urgent³ | | | |
| At a branch, by bank employee | Transfer base fee 0.10% and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ⁴ | Conversion fee 0.30% | Priority fee 0.30% |
| Via Raiffeisen DirektNet | Transfer base fee Free of charge | Conversion fee 0.30% | Priority fee 0.30% |
| Via Raiffeisen Direkt | Transfer base fee Free of charge | Conversion fee 0.30% | Priority fee 0.30% |
| Without conversion - extra urgent | | | |
| At a branch, by bank employee | Transfer base fee 0.10% and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ⁴ | Priority fee 0.10% | |
| Via Raiffeisen DirektNet | Transfer base fee Free of charge | Priority fee 0.10% | |
| Via Raiffeisen Direkt | Transfer base fee Free of charge | Priority fee 0.10% | |
| With conversion - extra urgent | | | |
| At a branch, by bank employee | Transfer base fee 0.10% and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ⁴ | Conversion fee 0.30% | Priority fee 0.40% |
| Via Raiffeisen DirektNet | Transfer base fee Free of charge | Conversion fee 0.30% | Priority fee 0.40% |
| Via Raiffeisen Direkt | Transfer base fee Free of charge | Conversion fee 0.30% | Priority fee 0.40% |

¹ In the case of value-date transfers with conversion, the Bank sets aside add. security of +2.00% to cover potential changes in exchange rates.

² available via myRaiffeisen mobile application only if the debited account is HUF

³ currently not available on myRaiffeisen mobile application

⁴ The maximum HUF 10,000 refers to the 0.3% added to the applied charges.

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| Crediting of foreign currency amounts [Incoming FCY transfers] (except transfers from the Single Euro Payments Area, abroad) | | |
|--|---------------------------------|--|
| Standard currency of commissions: EUR (registration currency): EUR. The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency. The commission fee consist of a commission fee (as a base fee), in case of conversion a conversion fee. | | |
| Same currency incoming transfer | Crediting fee free of charge | |
| Same currency incoming EUR transfer within the Single European Payments Area | Crediting fee free of charge | |
| Incoming EUR transfer with conversion | Crediting fee free of charge | Conversion fee 0.30% (min. EUR 12.77) |
| Incoming EUR transfer within the Single European Payments Area with conversion | Crediting fee free of charge | Conversion fee 0.30% (min. EUR 12.77) |

| Crediting of foreign currency amounts [Incoming FCY transfers] (transfers from the Single Euro Payments Area, abroad) | | |
|---|---------------------------------|--|
| Information about the execution of the transfers is included in Chapter XVI. Conversion fee standard currency of commissions: EUR (registration currency). The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency. The commission fee consist of a commission fee (as a base fee), in case of conversion a conversion fee. The commission elements, the base fee and the conversion fee is charged separately. | | |
| Same currency incoming transfer | Crediting fee free of charge | |
| Incoming EUR transfer with conversion | Crediting fee free of charge | Conversion fee 0.30% (min. EUR 12.77) |

In addition to the fees above, the customer is responsible for paying the commissions and costs charged by the partner banks that participate in the execution of the order.

In the case of incoming foreign-currency transfers, these may be subject to cost deductions before they arrive at Raiffeisen Bank Zrt. The related costs are independent of Raiffeisen Bank Zrt; in all cases, they are determined by the path of the transfer as defined by the initiating bank and by the terms and conditions of the intermediary bank. The costs thus deducted from the original amount of the transfer shall not be met by Raiffeisen Bank Zrt.

List of Conditions for Private Banking Superior Customers

| Available cards | | | | | |
|--|---|---|-------------------------------------|---|--|
| In the name of the cards, instead of the former FWR designation, there is a PRIVATE designation, which has no bearing on the type or use of the card. | | | | | |
| | Virtual card (Virtual No Plastic Mastercard) | FWR MC standard debit card (Before: FWR MC debit card) | FWR VISA Gold debit card | FWR MC Platinum debit card | FWR MC World Elite debit card |
| Account | | | | | |
| Interest on collateral and penalty | As per prevailing account conditions | | | | |
| Bank card fees | | | | | |
| Application fee | - | - | - | - | - |
| Annual bank card fee | - | HUF 5 590 | HUF 28 302 | HUF 36 779 | HUF 70 758 |
| Application fee | HUF 500 | - | - | - | - |
| Monthly fee | HUF 200 | - | - | - | - |
| Supplementary card fee ¹ | Not possible to apply for a supplementary card. | Free of charge | HUF 4 754 | HUF 4 754 | HUF 4 754 |
| Card blocking fee (effected promptly upon reporting) | Free of charge | | | | |
| Transaction fees | | | | | |
| Purchases with debit or credit cards in Hungary or Purchases with debit or credit cards abroad Free of charge | Free of charge | | | | |
| Cash withdrawal in Hungary [HUF withdrawal transactions in Hungary] | | | | | |
| 1. transaction/month (from any ATM) ² | Free of charge | | | | |
| 2. transaction/month (from any ATM) ² | Free of charge | | | | |
| Further transactions at own 24-hour zones and from designated ATMs | HUF 77 + HUF 396 | | | | |
| From other domestic ATM | HUF 397 + HUF 396 | | | | |
| From other domestic bank or post office | HUF 478+ HUF 328 | | | | |
| Withdrawal with debit or credit cards in Hungary [Foreign currency withdrawal transactions in Hungary] | 1.00% + EUR 6.33+ 0.6% max. HUF 6 000 ³ | | | | |
| Withdrawal with debit or credit cards abroad [in EUR from ATMs in EEA countries] | HUF 397 + HUF 396 | | | | |
| Withdrawal with debit or credit cards abroad [except in EUR from ATMs in EEA countries] | 1.00% + EUR 6.33 + 0.6% max. HUF 6 000 ³ | | | | |
| Withdrawal abroad [from bank office] | 1.00% + EUR 6.33 + 0.6% max. HUF 6 000 ³ | | | | |
| Available debit cards | | | | | |
| In the name of the cards, instead of the former FWR designation, there is a PRIVATE designation, which has no bearing on the type or use of the card. | | | | | |
| | Virtual card (Virtual No Plastic Mastercard) | FWR MC standard debit card (Before: FWR MC debit card) | FWR VISA Gold debit card | FWR MC Platinum debit card | FWR MC World Elite debit card |
| Cash Deposit in Hungary⁴ | | | | | |
| In HUF, at Raiffeisen ATM (to HUF bank account which is connected to the card). The list of ATMs with this service is available here: https://www.raiffeisen.hu/contacts/branches | It is not possible to deposit cash at ATMs | Promotional fee: until revocation HUF 0 Standard fee: HUF 69+0,25% | | | |
| Fees of Bank card and/or PIN code delivery by courier | | | | | |

¹The 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 31.05.2025.

² The first two cashwithdrawal in the given calendar month regardless of the amount.

³ The maximum HUF 6,000 refers to the 0.6% added to the applied charges.

⁴ The service is available from 27th April 2021.

List of Conditions for Private Banking Superior Customers

| | | | | | |
|---|---|--|---------------------------------|-----------------------------------|--------------------------------------|
| Card (or PIN code) replacement by courier service to Hungary ¹ | - | HUF 6 910 | | | |
| Card and PIN code replacement by courier service to Hungary (in two packages) ⁵ | - | HUF 12 466 | | | |
| Card (or PIN code) replacement by courier service to abroad | - | HUF 13 516 | | | |
| Card and PIN code replacement by courier service to abroad (in two packages) | - | HUF 22 292 | | | |
| Emergency services available abroad | | | | | |
| Cash withdrawal abroad [Emergency cash-withdrawal fee via SWIFT at a branch] – exclusively for customers with a Raiffeisen Direkt PIN whose identities have been verified (max. 2500 USD) | | USD 31.95 | | | |
| Available debit cards | | | | | |
| In the name of the cards, instead of the former FWR designation, there is a PRIVATE designation, which has no bearing on the type or use of the card. | | | | | |
| | Virtual card (Virtual No Plastic Mastercard) | FWR MC standard debit card (Before: FWR MC debit card) | FWR VISA Gold debit card | FWR MC Platinum debit card | FWR MC World Elite debit card |
| Other | | | | | |
| Conversion (FX purchase or sale) | | HUF 0 | | | |
| Mastercard MoneySend/Visa FastFund transaction credit to the bank account linked to the debit card | | No charge | | | |
| Limit change (within daily maximum withdrawal limit or maximum number of transactions, for the give day or permanently) ² | | | | | |
| At the branch, via Raiffeisen Direkt, via Raiffeisen DirektNet, via myRaiffeisen Portal | | HUF 269/modification | | | |
| Via myRaiffeisen mobile application | | Promotional fee: until revocation, but no later than 31.05.2025 HUF 0, Standard fee: HUF 269 | | | |
| Limit change [Extra limit increase] – raising above the given card type's maximum of the daily limit of the cash withdrawal amount and / or the number of the daily cash withdrawal or purchase transactions. The increased limit is valid only for the particular day. | | HUF 269 ³ | | | |
| Blocking and unblocking of card not present bankcard transactions | | | | | |
| At the branch, Via Raiffeisen Direkt | | Promotional fee: until 31.12.2024 HUF 0, Standard fee: HUF 269 | | | |
| Via myRaiffeisen mobile application | | Promotional fee: until revocation, but no later than 31.05.2025 HUF 0, Standard fee: HUF 269 | | | |
| Change of bank account associated with a bank card | | | | | |
| At the branch | | HUF 637 | | | |
| Via Raiffeisen Direkt | | HUF 637 | | | |
| Via myRaiffeisen mobile application | | Promotional fee: until revocation HUF 0 Standard fee: HUF 637 | | | |
| PIN modification (the first is free) ⁴ | In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code | HUF 76 | | | |
| PIN replacement (first is free of charge) ⁵ | In the case of a Virtual card (Virtual No Plastic Mastercard), it is | HUF 792 | | | |

¹ The service is available only in the administrative boundary of Budapest.

² Limit change for the given day available at the branch or via Raiffeisen Direkt. The associated fee is charged per limit modification (including resetting the limit).

³ All modification. Available at branch and via Raiffeisen Direkt.

⁴ changing the PIN code generated by the Bank or already changed by the customer can only be initiated at a Raiffeisen ATM

⁵ reissue an existing PIN and send it to the customer

List of Conditions for Private Banking Superior Customers

| | | | | | |
|--|---|-----------------|----------------|----------------|----------------|
| | not possible to replace a unique PIN code | | | | |
| Insurance (accident, sickness, baggage insurance) ¹ | HUF 3 990 / year | HUF 2 500/ year | Free of charge | Free of charge | Free of charge |
| Balance enquiry at proprietary 24-hour security zones and designated ATMs ² | Free of charge | | | | |
| Validity of card, and credit card | 3 years In the case of Virtual card (Virtual No Plastic Mastercard) the validity period is 5 years | | | | |

RaiPay:

To make a payment, the Android device must be always unlocked.

For large payments exceeding HUF 20,000 (hereinafter: large payments), the payment transaction must be approved by the Cardholder by entering the RaiPay code or by biometric identification. If the sum of several consecutive payments of less than a large amount reaches the HUF 100,000 limit, the Cardholder must also authorise the payment exceeding this limit by entering the RaiPay code or by biometric identification.

Bankcard fees are charged in the currency of the account the card belongs to, calculated at the foreign currency buy rate of the same date.

The Mastercard bankcards and the FWR 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.

In case of card not present purchases with bankcards strong customer authentication is needed beside entering card data. Strong customer authentication shall be fulfilled by signing the transaction with Mobile Token, or with entering SMS one time password and PIN2 code. The Bank may decide, that in case of purchases below EUR 500 or same amount in different currency, the Bank may disregard from entering the PIN2 code.

The virtual debit card issued in digital environment only. To apply for a card through the Raiffeisen Direct channel or to activate the issued card, a downloaded and registered myRaiffeisen mobile application is required.

¹ The validity of the insurance is the same as the validity of the bank 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.

² Balance inquiries at foreign ATMs are available for Mastercard cards.

List of Conditions for Private Banking Superior Customers

| Cash deposit in Hungary [Cash-desk deposits] | Fee/commission |
|---|-----------------------|
| Forint to HUF account | Free of charge |
| Forint to FCY account | 0.50% ¹ |
| Foreign currency to FCY account (same currency) | Free of charge |
| Foreign currency to HUF account | 0.50% |
| Foreign currency to FCY account (different currency) | 0.50% |
| Deposit of 1 000 or more HUF coins (to one account, on the same day and in the same branch) ² | 0.30% |

| Cash withdrawal in Hungary [Cash-desk withdrawals] | Fee/commission |
|---|--|
| Exchange of coins to banknotes. or to another currency or Hungarian forint | |
| Hungarian Forint - based on contracts signed until 2016.06.30.- from HUF account with the exception below. | Free of charge |
| Hungarian Forint - based on contracts signed until 2016.06.30.- from HUF account opened after 06.12.2015., in case the Client does keep a Stability Savings Account at the time of the Bank account opening or any cash withdrawal at the Bank or used to keep one between these dates. | 0.60% max. HUF 6,000,000 ³ |
| Hungarian forint- based on contracts signed from 2016.07.01- from HUF account opened. | 0.60% ³ |
| Forint from FCY account | 0.50% + 0.60% max. HUF 6,000,000 ^{3 4} |
| Foreign currency from FCY account (same currency) | 0.50% + 0.60% HUF 6,000,000 ^{3 4} |
| Foreign currency from FCY account (different currency) | 0.50% + 0.60% HUF 6,000,000 ^{3 4} |
| Foreign currency from HUF account | 0.50% + 0.60% HUF 6,000,000 ^{3 4} |
| Cheque | |
| Cheque-issuance fee (Bank) | 1.00 % (min. USD 20.37) |

| SMS service [Mobile Banking service] | |
|--|----------------|
| The service may be requested solely in the branches of Raiffeisen Bank by the Accountholder (Customer) in person. | |
| Fee for using the service | |
| Request | Free of charge |
| Modification | Free of charge |
| Monthly fee (after each month started) during the use of the service | HUF 800 /month |
| Settled subsequently on the last banking day of the month | |

¹ With respect to (conversion) deposits and withdrawals involving HUF and made in a currency that is different from the currency of the bank account, the commission will be charged based on the amount that is debited from the account.

² The Bank accepts coin deposits only in HUF and only if deposited on an account.

³ Fees of the cash-desk withdrawals are debited immediately after the withdrawn amount is debited.

⁴ The maximum HUF 6 000 000 refers to the 0.6% added to the applied charges.

II. 3 For all accounts

| Bank account management conditions | |
|---|--|
| Blocking (sequestration of funds) | Free of charge |
| Statement, monthly report | Free of charge |
| Issue of certificates for the customer [Non-scheduled statement] | HUF 797 |
| Issue of certificates for the customer [Non-scheduled statement – for electronic statement holder customers] | Once per month free of charge, further copies HUF 797 |
| Internet banking and mobile app services [DirektNet and myRaiffeisen mobile application] | |
| Non-recurrent connection fee | Free of charge |
| Raiffeisen Hardware Token device request ¹ | Free of charge |
| SMS service [DirektNet login notification SMS service] | Free of charge |
| DirektNet/myRaiffeisen mobile application payment orders daily maximum limit set and change | HUF 431 |
| Issue of certificates for the customer [Printout of account-turnover details] | |
| At a branch, by bank employee | HUF 797 |
| Via Raiffeisen Direkt | Free of charge |
| Via Raiffeisen DirektNet ³ | Free of charge |
| Confirmation of payment in form letter | Free of charge |
| Banking information fee | Free of charge |
| Confirmation of interest received / paid | Free of charge |
| Order submitted on a non-prescribed form | Free of charge |
| Issue of certificates for the customer [Funds availability certificate] | HUF 797 |
| Issue of certificates for the customer [Collection fee]² | HUF 6 066 |
| Issue of certificates for the customer [Other bank certificates]³ A certificate pertaining to the time and to the content of a notification given in respect of the loss, corruption or theft of an electronic payment instrument is free of charge. | HUF 797 |
| Direct Debit [SEPA DD Core] ³ | |
| SEPA DD Core direct debit limiting statement set/modification/cancellation ⁴ | HUF 3 195 |
| Forbidding the execution of a direct debit | Free of charge |
| Refund of paid direct debit | HUF 2 574 |
| Handling of Secondary Account Identifier | |
| Registration ⁵ | Promotional fee: HUF 0/pcs ⁶ Standard fee: HUF 672/pcs |
| Deletion | Promotional fee: HUF 0/pcs ⁶ Standard fee: HUF 672/pcs |
| Yearly confirmation | Promotional fee: HUF 0/pcs ⁶ Standard fee: HUF 672/pcs |
| Bank account switching | |
| Fee of the bank account switching | Promotional fee: HUF 0 ⁷ Standard fee: HUF 2 394 |
| Sending money within Hungary in HUF [Transfer of positive HUF account balance in bank account switching process] | 0.10% and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ⁸ |
| Sending money in euro (SEPA), Sending money in other currencies [Transfer of positive foreign currency account balance in bank account switching process] | 0.20% (min. EUR 12.77) and for the portion exceeding HUF 50,000, an additional +0.30% max. HUF 10,000 ⁶ |
| One-off notification fee | HUF 797 |
| Instructions in the event of death (per order, per amendment) | HUF 1 595 |
| ESV – Electronic signature verification fee | HUF 15 974 ⁹ |

¹ Not available on myRaiffeisen mobile application

² This fee will be applied and debited (a) if the account opening took place after 24 May 2018. and the customer submits the same request regarding the application for data report, migration or handling within the last 365 days since the last submission. (b) Also this fee will be applied and debited if a Customer to whom the statement of fees has been sent electronically only, files a request for a second (paper-based) duplicate copy of the statement of fees (c) and if a Customer to whom the statement of fees has been sent on paper, files a request for a first (paper-based) duplicate copy of the statement of fees.

³ This fee will be applied and debited also if the account opening took place before 25 May 2018. and the customer submits the same request regarding the application for data report, migration or handling within the last 365 days since the last submission.

⁴ Available from 03.10.2016.

⁵ This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted – in this case free of charge - and a new one is registered immediately.

⁶ The promotion is valid until until revocation, but no later than 31.05.2025.

⁷ The promotion is valid until withdrawal

⁸ The maximum HUF 10,000 refers to the 0.3% added to the applied charges.

⁹ Per device

List of Conditions for Private Banking Superior Customers

| | |
|--|----------------|
| Fee for reprogramming ESV device | HUF 4 789 |
| Requesting customer data from the KHR ¹ | free of charge |

Fees and charges are settled on the day of transaction.

| Payment request | |
|--|--|
| Registration | Promotional fee: HUF 0/pcs ² , Standard fee: HUF 67/pcs |
| Reception / deletion | HUF 0 |
| Incoming payment request deletion (Standard deletion) (available after 02.04.2020) | Promotional fee: HUF 0/pcs ³ Standard fee: HUF 2 019/pcs |
| Reactivation after standard deletion (available after 02.04.2020) | Promotional fee: HUF 0/pcs ³ Standard fee: HUF 2 019/pcs |

| Mailbox rental ³ | |
|------------------------------------|-------------------|
| One-off mailbox registration fee | HUF 17 010 |
| Monthly mailbox fee | HUF 1 700 / month |
| Mailbox lock replacement fee | HUF 24 774 |

| Mailbox rental – in case of use at branch under address Budapest, dist. XIII. Váci street 116-118. Fees are valid for mailbox contracts signed after 01.07.2020 | |
|--|--------------------------|
| One-off mailbox registration fee | HUF 35 378 / mailbox |
| Monthly mailbox fee | HUF 7 074 / month |
| Mailbox lock replacement fee | HUF 71 890 / replacement |
| Magnet key replacement fee | HUF 41 876 / replacement |

¹ Central Credit Information System

² The promotion is valid until until revocation, but no later than 31.05.2025.

³ Except for mailbox contracts signed after 01.07.2020, where the service is available at branch under address Budapest, dist. XIII. Váci street 116-118.

List of Conditions for Private Banking Superior Customers

| FWR Platinum Credit Card | |
|--|---|
| Bank card fees | |
| Annual card fee | HUF 45 729 |
| Annual fee of partner card | HUF 45 729 |
| Supplementary card fee | HUF 1 353 ¹ |
| Card blocking fee (effected immediately upon reporting) | Free of charge |
| Transaction fees | |
| Purchases | free of charge |
| Cash withdrawal in Hungary [HUF withdrawal transactions in Hungary] | |
| 2 transactions/month (from any ATM) | HUF 832 |
| Further transaction at Raiffeisen 24-hour zones and from designated ATMs | HUF 65 + HUF 832 |
| From other domestic bank or post office | HUF 405 + HUF 832 |
| From other domestic ATM | HUF 337 + HUF 832 |
| Withdrawal in Hungary [Foreign currency] | 1,00% + EUR 4.06 + 0,6% max. 6 000 Ft ² |
| Withdrawal abroad [in EUR from ATMs in EEA countries] | HUF 337 + HUF 832 |
| Withdrawal abroad [from ATMs except in EUR in EEA countries] | 1,00% + 4.06 EUR + 0,6% max. 6 000 Ft ² |
| Withdrawal abroad [from bank office] | 1,00% + 4.06 EUR + 0,6% max. 6 000 Ft ² |
| Money transfer | |
| via Raiffeisen Direkt or DirektNet, by bank employee | inbank interbank |
| | 1,00% + HUF 792 1,00% + HUF 792 |
| Direct debit transaction with FWR Platinum Credit Card ³ | free of charge |
| Supplementary services | |
| Credit-line top-up service | HUF 0 /month |
| Accident. health and baggage insurance ⁴ | free of charge |
| Credit Card monthly SMS closing notification ⁵ | HUF 0 |
| Other | |
| Mastercard MoneySend transaction credit to the credit card account linked to the credit card | No charge |
| Limit change (within daily maximum cash withdrawal limit or maximum number of transactions, for the given day or permanently) ⁶ | |
| At the branch, via Raiffeisen Direkt, via Raiffeisen DirektNet, via myRaiffeisen Portal | HUF 269/modification |
| Via myRaiffeisen mobile application | Promotional fee: until revocation, but no later than 31.05.2025.HUF 0 Standard fee: HUF 269 / modification |
| Extra limit increase (raising above the given card type's maximum of the daily limit of the cash withdrawal amount and / or the number of the daily cash withdrawal or purchase transactions. The increased limit is valid only for the particular day.) | HUF 269/modification ⁷ |
| Blocking and unblocking of card not present bankcard transactions | |
| At the branch | Promotional fee: until 31-12-2024 HUF 0 Standard fee: HUF 269 |
| Via Raiffeisen Direkt | Promotional fee: until 31-12-2024 HUF 0 Standard fee: HUF 269 |
| Via myRaiffeisen mobile application | Promotional fee: until revocation, but no later than 31.05.2025 HUF 0 Standard fee: HUF 269 |
| Change of PIN (first is free of charge) ⁸ | HUF 65 |
| PIN replacement (first is free of charge) ⁹ | HUF 674 |
| Balance enquiry at proprietary 24-hour security zones and designated ATMs | free of charge |
| Fees of Bank card and/or PIN code delivery by courier | |
| Card (or PIN code) replacement by courier service to Hungary ¹⁰ | HUF 6 910 |

¹ 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.

² The maximum HUF 6 000 refers to the 0.6% added to the applied charges.

³ If the Client's contract contains it.

⁴ 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 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.

⁵ The sent notification includes the closing date of the Credit Card, the used up amount, the Minimum Payable Amount, and the due date.

⁶ Limit change for the given day available at the branch or via Raiffeisen Direkt. The associated fee is charged per limit modification (including resetting the limit).

⁷ All modification. Available at branch and via Raiffeisen Direkt.

⁸ changing the PIN code generated by the Bank or already changed by the customer can only be initiated at a Raiffeisen ATM

⁹ reissue an existing PIN and send it to the customer

¹⁰ The service is available only in the administrative boundary of Budapest.

List of Conditions for Private Banking Superior Customers

| | |
|---|------------|
| Card and PIN code replacement by courier service to Hungary (in two package) ⁴ | HUF 12 466 |
| Card (or PIN code) replacement by courier service to abroad | HUF 13 516 |
| Card and PIN code replacement by courier service to abroad (in two package) | HUF 22 292 |
| Emergency services available abroad | |
| Emergency cash withdrawal fee via SWIFT (max. 2 500 USD) | HUF 6 757 |

| | |
|--------------------------------------|--|
| Credit conditions | |
| Min. available credit limit | HUF 1 000 000 |
| Max. available credit limit | HUF 5 000 000 |
| Credit limit modification | HUF 7 946 |
| Monthly credit interest rate | 1,75% |
| Monthly minimum payable amount | 5% of the used credit facility and the unpaid min. repayable amount from the previous billing period. but min. HUF 5 000 |
| Due date of minimum repayable amount | 10 th of each month ¹ |
| Date of monthly statement | 25 th of each month ² |
| Late fee | HUF 4 767 |
| Annual Percentage Rate | 31% ³ |
| Preference Program | Automatic preferences ⁴ |

RaiPay:

To make a payment, the Android device must be always unlocked.

For large payments exceeding HUF 20,000 (hereinafter: large payments), the payment transaction must be approved by the Cardholder by entering the RaiPay code or by biometric identification. If the sum of several consecutive payments of less than a large amount reaches the HUF 100,000 limit, the Cardholder must also authorise the payment exceeding this limit by entering the RaiPay code or by biometric identification.

In respect of FWR Platinum Credit Card and Supplementary Card applications the Bank decides whether to approve the application on the basis of individual considerations. When making a decision, the Bank takes into account primarily the following criteria: The value of the Customer's assets managed at the Bank (minimum HUF 70 million), where assets managed at the Bank are to be understood as meaning all the assets held on the Customer's bank deposit and/or securities accounts that are available to the Customer; the Customer's account history, with particular reference to the length of time for which the bank account agreement has been valid and to the turnover transacted on his account(s); the frequency with which the Customer uses the services provided by the Bank; and the volume in which the Customer uses the services provided by the Bank.

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.

In case of foreign currency transfer with conversion the exchange rate available on the day of fulfillment can differ from the exchange rate available on the day of the order. The foreign currency transfer with conversion will be executed in the case the amount available on the customer's bank account is greater with 2% than the amount to be transferred calculated with the exchange rate available on the day prior of the order's fulfillment. The List of Conditions for Preferred Private Customers in force is contains the regulations about withdrawing, revoking money transfers, terminating direct debits and money transfer executions.

¹ The next banking day, when repayment date is not a banking day.

² The last banking day before, when statement date is not a banking day.

³ Example: credit limit HUF 1 000 000 interest 1.75%, annual card fee HUF 45 729. The settlement period taken into account in calculating the APR extends from the 25th day of each month to the 25th day of the following month. If either of these days is not a banking day, then the working day immediately prior to that is taken into account in determining the interest period.

When calculating the APR, the conditions based on the smallest available credit limit at the Bank, which differ from those set out in point c) of § 9 (1) of Government Decree 83/2010 (III. 25.), were taken into account. The APR applicable to the final credit limit amount approved by the Bank, which may differ from the value indicated here, is included in the individual contract. The APR does not reflect the interest rate risk of the loan. The credit card is not a loan with uniform repayment.

⁴ Preferences belonging to FWR Platinum Credit Card gives our Customers several discounts and value added services in different areas. e.g. hotels, restaurants or airports. For details, please contact Raiffeisen Direkt call centre (06-80-455-455) or banking advisors.

List of Conditions for Private Banking Superior Customers

| Limit settings for cards that can be applied for in the private banking segment | | | | | | |
|---|--|--------------------------------------|------------------------------------|-------------------------------------|---|---------------------------------------|
| | Virtual card (Virtual No Plastic Mastercard) | PRIVATE MC Standard Debit Card | PRIVATE VISA GOLD Debit Card | PRIVATE MC Platina Debit Card | PRIVATE MC World Elite Debit Card | Private MC Platina Credit Card |
| Limits | | | | | | |
| Daily Cash withdrawal limit | established on a case-by-case basis, or up to account balance, but maximum | | | | | |
| | HUF 1 000 000 | HUF 1 000 000 | HUF 1 000 000 | HUF 1 000 000 | HUF 1 000 000 | half of the credit limit ¹ |
| Daily Purchase limit | Established on a case-by-case basis, up to account balance ² | | | | | |
| Daily Purchase limit default | HUF 300 000 | HUF 300 000 | HUF 500 000 | HUF 500 000 | HUF 500 000 | HUF 500 000 |
| Daily Cash deposit limit | | | | | | |
| At Raiffeisen ATMs in Hungary, in HUF, per cardholder total cash deposit amount limit on accountholder account(s) | HUF 4 000 000 | | | | | |
| Maximum and default number of cash withdrawal limit ³ | 5 pcs | | | | | |
| Daily purchase limit number default ⁴ | 15 pcs | | | | | |
| Daily purchase limit number maximum | 15 pcs | 15 pcs | 15 pcs | 25 pcs | 25 pcs | 15 pcs |

In the case of cards that cannot be applied for in Private Banking, the List of Conditions applicable at the time the card is requested applies to the limits.

Bankcard fees are charged in the currency of the account the card belongs to, calculated at the foreign currency buy rate of the same date.

The Mastercard bankcards and the FWR 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.

In case of card not present purchases with bankcards strong customer authentication is needed beside entering card data. Strong customer authentication shall be fulfilled by signing the transaction with Mobile Token, or with entering SMS one time password and PIN2 code. The Bank may decide, that in case of purchases below EUR 500 or same amount in different currency, the Bank may disregard from entering the PIN2 code.

Increasing the maximum daily withdrawal limit does not affect the cash withdrawal limit settings prior to 23.07.2024, but from 23.07.2024 the customer may request a modification of the cash withdrawal limit up to the newly announced maximum limit.

¹ The maximum of the daily cash withdrawal limit (half of the credit limit) can be set at a branch or via Raiffeisen Direct. In Raiffeisen Portal, Raiffeisen Direktnet and myRaiffeisen mobile application, a maximum limit of HUF 500 000 can be set.

² Transaction limit for buying on the Internet is 50.000.000 HUF.

³ Cards are issued with Default number of Daily cash withdrawal limits.

⁴ Cards are issued with Default number of Daily purchase limits.



III. Bank account management, interest, transfers

Interest on Bank Account

| HUF account | |
|---|-------------------|
| HUF current account | 0.01% (AER 0.01%) |
| One-week HUF deposit account | |
| Up to HUF 5 000 000 | 0.01% (AER 0.01%) |
| HUF 5 000 001– HUF 10,000 000 | 0.01% (AER 0.01%) |
| From HUF 10,000 001 | 0.01% (AER 0.01%) |
| Two-week HUF deposit account ¹ | |
| Up to HUF 5 000 000 | 0.01% (AER 0.01%) |
| HUF 5 000 001– HUF 10,000 000 | 0.01% (AER 0.01%) |
| From HUF 10,000 001 | 0.01% (AER 0.01%) |

The Bank pays interest at the rates determined applicable to the various value bands exclusively in respect of the portion of the amount placed on the account that falls within the relevant band.

After seven calendar days, the Customer may dispose freely, and at any time, over the funds deposited on a one-week deposit account. If the Customer disposes over the amount before the seven-day period has elapsed, the Bank shall pay the forint current-account rate of interest on the amount transferred by book transfer.

After fourteen calendar days, the Customer may dispose freely, and at any time, over the funds deposited on a two-week deposit account. If the Customer disposes over the amount before the fourteen-day period has elapsed, the Bank shall pay the forint current-account rate of interest on the amount transferred by book transfer. Each calendar quarter, on the last day of the quarter, the Bank credits the interest payable, as per the above, to the Customer on sums deposited in one-week and two-week deposit accounts, to the Customer's HUF bank account.

Default interest rate for HUF bank accounts is max. 26.00%².

If the Customer fails for any reason to fulfil any of his/her payment obligations arising from the loan agreement / credit agreement between himself/herself and the Bank as they fall due, the Bank shall have the right to debit the Customer's bank account identified in the loan agreement / credit agreement with the amount of his/her past due debts without prior notice to the Customer. In such case on the amount of the debit balance from time to time resulting in the bank account, the Bank shall charge a default interest. The measure of the default interest—in the HUF, USD and EUR currencies—must not exceed one and half times the transaction interest rate stipulated in the individual loan agreement / credit agreement plus maximum 3 percentage points and must not be higher than the maximum measure of the annual percentage rate of charge specified in Art. 17/A of Act CLXII of 2009 on Consumer Credit.³

| FCY bank account | | | | | |
|------------------|--------------------------|------------------|--------------------------------|------------------|---------------------|
| USD | | EUR | | GBP | |
| Value band | Interest | Value band | Interest | Value band | Interest |
| Up to 50 000 | 0.01% (AER 0.01) | Up to 50 000 | 0.01% (AER 0.01) | Up to 25 000 | 0.01% (AER 0.01) |
| 50 001-100 000 | | 50 001-100 000 | | 25 001-50 000 | |
| From 100 001 | | From 100 001 | | From 50 001 | |
| Default interest | max. 15.00% ⁴ | Default interest | max. 18.07363% ⁵ | Default interest | 21.25% |

The Bank pays interest at the rates determined applicable to the various value bands exclusively in respect of the portion of the amount placed on the account that falls within the relevant band.

¹ Not available from 17 March 2021

² With a promotional nature, until 28 February 2025 for HUF bank accounts it is 6.7875%.

³ Art. 17/A inaugurated by Art. 6 (2) of Act LXXVIII of 2014. Effective as of 1 February 2015. (1) The creditor—with the exception specified in paragraph (2)—shall not provide such a loan to a consumer whose annual percentage rate of charge exceeds the central bank base interest rate plus 24 percentage points.

(2) In the case of loans connected to credit card agreements or payment accounts, as well as collateral loans, the annual percentage rate of charge shall not exceed the central bank base interest rate plus 39 percentage points.

⁴ With a promotional nature, until 28 February 2025 for USD bank accounts it is 13,998255%.

⁵ With a promotional nature, until 31 January 2025 for EUR bank accounts it is 8.5245%, with a promotional nature, from 1 February 2025 until 28 February 2025 for EUR bank accounts it is 8.418%.

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| One-week EUR deposit account | |
|-------------------------------------|-------------------|
| Up to EUR 50 000- | 0.01% (AER 0.01%) |
| EUR 50 001 – EUR 100 000 | 0.01% (AER 0.01%) |
| From EUR 100 001 | 0.01% (AER 0.01%) |

The Bank pays interest at the rates determined applicable to the various value bands exclusively in respect of the portion of the fixed-term deposit that falls within the relevant band. After seven calendar days, the Customer may dispose freely, and at any time, over the funds deposited on a one-week deposit account. If the Customer disposes over the amount before the seven-day period has elapsed, the Bank shall pay the lowest EUR current-account rate of interest on the amount transferred by book transfer. Each calendar quarter, on the last day of the quarter, the Bank credits the interest payable, as per the above, to the Customer on sums deposited in one-week deposit accounts, to the Customer's EUR bank account.

| One-week USD deposit account | |
|-------------------------------------|-------------------|
| Up to USD 50 000- | 0.01% (AER 0.01%) |
| USD 50 001 – USD 100 000 | 0.01% (AER 0.01%) |
| From USD 100 001 | 0.01% (AER 0.01%) |

The Bank pays interest at the rates determined applicable to the various value bands exclusively in respect of the portion of the fixed-term deposit that falls within the relevant band. After seven calendar days, the Customer may dispose freely, and at any time, over the funds deposited on a one-week deposit account. If the Customer disposes over the amount before the seven-day period has elapsed, the Bank will pay the lowest EUR current-account rate of interest on the amount transferred by book transfer. Each calendar quarter, on the last day of the quarter, the Bank credits the interest payable, as per the above, to the Customer on sums deposited in one-week deposit accounts, to the Customer's USD bank account.

| FCY bank account | | | | | |
|-------------------------|----------------------|---|------------|----------------------|--|
| FCY | Interest rate | Default interest | FCY | Interest rate | Default interest |
| SEK | 0.01% | 1- month STIBOR ¹⁺ 10.00% | PLN | 0.01% | 1- month WIBOR ¹ + 10.00% |
| JPY | 0.01% | max. 1- month LIBOR ¹ +10.00% ^{2 3} TONAR (Tokyo Overnight Average Rate) (unsecured transactions) + 10% ⁴ | CZK | 0.01% | 1- month PRIBOR ¹ + 10.00% |
| AUD | 0.01% | 1- month LIBOR ¹ +10.00% | RON | 0.01% | 1 month ROBOR ¹ +10.00% |
| CAD | 0.01% | 1- month LIBOR ¹ +10.00% | DKK | 0.01% | 1 month CIBOR ¹ + 10.00% |
| NOK | 0.01% | 1- month NOKIBOR ¹ +10.00% | RUB | 0.01% | 1 month MOSPRIME ¹ +10.00% |
| CHF | 0.01% | max 16.00% ⁵ | TRY | 0.01% | 50.00% |
| ZAR | 0.01% | 21.00% | SGD | 0.01% | 20.00% |

If the Customer fails for any reason to fulfil any of his/her payment obligations arising from the loan agreement / credit agreement between himself/herself and the Bank as they fall due, the Bank shall have the right to debit the Customer's bank account identified in the loan agreement / credit agreement with the amount of his/her past due debts without prior notice to the Customer. In such case on the amount of the debit balance from time to time resulting in the bank account, the Bank shall charge a default interest. The measure of the default interest—in the HUF, USD and EUR currencies—must not exceed one and half times the transaction interest rate stipulated in the individual loan agreement credit agreement plus maximum 3 percentage points, and must not be higher than the maximum measure of the annual percentage rate of charge specified in Art. 17/A of Act CLXII of 2009 on Consumer Credit.⁶

¹ Valid on the first banking day of every month.

² With a promotional nature, until 28 February 2025 for JPY bank accounts it is 9.375%.

³ Till 31 December 2021

⁴ From 1 January 2022

⁵ With a promotional nature, until 28 February 2025 for CHF bank accounts it is 5.250 %.

⁶ Art. 17/A inaugurated by Art. 6 (2) of Act LXXVIII of 2014. Effective as of 1 February 2015. (1) The creditor—with the exception specified in paragraph (2)—shall not provide such a loan to a consumer whose annual percentage rate of charge exceeds the central bank base interest rate plus 24 percentage points.

Transfers, conversions

Fees and charges are settled on the day of transaction.

Fees and commissions of payment orders are debited on the day of the execution of the transaction when debiting the amount of the payment order given by the customer. The fees of ad hoc (including the in-bank instant credit transfer and instant credit transfers) and standing payment orders, direct debits, and cash withdrawals in branch are instantly debited after the amount of the payment order is debited.

In cases when the payment is initiated outside the opening and closing times excluded the in- bank instant credit transfers and credit transfers specified in chapter XVI. the fee is debited after the transaction, but on the next banking day.

In the case of payments not in EUR initiated by the Customer in favour of bank accounts registered in the Member States of the EU, or in Switzerland, Norway, Iceland or Liechtenstein, and in the case of payments initiated by the Customer in favour of bank accounts registered in Turkey or the United Arab Emirates, the Customer is obliged to specify to the Bank the beneficiary's international bank account number (IBAN), as well as the bank identifier code (BIC) of the institution managing the beneficiary's bank account, when giving the transfer order. The Bank will check the IBAN specified in the transfer order in accordance with the stipulations set out in the standard issued by the European Committee for Banking Standards (ECBS) that relates to IBANs (EBS204 V3-February 2001). If the Customer gives an incorrect IBAN in the transfer order, or fails to provide an IBAN, the Bank rejects fulfilling the payment order, and the Bank shall notify the Customer about the rejection and the cause of the rejection.

Outgoing FCY payment orders to EU countries given by EU standards are executed according to BIC code (SWIFT code) given by the customer. Outgoing FCY payment orders to EU countries which are not given by EU standards are executed according to IBAN (International Bank Account Number).

All costs incurred in connection with fulfilling orders that were issued with an incorrect IBAN or with an account number that was not provided in IBAN format shall be borne by the Customer. With regard to matters related to the receipt and fulfilment of payment orders that are not regulated in this paragraph, the general provisions set out in the Bank's General Business Conditions shall apply.

Conversion orders submitted before the cut-off time are converted at the FX rate set in the afternoon hours (after 14:00) on the day on which the coverage for the transaction is provided, subject to priority (standard, urgent or super urgent) and to client type. The booking of orders takes place following the conversion, on the specified value day of fulfilment.

The bank can execute fulfilment of outgoing foreign-currency transfers in the currency specified by the client only if the technical preconditions for this are provided for, that is, it has an account relationship with the target bank in the requested currency of the transfer.

If the Customer accepts all the related charges (OUR) when submitting his transfer order, his account may be debited subsequently with the amount of the commission(s) charged by the intermediating banks involved in the execution of the transfer.

The Bank will only execute the order as a SEPA Credit Transfer if: (1) the beneficiary bank is capable of accepting such transfers, (2) the transfer is initiated with shared charges (SHA), and (3) the beneficiary's IBAN (International Bank Account Number) and the country code. No longer required the SWIFT code/BIC of the beneficiary's bank on the payment order. are indicated correctly and in full on the transfer order. EUR payment orders can be submitted only as SEPA Credit Transfer to the EU countries, to EFTA countries.

A payment transaction within the European Economic Area (hereinafter EEA) is any payment transaction in the course of which both the paying party and the beneficiary's payment service provider, or the single payment

(2) In the case of loans connected to credit card agreements or payment accounts, as well as collateral loans, the annual percentage rate of charge shall not exceed the central bank base interest rate plus 39 percentage points.

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service provider performing execution, provides the payment service within the territory of the EEA, and where the payment service provision takes place in euro or in the currency of an EEA country located outside of the eurozone.

GBP is regarded as a EEA member state currency for the purposes of the order of execution; accordingly, there is no change in the concepts of "EEA member state" and "payment transactions in the EEA" either.

Currencies of the EEA can be accepted by the Bank: CHF, CZK, DKK, EUR, HUF, NOK, PLN, RON, SEK

Currencies of the non-EEA can be accepted by the Bank: AUD, CAD, JPY, RUB, TRY, USD, SGD, GBP

In Singapore Dollar (SGD) currency, the Bank accepts a transfer order only from a Singapore Dollar account.

In South African Rand (ZAR) currency, the Bank doesn't accept a transfer order.

Types of cost bearing:

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

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

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

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

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

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

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

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

Discounted transfers to MÁK accounts

In the case of credit transfers from retail bank accounts to client accounts kept at the Hungarian State Treasury (MÁK), or to central accounts kept for the purpose of buying and selling government securities (to the credit of accounts identified by MÁK and belonging to the account ranges listed below), from the credit transfer fee the Bank will not charge the fee element corresponding to the measure of financial transaction tax - 0.3% max. HUF 10,000.

MÁK accounts affected by the discount:

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

Due to the changes—effective as of 01/01/2019—of Act CXVI of 2012, the Bank will not charge the fee element of 0.3% max. HUF 10,000 in accordance with the principle of symmetry in the case of all credit transfers for the portion not exceeding HUF 50,000 per transaction. Under this:

- if the amount of the credit transfer is HUF 50,000 or less, the fee element of 0.3% max. HUF 6,000 is not charged,
- if the amount of the credit transfer is in excess of HUF 50,000, then up to HUF 50,000 the fee element of 0.3% max. HUF 10,000 is not charged.

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 “for the portion exceeding HUF 20,000” text shall be replaced with the text “for the portion exceeding 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.

IV. Securities conditions

The Bank reserves the right not to enter into an order nor to accept a transfer of securities in accordance with its sole discretion regarding securities of issuers subject to international sanctions and restrictions imposed by the Raiffeisen Bank Group.

| |
|---|
| Account management fee |
| 0.11% per annum calculated on the quarterly average ¹ value of the securities portfolio, min. HUF 1 500 / quarter |
| Investor-protection contribution |
| Valid only for accounts opened after 01 July 2016. The investor-protection contribution fee is 0,11% per annum calculated on the consolidated average value of the securities registered on the securities account and the balance of the client account, up to the value of HUF 40 million. The fee will be charged on the client account quarterly. |

| | | | |
|---|---|-------------|---------------|
| Portfolio management² | | | |
| Target Return portfolio management and EUR portfolio management³ | | | |
| Annual fee for Target Return portfolio management (HUF) depending on the yield target (2% / 4% / 6%). Minimum investible amount: HUF 20,000 000 | 0.40% / 0.45% / 0.50% | | |
| EUR portfolio management annual fee: depending on the chosen yield target (1% / +3% / +5%). Minimum investible amount: EUR 100 000 | 0.40% / 0.45% / 0.50% | | |
| Success fee: HUF 2% and EUR 1% yield target HUF 4% and EUR 3% yield target HUF 6% and EUR 5% yield target | 15% of outperformance, max. 1%* 25% of outperformance, max. 2%* 35% of outperformance, max. 3%* * starting value % | | |
| Extraordinary reporting | HUF 15 000/case | | |
| Penalty fee for termination of contract within a year (only in the first year) | 2.00% | | |
| Interest on the cash account associated with a securities account | | | |
| Currency | HUF | EUR | USD |
| Interest rate | 0.00% | 0.00% | 0.00% |
| Default interest | 25% | 18.50% | 15% |
| Set off conditions of Target Return Portfolio management | | | |
| Instrument name (ISIN code) | set-off ratio (%) | restock (%) | liquidate (%) |
| VIG Alfa Absolute Return Fund „R“ (HU0000712286) | 60 | 73 | 87 |
| VIG BondMaxx Absolute Return Fund „R“ (HU0000712260) | 80 | 87 | 94 |
| VIG TempoMaxx Fund „R“ (HUF) (HU0000727482) | 0 | 0 | 0 |
| VIG Smart Money Fund of Funds HUF „R“ (HU0000726450) | 60 | 73 | 87 |
| Raiffeisen Solution Start Fund „R“ (HU0000724448) | 75 | 83 | 92 |
| Raiffeisen Solution Plus Fund „R“ (HU0000724398) | 65 | 77 | 88 |

¹ Calculated in the case of government securities at market price at the end of the quarter, in the case of equities traded on domestic and foreign exchanges, and other securities introduced to exchange trading, at the last known stock exchange closing price at the end of the quarter, and in the case of investment funds, at the last published net asset value available at the end of the quarter. In the case of any other securities (not traded on regulated markets), or where the market price is unknown, or cannot be determined, the face value of the given securities shall constitute the basis for the fee calculation. If the price of an investment is denominated in a foreign currency, or in the case of a foreign currency account balance, the fees will be determined on the basis of the quarter-end official foreign exchange rate of the National Bank of Hungary.

² Only available for Private Banking Superior Customers.

³ Fees include 21.26% VAT.

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| | | | |
|---|----|----|----|
| Raiffeisen Solution Pro Fund „R“ (HU0000724406) | 60 | 73 | 87 |
|---|----|----|----|

| |
|-------------------------------------|
| Investment advisory services |
|-------------------------------------|

If the customer has a valid contract entitled "Framework agreement for the conclusion of stock-exchange and OTC prompt and derivative as well as structured deposit transactions" (hereinafter: **Treasury Framework Agreement**) and has, under such contract, also concluded an agreement with respect to the related commissions, the Bank shall charge, for the individual commission-based transactions, the fees specified in the Treasury List of Conditions constituting an annex to the **Treasury Framework Agreement**, or in the Non-standard List of Conditions.

The Bank emphasises that if the customer has a valid contract entitled "Framework agreement for the provision of investment services and auxiliary investment services" and a Treasury Framework Agreement, then it is possible to use the "Trading with domestic and foreign securities" investment service under both contracts. In this case, the Bank is entitled to determine the applicable commission, fees and costs at different rates, depending on the contract under which the customer uses it.

The applicable commission, fees and charges do not depend on the channel of the orders, the same fees are charged for orders placed whether through RaiConnect, in person or by telephone under the Framework agreement for the provision of investment services and auxiliary investment services or under the Treasury Framework Agreement. The services available through RaiConnect are set out in the Notice for the RaiConnect electronic channel.

Inside investment advisory services exchange conversation is available on the following accounts: Long Terms Saving Account, Securities main Account, Portfolio Management Account. Minimum transaction limit: HUF 1 000 or its equivalent in other foreign currency.

Matching method

In the case of sell orders concerning financial instruments, the Bank shall use the FIFO method for the settlement of the transaction, unless the customer opts for the manual matching method. Manual matching may be used in respect of the following deal types: stock exchange sell orders for Hungarian and foreign equities, bond sell orders, redemption orders for investment certificates, blockage of securities upon the customer's order and the release of blockages, in-house securities transfers between the customer's own accounts.

| |
|--|
| Domestic securities¹ |
|--|

| |
|---------------------------|
| Shares² |
|---------------------------|

| | |
|--|--------------------------------|
| Purchase/sale of securities on the Budapest Stock Exchange (BSE) | 1.00% (min. HUF 2 000 / EUR 5) |
| Transfer fee (transfer out) | HUF 5 000 (per transaction) |

| |
|--------------|
| Bonds |
|--------------|

| |
|--|
| Government securities and corporate bonds |
|--|

| |
|------------------------|
| Fee, commission |
|------------------------|

| | |
|--|--|
| Purchase/sale of corporate bonds (depending on the remaining time to maturity, i.e. the 'duration', charged on the transferred amount) | 0-12 month: 0.20% min. HUF 3 000 over 12 month: 0.25%, min. HUF 3 000 |
| Repo transaction | 0.10%, min. HUF 5 000 |
| Purchase/sale of Government securities on secondary market | Free of charge |
| Purchase of Government securities on primary market <1 year | 0.25% |
| Purchase of Government securities on primary market 1-5 year | 1% |
| Purchase of Government securities on primary market >5 year | 1.5% |


¹ Securities considered domestic, if the two letter country code of their International Securities Identification Number (ISIN) is HU.

² The commissions related to the share transactions are deducted at the time of debiting or crediting (T+2 working days) on the bank account.

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| | |
|---|---|
| Purchase/sale of Government securities on retail customers (primary and secondary market) | Free of charge |
| Transaction amount | |
| 1-year Hungarian Government Security (1MÁP) transaction amount (primary market) | minimum: HUF 100 000, maximum: - |
| Other Government securities on retail customers - transaction amount | minimum: face value, maximum: - |
| Government securities on retail customers – secondary market - transaction amount | minimum: face value, Maximum: HUF 50 million |
| Purchase of Discount Treasury Bills on primary market | minimum: HUF 10,000 000 maximum: - |
| Purchase of MREL bonds on secondary market | minimum: HUF 5 000 000 / 100 000 EUR / USD maximum: - |

Primary market orders are executed (if customer receives any amount of the issue) on the day T+1 (money) and T+2 (paper). Secondary market orders are executed on the day of the order.

| | |
|---|-----------------------------------|
|  | Bonds issued by Raiffeisen |
| Secondary distribution of Raiffeisen Private Banking Bonds | Free of charge |
| Secondary distribution of Raiffeisen Long Term Saving (Tartós Befektetés Kötvény) Fixed Rate Bond | Free of charge |
| Secondary distribution of Raiffeisen Private Banking Bonds (EUR) | Free of charge |

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| Foreign securities ^{1,2} | |
|---|--|
| Purchase/sale of foreign bonds | 1.5% |
| Minimum transaction amount | EUR 20,000 |
| Purchase of non-traded foreign Investment Funds | Not available |
| Sale of non-traded foreign Investment Funds ³ | 0.25%, min. EUR 50 |
| Purchase/sale of other foreign securities ⁴ | 1.00%, min. EUR 100 |
| Minimum transaction amount | EUR 5 000 |
| Subscription of foreign securities (certificates, shares) | 1.00% min. 30 EUR /30 USD /HUF 10,000 |
| Transfer fee (transfer out) | HUF 5 000 (per transaction) |
| In case of Global Depositary Receipts (GDRs) and American Depositary Receipts (ADRs) the custody fee of foreign partners are charged in addition to the normal account management fee | The fee can vary between 1 to 5 cents by the piece and security. |
| Custody fee of PTP (Publicly Traded Partnership) securities | EUR 300 / month |
| Mandatory segregated sub-account keeping fee for securities issued in Romania (ISIN Code starting with RO) | HUF 36 000 /quarter/client |
| Mandatory segregated sub-account keeping fee for securities issued in Slovakia (ISIN Code starting with SK) for Slovak tax resident clients | HUF 40 000/month/client |

The Bank does not accept purchase or receiving transfer orders for PTP (Publicly Traded Partnership) securities. After 18.12.2020, for securities issued in Romania (ISIN Code starting with RO), the Bank will only accept sell or transfer orders and will not accept buy orders or incoming transfers.

With respect to the Brazilian Stock Exchange (BVMF), the Bank will not accept any sell, buy or transfer orders after 16.03.2022.

With regards to Croatian banking shares listed on the Zagreb Stock Exchange (XZAG), the Bank will not accept any sell, buy or transfer orders after 16.03.2022.

After 01.06.2023, for securities issued in Slovakia (ISIN Code starting with SK), the Bank will accept only sell or transfer orders from Slovak tax resident clients, no buy orders or incoming transfers.

After 07.10.2024, under US law (Internal Revenue Code), securities issued by companies resident (headquartered) in the United States can only be purchased through stock market trading with a valid W-8BEN form (or W-8BEN-E form for legal entities). The exception to this rule applies to U.S. taxpayers, who can purchase such securities with a W-9 form.

Terms and conditions of bonds issued by Raiffeisen Bank International

There is no obligation for the issuer to quote a price, so the bonds may not be sold by the investor during the term or may not be sold as the investor intended. The distributor may set a minimum redemption amount depending on the bond.

| ISIN | Maturity | Minimum amount of withdrawal orders before maturity |
|--------------|------------|---|
| AT000B015151 | 11.12.2024 | 16 000 USD |
| AT000B015227 | 01.02.2025 | 16 000 USD |
| AT000B015383 | 27.06.2025 | 10,000 000 HUF |

¹ Securities considered foreign, if the two letter country code of their International Securities Identification Number (ISIN) is not HU.

² If payments related to foreign securities (e.g. dividends) are made to client accounts in a currency in which the bank does not manage accounts, then the bank shall initiate a conversion on the working day following the day of the arrival of the payment, which shall be performed at the exchange rate quoted by the clearing house performing the conversion. Following the conversion, the sums shall be credited to the client's account in forint.

³ The possibility of redemption orders are not guaranteed, therefore the fulfillment of all such transaction is subject to individual assessment by the Bank and applicable only in case of investments previously purchased from the Bank.

⁴ In case of secondary trading of non-exchange traded certificates issued by Raiffeisen Bank International orders are placed as fill-or-kill orders: an order can be executed only if total order size is filled. If immediate execution of the total order size is not possible at the time of order routing to Raiffeisen Bank International, the order will be cancelled.

List of Conditions for Private Banking Superior Customers

| Currency | Interest rate | Default interest | Currency | Interest rate | Default interest |
|----------|---------------|------------------|----------|---------------|-----------------------------------|
| HUF | 0.00% | 25% | AUD | 0.00% | 1-month LIBOR ¹ +10% |
| EUR | 0.00% | 18.5% | SEK | 0.00% | 1-month STIBOR ¹ + 10% |
| USD | 0.00% | 15% | NOK | 0.00% | 1-month NOKIBOR ¹ +10% |
| GBP | 0.00% | 21.5% | PLN | 0.00% | 1-month WIBOR ¹ +10% |
| CHF | 0.00% | 16% | RON | 0.00% | 1-month ROBOR ¹ +10% |
| TRY | 0.00% | 50% | CAD | 0.00% | 1-month LIBOR ¹ +10% |
| SGD | 0.00% | 20% | CZK | 0.00% | 1-month PRIBOR ¹ + 10% |
| ISK | 0.00% | 25% | JPY | 0.00% | 1-month LIBOR ¹ + 10% |
| CNH | 0.00% | 20% | RUB | 0.00% | 1 month MOSIBOR ¹ +10% |
| ZAR | 0.00% | 21% | DKK | 0.00% | 1 month CIBOR ¹ +10% |

The settlement of loan interest is performed retrospectively, on the 5th working day following each calendar month, based on the benchmark interest rate valid on the first working day of the previous month.

| Other fees | |
|--|--------------------------------------|
| Blocking/release | free of charge |
| Deposit certificate | HUF 1 000/operation |
| Acceptance of KELLER-enabled physical securities | 2% of the face value, min. HUF 5 000 |
| Request for KELLER-enabled physical securities | 0.20%, min. HUF 55 000 |
| Statement for customers giving an order | HUF 1 000/occasion |
| Custody fee (over HUF 5 billion market or face value, charged on the entire portfolio) | 0.03% |
| Investment transfer fee | Free of charge |
| Book transfer between own accounts | Free of charge |
| Domestic transfer fee (transfer out) | HUF 5 000 (per transaction) |
| <p>From 16 December 2016 the Bank also has the right to collect from the Customer the commissions, fees and charges connected to the investment services used by the Customer that are included in the statutorily prescribed documents (in effect on the value date of the order given by the Customer) of the instrument constituting the subject-matter of the investment service as items to be charged on a mandatory basis by the Bank as a distributor.</p> | |

¹ Valid on the first banking day of every month.

List of Conditions for Private Banking Superior Customers

| Fees for individually segregated, registered KELER securities account opening and related services¹² | |
|---|--|
| Opening of an individually segregated, registered KELER securities account | HUF 25 000 |
| Transfer between a KELER omnibus account and an individually segregated, registered KELER securities account ³ | HUF 3 000 / transaction |
| Unilateral or beneficiary blocking at KELER ⁴ | HUF 3 000 / transaction |
| Release of unilateral or beneficiary blocking at KELER ⁴ | HUF 3 000 / transaction |
| Joint blocking at KELER ⁵ | HUF 20,000 / transaction |
| Release of joint blocking before expiry at KELER ⁵ | HUF 20,000 / transaction |
| KELER individual statement | HUF 3 000 / page |
| KELER blocking statement of unilateral or beneficiary blocking | HUF 3 000 / transaction |
| Deadline for the acceptance and execution of orders | |
| Government Bonds and Discounted Treasury Bills auction order | 8:00-10:00 on the day of the auction |
| Government Bonds and Discounted Treasury Bills purchase/sale | 8:00-16:00 on banking days |
| Premium Hungarian Government Security (PMÁP) auction orders | It is carried out by way of a tap issue, by auction, and orders can be placed on working days between 8:00 and 16:00 p.m. Financial fulfilment and crediting of the securities takes place on the working day following the auction. |
| Hungarian Government Security Plus (MÁP+) subscription orders | Primary market orders are executed (if customer receives any amount of the issue), 8:00-16:00 on banking days. Secondary market orders are executed on the day of the order. |
| Purchase / sale of BSE shares in opening period ⁶ | 08:35 – 08:59 on BSE business days |
| Purchase / sale of BSE shares after opening period ⁴ | 09:03 – 17:00 on BSE business days |
| OTC shares purchase/sale | 9:00-16.30 on banking days |
| Securities transfer | 8:00-16:00 on banking days |
| With respect to purchase and sale orders involving the secondary trading of Raiffeisen Fixed Interest Bonds, Raiffeisen Fixed Interest EUR Bonds and Raiffeisen Private Banking Bonds | 8:00-16.30 on banking days |
| Forward share and index transactions | 09:03 – 17:00 on BSE business day |
| Foreign shares and certificates purchase/sale | 8:30-17:00 on BSE business days |
| Subscription of foreign securities (certificates, shares) | 8:00-17:30 in subscription period, 8:00-16:00 on last day of period |
| Orders received after deadline are processed on the next banking day. | |

Orders given outside the bank on paper shall be regarded received by 10:00 on the first banking day following the signing of the order.

¹ As of 1 January 2016, the Customer may instruct KELER Zrt. to open an individually segregated principal-type securities account in the Customer's name for keeping records on domestically issued securities held by the Customer.

² Only available for Private Banking Superior Customers.

³ In the case of an individually segregated, registered KELER securities account, the fee from a transfer between the accounts appears as an additional settlement cost when all sales/purchase orders are fulfilled. The costs associated with the individually segregated, registered KELER securities account may exceed the yield/value of the securities managed in the securities account.

⁴ Customer may initiate unilateral blocking/release on its segregated KELER sub-account. In case of beneficiary blocking may be initiated by the Bank by specifying the Customer having a securities account at KELER - who is entitled to release the blocking.

⁵ In case of joint blocking/release the Customer and the Bank shall jointly submit a request for release /blocking. The Bank restricts the possibility of opening an individually segregated, registered KELER securities account in the case of Customers that have certain investment services/products (and in the case of an already opened account, the combined use of these), given that in the case of their combined use, the costs of the individually segregated, registered KELER securities account may exceed the benefits available with the services. Investment services that are currently restricted are: Regular investment program, Portfolio management.

⁶ According to BSE trading model it depends on the concerning order type and instrument, what kind of orders are accepted in specific trading sections. More information can be found about BSE trading model on: www.raiffeisen.hu, and www.bet.hu (BSE homepage).

List of Conditions for Private Banking Superior Customers

| Maximum transaction amounts | | |
|--|-----------------|----------------|
| Name | Purchase | Sale |
| Raiffeisen Private Banking Bonds and Raiffeisen Fixed Interest Bonds | HUF 50 million | HUF 50 million |
| Blue Chips listed on the Budapest Stock Exchange (MOL, MTELEKOM, OTP, RICHTER) | HUF 50 million | HUF 50 million |
| Other securities listed on the Budapest Stock Exchange | HUF 5 million | HUF 5 million |
| Securities listed on US markets (NASDAQ, NYSE, XNGS) | USD 100 000 | USD 100 000 |
| Securities listed on German Stock Exchange (XETRA) | EUR 100 000 | EUR 100 000 |
| Securities listed on Vienna Stock Exchange (XWBO) | EUR 100 000 | EUR 100 000 |
| Daily transaction limits (regarding cancellations, purchases and sellings jointly) | HUF 250 million | |

| Fees of purchase/sale of Budapest Stock Exchange listed and OTC shares as percentage of market value | | | | | | |
|--|--|------|-------|---------|-----|--|
| Country | Market | Code | Fund | Min fee | | Other fees |
| Australia | AUSTRALIAN SECURITIES EXCHANGE LIMITED | XASX | 1.00% | 100 | AUD | - |
| Austria | WIENER BOERSE AG AMTLICHER HANDEL | WBAH | 1.00% | 50 | EUR | - |
| | WIENER BOERSE AG | ORCB | 1.00% | 50 | EUR | - |
| | | | 1.00% | 50 | USD | - |
| | RAIFFEISEN BANK INTERNATIONAL | RBIV | 1.00% | 2000 | HUF | - |
| | | | 1.00% | 7 | EUR | - |
| 1.00% | | | 10 | USD | - | |
| Belgium | NYSE EURONEXT - EURONEXT BRUSSELS | ALXB | 1.00% | 50 | EUR | - |
| | EURONEXT BRUSSELS | XBRU | 1.00% | 50 | EUR | - |
| Brazil | BM&FBOVESPA S.A. - BOLSA DE VALORES, MERCADORIAS E FUTUROS | BVMF | 1.00% | 100 | EUR | - |
| Czech Republic | THE PRAGUE STOCK EXCHANGE | XPRA | 1.00% | 1200 | CZK | - |
| Denmark | OMX NORDIC EXCHANGE COPENHAGEN | XCSE | 1.00% | 350 | DKK | - |
| South Africa | JSE SECURITIES EXCHANGE | XJSE | 1.00% | 1000 | ZAR | - |
| United Kingdom | LONDON STOCK EXCHANGE | XLON | 1.00% | 30 | GBP | Stamp-duty: • purchase of shares issued in the United Kingdom 0.5%, (in case of non-standard Clearstream settlement 1.5%). • purchase of shares issued in Ireland 1% |
| | | | 1.00% | 50 | EUR | |
| | | | 1.00% | 40 | USD | |
| | LONDON AIM | AIMX | 1.00% | 30 | GBP | |
| | | | 1.00% | 50 | EUR | |
| | | | 1.00% | 40 | USD | |
| Estonia | NASDAQ OMX Tallin Exchange | XTAL | 1.50% | 150 | EUR | - |
| Finland | OMX NORDIC EXCHANGE HELSINKI | XHEL | 1.00% | 50 | EUR | - |
| France | NYSE EURONEXT - EURONEXT PARIS | XPAR | 1.00% | 50 | EUR | Transaction fee on purchase: 0.3% |
| Greece | ATHENS EXCHANGE | XATH | 1.00% | 150 | EUR | Sales tax 0.2% |
| Netherlands | NYSE EURONEXT - EURONEXT AMSTERDAM | XAMS | 1.00% | 50 | EUR | - |
| Hong Kong | STOCK EXCHANGE OF HONG KONG LTD, THE | XHKG | 1.00% | 50 | USD | - |
| Croatia | ZAGREB STOCK EXCHANGE | XZAG | 1.00% | - | - | - |
| Indonesia | INDONESIA STOCK EXCHANGE | XIDX | 1.00% | 100 | EUR | - |
| Ireland | IRISH STOCK EXCHANGE - MAIN MARKET | XDUB | 1.00% | 50 | EUR | Stamp-duty: purchase of shares issued in Ireland 1% |
| | JASDAQ SECURITIES EXCHANGE | XJAS | 1.00% | 6000 | JPY | - |

List of Conditions for Private Banking Superior Customers

| | | | | | | |
|--|---|--------------|-------|------|---------------|--------------------------------------|
| Japan | OSAKA SECURITIES EXCHANGE | XOSE | 1.00% | 6000 | JPY | - |
| | TOKYO STOCK EXCHANGE | XTKS | 1.00% | 6000 | JPY | - |
| Canada | TORONTO STOCK EXCHANGE | XTSE | 1.00% | 80 | CAD | - |
| | TSX VENTURE EXCHANGE | XTSX | 1.00% | 80 | CAD | - |
| Poland | WARSAW STOCK EXCHANGE | XWAR | 1.00% | 200 | PLN | - |
| Hungary | BUDAPEST STOCK EXCHANGE | XBUD/ BSE | 1.00% | 10 | EUR | - |
| | | XBUD | 1.00% | 2000 | HUF | - |
| | BUDAPEST STOCK EXCHANGE- DAYTRADE | XBUD | 0.50% | 1500 | HUF | - |
| Mexico | BOLSA MEXICANA DE VALORES (MEXICAN STOCK EXCHANGE) | XMEK | 1.00% | 1000 | MXN | - |
| Germany | EUWAX | EUWX | 1.00% | 50 | EUR | - |
| | XETRA | XETR | 1.00% | 50 | EUR | - |
| | DEUTSCHE BOERSE AG | XFRA | 1.00% | 50 | EUR | - |
| | BOERSE FRANKFURT - REGULIERTER MARKT | FRAA | 1.00% | 50 | EUR | - |
| | BOERSE HAMBURG - REGULIERTER MARKT | HAMA | 1.00% | 50 | EUR | - |
| | BOERSE HANNOVER - REGULIERTER MARKT | HANA | 1.00% | 50 | EUR | - |
| | BOERSE BERLIN | XBER | 1.00% | 50 | EUR | - |
| | BOERSE DUESSELDORF | XDUS | 1.00% | 50 | EUR | - |
| | BOERSE MUENCHEN | XMUN | 1.00% | 50 | EUR | - |
| | BOERSE STUTTGART | XSTU | 1.00% | 50 | EUR | - |
| Norway | OSLO BORS | XOSL | 1.00% | 400 | NOK | - |
| Italy | BORSA ITALIANA | MTAA | 1.00% | 50 | EUR | - |
| Russia | MOSCOW EXCHANGE | MISX | 1.00% | 120 | EUR | - |
| Portugal | NYSE EURONEXT - EURONEXT LISBON | XLIS | 1.00% | 50 | EUR | - |
| Romania | BUCAREST STOCK EXCHANGE | XBSE | 1.00% | 400 | RON | - |
| Spain | BOLSA DE MADRID | XMAD | 1.00% | 50 | EUR | Transaction fee on purchase: 0.2% |
| | MERCADO CONTINUO ESPANOL | XMCE | 1.00% | 50 | EUR | |
| Switzerland | SWISS EXCHANGE | XSWX | 1.00% | 75 | CHF | - |
| | SWX EUROPE | XVTX | 1.00% | 75 | CHF | - |
| Sweden | OMX NORDIC EXCHANGE STOCKHOLM | | 1.00% | 400 | SEK | - |
| | | | 1.00% | 50 | EUR | - |
| Singapore | SINGAPORE EXCHANGE | XSES | 1.00% | 75 | SGD | - |
| Thailand | STOCK EXCHANGE OF THAILAND | XBKK | 1.00% | 100 | EUR | - |
| Slovenia | LJUBLJANA STOCK EXCHANGE | XLJU | 1.00% | 50 | EUR | - |
| Turkey | ISTANBUL STOCK EXCHANGE | XIST | 1.00% | 110 | TRY | - |
| USA | INTERNATIONAL SECURITIES EXCHANGE, LLC | XISX | 0.95% | 40 | USD | +1 cent/share |
| | AMERACEN STOCK EXCHANGE | XASE | 0.95% | 40 | USD | +1 cent/share |
| | NASDAQ | XNAS | 0.95% | 40 | USD | +1 cent/share |
| | | XNGS | | | | |
| | | XNCM | | | | |
| | | XNMS | | | | |
| | NEW YORK STOCK EXCHANGE | XNYS | 0.95% | 40 | USD | +1 cent/share |
| | | ARCX | | | | |
| OTC BULLETIN BOARD | XOTC | 0.95% | 40 | USD | +1 cent/share | |
| OTC US | OOTC | 0.95% | 40 | USD | +1 cent/share | |
| In case of other markets traded foreign stock transactions fees and costs are charged on the client on a customised basis | | | | | | |

List of Conditions for Private Banking Superior Customers

| Investment fund units | |
|---|-----------------------|
| With respect to conditions not listed in these Terms and Conditions, the provisions of the Fund Management Prospectus shall apply. The securities distribution companies listed below reserve the right to modify the applicable conditions. Raiffeisen Bank is not liable for any increase in costs arising from changes in the terms and conditions offered by the distributors or from a delay in the communication of such changes. | |
| Raiffeisen Funds^{1,2} | |
| Raiffeisen Local Bond Fund „A“ | |
| Purchase | 0.25%, min FUF 1 500 |
| Redemption | free of charge |
| Switching | HUF 500 |
| Raiffeisen Interest Premium Short Term Bond Fund | |
| Purchase | 0.10%, max HUF 5 000 |
| Redemption | 0.40%, max. HUF 1 000 |
| Switching | HUF 500 |
| Raiffeisen Commodity Fund of Funds, Raiffeisen CEE Equity Fund „A“, Raiffeisen ESG International Equity Fund | |
| Purchase | 0.50%, min HUF 2 000 |
| Redemption | free of charge |
| Switching | HUF 500 |
| Raiffeisen Forte Absolute Return Fund | |
| Purchase | 0.50%, min HUF 2 000 |
| Redemption | 0.40%, max. HUF 1 000 |
| Switching | HUF 500 |
| Raiffeisen Etalon Absolute Return Derivative Fund HUF | |
| Purchase | 0.50%, min HUF 2 000 |
| Redemption | HUF 750 |
| Switching | HUF 500 |
| Raiffeisen Etalon Absolute Return Derivative Fund EUR, Raiffeisen Forte Absolute Return Fund EUR | |
| Purchase | 0.50%, min EUR 7 |
| Redemption | EUR 2 |
| Raiffeisen Etalon Absolute Return Derivative Fund USD, Raiffeisen Forte Absolute Return Fund USD | |
| Purchase | 0.50%, min USD 7 |
| Redemption | USD 2 |
| Raiffeisen Solution Start Absolute Return Fund (HUF) | |
| Purchase | 0.40%, min HUF 1 500 |
| Redemption | free of charge |
| Switching | HUF 500 |
| Raiffeisen Solution Start Absolute Return Fund (EUR) | |
| Purchase | 0.40%, min EUR 5 |
| Redemption | free of charge |
| Raiffeisen Solution Start Absolute Return Fund (USD) | |
| Purchase | 0.40%, min USD 5 |
| Redemption | free of charge |
| Raiffeisen Solution Plus Absolute Return Fund (HUF) | |
| Purchase | 0.80%, min HUF 2 000 |
| Redemption | free of charge |
| Switching | HUF 500 |

¹ A commission of 2% will be charged in the event of a redemption / switching performed within 5 banking days after purchase.

² A commission of 2% will be charged in the event that one or more redemptions in a total value of more than HUF 100 000 000 / EUR 400 000 / USD 400 000 (except Raiffeisen Interest Premium Short Term Bond Fund with a total value of HUF 400 000 000 and Raiffeisen Euro Premium Short-term Bond Fund with a total value of EUR 1 000 000) is or are performed within 5 banking days without notifying the Bank at least 5 banking days in advance thereof. In this sense the totality of redemption orders given in respect of Investment Fund Units by one Investor within 5 banking days qualifies as a single transaction (with the Investor being obliged to give notice of its intention on a banking day preceding the day of redemption by at least five banking days). In the case of redemption in several tranches, the penalty commission is charged on the basis of the consolidated transaction value. The redemption commission charged in relation to the various partial redemptions is offset by the Distributors against the value of the penalty commission.

List of Conditions for Private Banking Superior Customers

| | |
|---|--------------------------|
| Raiffeisen Solution Plus Absolute Return Fund (EUR) | |
| Purchase | 0.80%, min EUR 7 |
| Redemption | free of charge |
| Raiffeisen Solution Plus Absolute Return Fund (USD) | |
| Purchase | 0.80%, min USD 7 |
| Redemption | free of charge |
| Raiffeisen Solution Pro Absolute Return Fund (HUF) | |
| Purchase | 1.00%, min HUF 2 000 |
| Redemption | free of charge |
| Switching | HUF 500 |
| Raiffeisen Solution Pro Absolute Return Fund (EUR) | |
| Purchase | 1.00%, min EUR 7 |
| Redemption | free of charge |
| Raiffeisen Solution Pro Absolute Return Fund (USD) | |
| Purchase | 1.00%, min USD 7 |
| Redemption | free of charge |
| Raiffeisen ESG Megatrend Equity Fund of Funds „A“ HUF (ISIN code: HU0000705231) | |
| Purchase | 1.00% min. HUF 2 000 |
| Redemption | free of charge |
| Switching | HUF 500 |
| Raiffeisen ESG Megatrend Equity Fund of Funds „E“ EUR (ISIN code: HU0000728217) | |
| Purchase | 1.00%, min EUR 7 |
| Redemption | free of charge |
| Raiffeisen ESG Megatrend Equity Fund of Funds „U“ USD (ISIN code: HU0000728225) | |
| Purchase | 1.00%, min USD 7 |
| Redemption | free of charge |
| Raiffeisen ESG Conservative Mixed Fund of Funds | |
| Purchase | 0.40%, min HUF 1 500 |
| Redemption | free of charge |
| Raiffeisen ESG Conservative Mixed Fund of Funds EUR | |
| Purchase | 0.40%, min EUR 5 |
| Redemption | free of charge |
| Raiffeisen ESG Conservative Mixed Fund of Funds „U“ USD | |
| Purchase | 0.40%, min USD 5 |
| Redemption | free of charge |
| Raiffeisen Euro Premium Short-term Bond Fund | |
| Purchase | 0.10%, max EUR 12 |
| Redemption | EUR 5 |
| Raiffeisen ESG International Equity Fund (EUR) | |
| Purchase | 0.50%, min EUR 7 |
| Redemption | free of charge |
| Raiffeisen ESG International Equity Fund (USD) | |
| Purchase | 0.50%, min USD 7 |
| Redemption | free of charge |
| Raiffeisen Real Estate Fund “A” (ISIN code: HU0000707864) | |
| Purchase ¹ | 1.50% / 10% ¹ |
| Minimum transaction amount | HUF 1 000 000 |

¹ 10% commission will be charged in the event that one or more purchases in a total value of more than HUF 350 000 000 / EUR 1 000 000 / USD 1 000 000 is or are performed within 5 banking days.

In the case of purchase in several tranches, the commission is charged on the basis of the consolidated transaction value.

The purchase commission charged in relation to the various partial purchases is offset by the Distributors against the value of the commission.

The Raiffeisen Fund Manager has set a maximum distribution limit per series for the Raiffeisen Real Estate Fund (A, D, U tranche), at which point the sales of the given series will be suspended, and the Fund Manager may decide to resume sales if the number of units falls below the distribution limit. For information on the current suspension or resumption of sales, please visit <https://alapok.raiffeisen.hu/aktualis/kozvetetek> or <https://www.raiffeisen.hu/web/english/raiffeisen-group/raiffeisen-investment-fund/raiffeisen-funds/raiffeisen-real-estate-fund>

List of Conditions for Private Banking Superior Customers

| | |
|--|--------------------------|
| Redemption ¹ | 0.50% |
| Raiffeisen Real Estate Fund "D" EUR (ISIN code: HU0000717954) | |
| Purchase ¹ | 1.50% / 10% ¹ |
| Minimum transaction amount | EUR 3 000 |
| Redemption ² | 0.50% |
| Raiffeisen Real Estate Fund "U" USD (ISIN code: HU0000719190) | |
| Purchase ¹ | 1.50% / 10% ¹ |
| Minimum transaction amount | USD 3 000 |
| Redemption ² | 0.50% |
| Raiffeisen Real Estate Fund "A180" HUF (ISIN code: HU0000724828) | |
| Purchase | 1.50%, min. HUF 3 000 |
| Redemption | 0.50% min. HUF 3 000 |
| Raiffeisen Real Estate Fund "D180" EUR (ISIN code: HU0000724802) | |
| Purchase | 1.50%, min. EUR 10 |
| Redemption | 0.50% min. EUR 10 |
| Raiffeisen Real Estate Fund "U180" USD (ISIN code: HU0000724810) | |
| Purchase | 1.50%, min. USD 11 |
| Redemption | 0.50% min. USD 11 |
| Raiffeisen ESG Investment Fund "A" HUF (ISIN code: HU0000724414) | |
| Purchase | 0.80% min. HUF 2 000 |
| Redemption | free of charge |
| Switching | HUF 500 |
| Raiffeisen ESG Investment Fund "F" EUR (ISIN code: HU0000724430) | |
| Purchase | 0.80% min. EUR 7 |
| Redemption | free of charge |
| Raiffeisen ESG Investment Fund "U" USD (ISIN code: HU0000724422) | |
| Purchase | 0.80% min. USD 7 |
| Redemption | free of charge |
| Raiffeisen ESG Short Term Bond Fund of Funds HUF | |
| Purchase | 1.00%, min HUF 2 000 |
| Redemption | HUF 1500 |
| Raiffeisen ESG Short Term Bond Fund of Funds EUR | |
| Purchase | 1.00%, min EUR 12 |
| Redemption | EUR 5 |
| Raiffeisen ESG Short Term Bond Fund of Funds USD | |
| Purchase | 1.00%, min USD 12 |
| Redemption | USD 5 |

Minimum Transaction Amount

| | |
|--|-----------------------------|
| All Raiffeisen Investment Funds | EUR / USD 200 or HUF 50 000 |
|--|-----------------------------|

Deadline for acceptance of orders for same-day execution (purchase and sale):

| | Branch | Raiffeisen Direkt |
|--|--------|-------------------|
| Purchase of investment fund units | 16:00 | 16:00 |
| Sale (redemption) of investment fund units | 16:00 | 16:00 |

¹ A commission of 2% will be charged in the event of a redemption / switching performed within 1 year after purchase. A commission of 2% will be charged in the event that one or more redemptions in a total value of more than HUF 100 000 000 (or the equivalent in foreign currency) 30 banking days without notifying the Bank at least 30 days in advance thereof. In this sense the totality of redemption orders given in respect of Investment Fund Units by one Investor within 30 days qualifies as a single transaction (with the Investor being obliged to give notice of its intention on a banking day preceding the day of redemption by at least 30 days). In the case of redemption in several tranches, the penalty commission is charged on the basis of the consolidated transaction value.

List of Conditions for Private Banking Superior Customers

| Fulfilment of orders: | |
|---|---|
| Raiffeisen Euro Premium Short-term Bond Fund, Raiffeisen Forte Absolute Return Fund (HUF, EUR, USD), Raiffeisen Local Bond Fund „A”, Raiffeisen Interest Premium Short Term Bond Fund | order + 2 banking day |
| Raiffeisen Etalon Absolute Return Derivative Fund (HUF, EUR, USD), Raiffeisen International Equity Investment Fund (HUF and EUR) | order + 3 banking day |
| Raiffeisen Solution Absolute Return Funds, Raiffeisen ESG Conservative Mixed Fund of Funds (HUF, EUR and USD), Raiffeisen ESG Megatrend Equity Fund of Funds „A” HUF Raiffeisen ESG Megatrend Equity Fund of Funds “E” EUR Raiffeisen ESG Megatrend Equity Fund of Funds “U” USD Raiffeisen Sustainable Investments Mixed Funds (HUF, EUR and USD) Raiffeisen International Equity Fund | order + 4 banking day |
| Raiffeisen Real Estate “A” Fund, Raiffeisen Real Estate “D” EUR Fund, Raiffeisen Real Estate “U” USD Fund, Raiffeisen CEE Equity Fund „A” | purchase: order + 2 banking day redemption: order + 4 banking day day |
| Raiffeisen Real Estate “A180” HUF Fund, Raiffeisen Real Estate “D180” EUR Fund, Raiffeisen Real Estate “U180” USD Fund | purchase: order + 2 banking day redemption: order + 140 banking day day |

| Other Traded Investment Funds | | |
|---|--|-------------------------------------|
| Traded Investment Funds ¹ | Accorde Funds | Generali Funds |
| | AllianceBernstein Funds | Hold Funds |
| | Allianz Funds | Invesco Funds |
| | Amundi Fund | JP Morgan Funds |
| | Blackrock Funds | Marketprog Funds |
| | BNP Paribas Funds | MBH Funds |
| | C-Quadrat Funds | OTP Funds |
| | Dialóg Funds | Raiffeisen Capital Management Funds |
| | Fidelity Funds | Schroder Funds |
| | Franklin / Templeton Funds | VIG Funds |
| Purchase ¹ | | |
| | Domestic Investment Funds | Foreign Investment Funds |
| Money Market and Liquidity Funds | 0.50% | 0.50% |
| Bond Funds | 1.25% | 1.25% |
| Equity and Other Funds | 1.50% | 1.50% |
| Redemption ¹ | | |
| Budapest Funds | HUF 500, or in case of redemption within 5 days: 0.90% | |
| Hold Funds | HUF 500 / EUR 2, or in case of redemption within 5 days: 5.00% | |
| Generali Funds | HUF 2 000 / EUR 10, or in the case of redemption within 5 days of the last purchase order, then 2.00% of the net asset value as at the time of redemption. | |
| VIG (Aegon) Funds | Free of charge, or in the case of redemption within 10 working days from the date of the last purchase order: 2.00% of the net asset value as at the time of redemption. | |
| Minimum Transaction Amount | | |
| All Other Traded Investment Funds | EUR / USD 1 000 or HUF 50 000 | |
| Deadline for acceptance of orders for same-day execution (purchase and sale): 13:00. Orders given outside the bank on paper shall be regarded received by 10:00 on the first banking day following the signing of the order. | | |

¹ For details, see Annex 1

List of Conditions for Private Banking Superior Customers

| Recurring Investment | |
|--|--|
| When a recurring investment is initiated, an investment fund unit purchase transaction is entered and, if successful, the transaction is repeated monthly with unchanged parameters. | |
| Purchase | Same as the fee of individual orders, with no minimum amount. |
| Redemption | Same as the fee of individual orders. |
| Minimum transaction amount | HUF 5 000 / EUR 25 / USD 25 |
| Modification of transactions | Not available |
| Available investment funds | All investment funds traded |
| Period of recurring investment | Monthly |
| Deadline for acceptance of orders for same-day execution: | Same as the deadline for acceptance of orders for same-day execution of individual orders. |

| Premium investment | |
|---|--|
| A financial instrument of fixed yield, where the principal amount may be converted to another currency depending on the changes of reference exchange rate. | |
| Minimum transaction amount | HUF 3 000 000 / EUR 12 000 / USD 15 000 / CHF 15 000 |
| Conditions in respect of individual deposit transactions | Based on individual agreement |

Premium investments cannot be released prior to maturity. If the Customer terminates the agreement, the Bank can extend a loan to the Customer in lieu of the investment (which serves as collateral of the loan), in accordance with the General Business Conditions. Premium investments are available for our clients who have signed the appropriate Treasury deposit framework agreement.

Formula for calculating the yield:

$$\frac{\text{capital} \times \text{yield in \%} \times \text{number of days}}{36\,500}$$

When calculating the yield, the Bank takes the day of opening the investment as the starting date, and the day prior to the maturity of the investment as the closing date.

Raiffeisen Internet Brokering

| | |
|---|---|
| Raiffeisen Internet Brokering service | |
| Application for Raiffeisen Internet Brokering | free of charge |
| Transaction fees of available products | |
| Transactions via Raiffeisen Online Broker | |
| Budapest Stock Exchange | |
| Execution of a buy/sell order ¹ | 0.40%, min. HUF 990 / EUR 2.5 |
| Subscription fee for real-time data services ² | HUF 2 500 / month ³ Promotional fee: The first monthly real-time subscription is free of charge. ⁴ |
| US markets (NASDAQ, NYSE, XNGS) | |
| Execution of a buy/sell order ¹ | 0.80%, min. USD 9.99 + 1 cent/share Promotional fee: 0.80 % (min. USD 4.99) plus 1 cent/share ⁵ |
| German Stock Exchange (XETRA) | |
| Execution of a buy/sell order ¹ | 0.80%, min. EUR 9.99 Promotional fee: 0.80%. min. EUR 7.99 ⁵ |
| Viena Stock Exchange (XWBO) | |
| Execution of a buy/sell order ¹ | 0.80%, min. EUR 9.99 Promotional fee: 0.80%. min. EUR 4.99 ⁵ |

The range of foreign securities available through Raiffeisen Online Broker does not cover the full range of securities available on the markets. The range of tradable securities is determined by the Bank at its individual discretion and is reviewed regularly in the light of market conditions and client needs.

| | |
|--|----------------|
| Government bonds | |
| Purchase/sale of government Bonds | HUF 750 |
| Purchase/sale of Hungarian Government Securities | free of charge |
| Subscription of Hungarian Government Security Plus (MÁP+) | free of charge |
| Buy/sell commission for Euro-based Raiffeisen Interest-bearing Bonds (minimum transaction amount: EUR 100) | free of charge |
| Raiffeisen Private Banking Bonds | |
| Secondary distribution of Raiffeisen Private Banking Bonds in HUF (minimum investible amount: HUF 100 000 and multiples) | free of charge |
| Secondary distribution of Raiffeisen Private Banking Bonds in EUR (minimum transaction amount: EUR 100) | free of charge |

¹ Reservation of cover for the market price share purchase orders is subject to the current bid price limits of the Stock Exchanges.

² With subscription to the real-time data service, the offer book will be available with the five best price levels displayed.

³ The service and its monthly fee are valid for a calendar month, and even if cancelled during the month, the subscription is valid until the end of the month. Charges are due by the 5th day of the month following the month concerned.

The service fee shall include VAT, where the law requires it.

⁴ In case of cancellation and re-subscription, the fee exemption will not apply.

⁵ The promotion is valid until 31st December 2025.

List of Conditions for Private Banking Superior Customers

| Raiffeisen Investment Funds ^{1,2,3} | |
|--|--|
| Purchase of investment fund units | |
| Raiffeisen Real Estate Funds are unavailable from 16 June 2021 | |
| Raiffeisen Interest Premium Short Term Bond Fund | 0.10%, max. HUF 5000 |
| Raiffeisen Euro Premium Short-term Bond Fund | 0.10%, max. EUR 12 |
| Raiffeisen Local Bond Fund „A“ | 0.20%, min. HUF 1 000 |
| Raiffeisen ESG Conservative Mixed Fund of Funds (HUF, EUR, USD) | 0.20%, min. HUF 1 000 / EUR 3 / USD 3 |
| Raiffeisen ESG Short Bond Fund of Funds (HUF, EUR, USD) | 0.20%, max. HUF 5 000 / EUR 12 / USD 12 |
| Raiffeisen Forte Absolute Return Fund (HUF, EUR, USD) Raiffeisen Etalon Absolute Return Derivative Fund (HUF, EUR, USD) Raiffeisen ESG International Equity Investment Fund (HUF, EUR, USD) Raiffeisen Commodity Fund Raiffeisen CEE Equity Fund „A“ | 0.40%, min. HUF 1 500 / EUR 5 / USD 5 |
| Raiffeisen ESG Megatrend Equity Fund of Funds | 0.9%, min. HUF 1 500 / EUR 5 / USD 5 |
| Raiffeisen Solution Start Absolute Return Fund | 0.30%, min. HUF 1 000 / EUR 3 / USD 3 |
| Raiffeisen Solution Plus Absolute Return Fund | 0.70%, min. HUF 1 500 / EUR 5 / USD 5 |
| Raiffeisen Solution Pro Absolute Return Fund | 0.90%, min. HUF 1 500 / EUR 5 / USD 5 |
| Raiffeisen ESG Mixed Investment Fund | 0.70%, min. HUF 1 500 / EUR 5 / USD 5 |
| Sale (redemption) of investment fund units | |
| Raiffeisen Euro Premium Short-term Bond Fund Raiffeisen Local Bond Fund „A“ Raiffeisen Interest Premium Short Term Bond Fund Raiffeisen Solution Plus Absolut Return Fund Raiffeisen Solution Pro Absolut Return Fund Raiffeisen Solution Start Absolut Return Fund Raiffeisen ESG International Equity Fund Raiffeisen Commodity Fund Raiffeisen CEE Equity Fund „A“ Raiffeisen ESG Megatrend Equity Fund of Funds Raiffeisen ESG Mixed Investment Fund | free of charge |
| Raiffeisen Etalon Absolute Return Derivative Fund Raiffeisen Forte Absolute Return Fund | HUF 750 / EUR 2 / USD 2 |
| Raiffeisen ESG Conservative Mixed Fund of Funds „A“ HUF | HUF 1 500 |
| Raiffeisen ESG Short Bond Fund of Funds „A“ | HUF 1 500 / EUR 5 / USD 5 |
| Raiffeisen Real Estate Fund „B“ (ISIN code: HU0000707872) ¹ | 3.00%, min. HUF 3 000 |
| Raiffeisen Real Estate Fund „D“ EUR (ISIN code: HU0000717954) ¹ | 0.5% |
| Raiffeisen Real Estate Fund „U“ USD (ISIN code: HU0000719190) ¹ | 0.5% |
| Raiffeisen Real Estate Fund „A180“ HUF (ISIN code: HU0000724828) | 0.5% min. HUF 3 000 |
| Raiffeisen Real Estate Fund „D180“ EUR (ISIN code: HU0000724802) | 0.5% min. EUR 10 |
| Raiffeisen Real Estate Fund „U180“ USD (ISIN code: HU0000724810) | 0.5% min. USD 11 |

¹ From 1st December 2014 - due to changes in the system supporting the distribution and settlement of investment notes operated by KELER Zrt. - Raiffeisen Bank Zrt. will not accept amount based redemption orders given for Investment notes of Raiffeisen Investment Funds, only unit based redemption orders are acceptable.

Unit based redemption orders may be given without restriction subject to availability

² A commission of 2% will be charged in the event of a redemption / switching performed within 5 banking days after purchase.

³ A commission of 2% will be charged in the event that one or more redemptions in a total value of more than HUF 100 000 000 / EUR 400 000 / USD 400 000 (except Raiffeisen Interest Premium Short Term Bond Fund with a total value of HUF 400 000 000 and Raiffeisen Euro Premium Short-term Bond Fund with a total value of EUR 1 000 000) is or are performed within 5 banking days without notifying the Bank at least 5 banking days in advance thereof. In this sense the totality of redemption orders given in respect of Investment Fund Units by one Investor within 5 banking days qualifies as a single transaction (with the Investor being obliged to give notice of its intention on a banking day preceding the day of redemption by at least five banking days). In the case of redemption in several tranches, the penalty commission is charged on the basis of the consolidated transaction value. The redemption commission charged in relation to the various partial redemptions is offset by the Distributors against the value of the penalty commission.

List of Conditions for Private Banking Superior Customers

| |
|--|
| Other Traded Investment Funds |
| Equals to the conditions in section III. Securities conditions / Other Traded Investment Funds |

List of Conditions for Private Banking Superior Customers

| Deadline for acceptance of orders for same-day execution (purchase and sale) | |
|--|--|
| Purchase / redemption of Raiffeisen Investment Fund units | 08:00 – 16:00 |
| Purchase / redemption of other Trading Investment Fund units | 08:00 – 13:00 |
| Purchase / sale of government securities | 08:00 – 16:30 |
| Subscription of Hungarian Government Security Plus (MÁP+) | last day of subscription period 14:00 |
| Purchase / sale of BSE shares in opening period | 08:35 – 08:59 on BSE business days |
| Purchase / sale of BSE shares after opening period | 09:03 – 17:00 on BSE business days |
| Purchase / sale of shares on US markets (NASDAQ, NYSE, XNGS) - limit price orders - market price orders | ¹ 09:00 – 22:00 on NASDAQ, NYSE, XNGS business days 15:30 – 22:00 ¹ on NASDAQ, NYSE, XNGS business days |
| Purchase / sale of shares on German Stock Exchange (XETRA) | 9:00 – 17:30 on XETRA business days |
| Purchase / sale of shares on Vienna Stock Exchange (XWBO) | 09:04 – 12:00 and 12:03 – 17:30 on XWBO business days |
| Purchase / sale orders involving the secondary trading of Raiffeisen Private Banking Bonds and Raiffeisen Fixed Interest Bonds | 08:00 – 16:30 |
| Investment funds of Raiffeisen Investment Fund Management | 08:00 – 16:00 |
| Transfer to Raiffeisen bank account from customer account | 08:00 – 17:00 |

With the exception of securities listed on the above stock exchanges, orders may be placed beyond the above acceptance deadline. In the case of orders placed after the above acceptance deadline, the orders will be processed on the transaction date specified on the individual orders, in the sequence of submission of the orders. Information regarding the settlement/delivery of securities is contained in the "Investment services activity" sub-section of the present section.

| Maximum transaction amounts | | |
|--|-----------------|----------------|
| Name | Purchase | Sale |
| Raiffeisen Private Banking Bonds and Raiffeisen Fixed Interest Bonds | HUF 50 million | HUF 50 million |
| Blue Chips listed on the Budapest Stock Exchange (MOL, MTELEKOM, OTP, RICHTER) | HUF 50 million | HUF 50 million |
| Other securities listed on the Budapest Stock Exchange | HUF 25 million | HUF 25 million |
| Securities listed on US markets (NASDAQ, NYSE, XNGS) | USD 100 000 | USD 100 000 |
| Securities listed on German Stock Exchange (XETRA) | EUR 100 000 | EUR 100 000 |
| Securities listed on Vienna Stock Exchange (XWBO) | EUR 100 000 | EUR 100 000 |
| Daily transaction limits (regarding cancellations, purchases and sellings jointly) | HUF 250 million | |

¹ Please note that in Europe the clocks are reset on the last Sunday in March and October, and in the US on the second Sunday in March and the first Sunday in November, so there is a 5 hour time difference between New York and Budapest for 2-3 weeks in spring and one week in autumn, and therefore the trading time will also be adjusted.

List of Conditions for Private Banking Superior Customers

| |
|--|
| Classification of financial assets |
| Non-complex financial assets |
| prompt equity deals, if the equity is traded on a regulated market |
| investment fund units |
| T-bills |
| Hungarian Government Security (1MÁP, BMÁP, PMÁP, MÁP+) |
| government bonds |
| repo |
| corporate bond (without embedded derivative instrument) |
| Complex financial assets |
| ETF |
| certificate |
| warrant |
| futures |
| FX forward |
| flexi forward |
| knock-out forward |
| no touch forward |
| forward extra |
| participating forward |
| zero cost collar |
| seagull |
| target profit forward |
| average rate option |
| selling options for a multicurrency loan |
| forward rate agreement (FRA) |
| cross-currency interest rate swap |
| structured swaps |
| interest rate options (cap, floor, collar) |
| binary options (one touch, no touch, double no touch) |
| structured notes |
| commodity futures |
| commodity swap |
| commodity option |
| structured deposit |
| premium investment |

The minimum requirement for placing an order for a complex financial asset is the following: based on the Client's answers of the completed Suitability and Appropriateness Test the complex financial asset is in line with the risk rating, the product knowledge and experience of the Client.



V. Deposits

Fixed-term HUF deposits¹

If the Customer is reclassified to another segment and the fixed deposit used for a defined period under the terms and conditions applicable to the Private Banking segment exceeds the date of the Customer's reclassification to another segment, the Customer is entitled to maintain the fixed deposit with the terms and conditions applicable to the Private service until the end of the fixed period. In the case of automatically renewing deposits, the deposit will expire on the first effective date after the reclassification and will not be renewed.

| Terms and interest rates (annual interest rate, in %) | HUF 500 000 - 9 999 999 | HUF 10,000 000 - 99 999 999 | Above HUF 100 000 000 |
|--|--|--|--|
| 7 – 14 days | 0.01% (AER: 0.01%) | 0.01% (AER: 0.01%) | 0.01% (AER: 0.01%) |
| 15 – 30 days | 0.01% (AER: 0.01%) | 0.01% (AER: 0.01%) | 0.01% (AER: 0.01%) |
| 31 – 62 days | 0.01% (AER: 0.01%) | 0.01% (AER: 0.01%) | 0.01% (AER: 0.01%) |
| 63 – 90 days | 0.01% (AER: 0.01%) | 0.01% (AER: 0.01%) | 0.01% (AER: 0.01%) |
| 91 – 183 days | 0.01% (AER: 0.01%) | 0.01% (AER: 0.01%) | 0.01% (AER: 0.01%) |
| 184 – 365 days | 0.01% (AER: 0.01%) | 0.01% (AER: 0.01%) | 0.01% (AER: 0.01%) |
| 366 – 730 days | 0.01%* | 0.01%* | 0.01%* |
| *Minimum AER values: | | | |
| | 0.01%; 730 days: 0.01% 0.01%; 366 days: 0.01% | 0.01%; 730 days: 0.01% 0.01%; 366 days: 0.01% | 0.01%; 730 days: 0.01% 0.01%; 366 days: 0.01% |

Annual interest rate paid in the event of early deposit-release:

- within 30 days following the fixing of the deposit: 0%, with the exception of minimum 7 days deposits covering swap deals in which case the maximum paid interest rate is 50 bp (0.50%) lower than the original interest rate.
- from the 31st day following the fixing of the deposit: the prevailing HUF current account interest applied by the Bank, from which the Bank may depart, at its own discretion, in the customer's favour, by a maximum of 100 basis points (1.00%).

| HUF interest rates / AER available through Raiffeisen DirektNet, Raiffeisen Direkt and myRaiffeisen mobile application (annual interest rate, in %) | HUF 500 000- HUF 9 999 999 | Above HUF 10,000 000 |
|--|-------------------------------|----------------------|
| 1 month | 0.01% | 0.01% |
| 3 months | 0.01% | 0.01% |
| 6 months | 0.01% | 0.01% |
| 12 months | 0.01% | 0.01% |

The fixing of deposits in the currencies indicated, and at the interest rates indicated, via Raiffeisen DirektNet or Raiffeisen Direkt or myRaiffeisen mobile application is only possible through a one-off instruction.

¹ When determining a specific interest rate within the interest band, the Bank bases its decision on the following criteria:

- the value of the Customer's assets managed at the Bank (with the assets managed at the Bank to be understood as comprising the entire assets that are available on the Customer's bank and/or securities accounts)
- the Customer's account history (with particular regard to the duration of the bank account agreement, and to the turnover transacted on the Customer's account(s))
- the frequency/volume of usage by the Customer of the financial services offered by the Bank

Fixed-term FCY deposits

EUR deposit rates / AER

| Tenor | 2000 – 199,999 | 200,000 – 399,999 | 400,000 – 2,999,999 | Above 3,000,000 |
|----------------|----------------|-------------------|---------------------|-----------------|
| 31 – 90 days | 0.01% | 0.01% | 0.01% | 0.01% |
| 91 – 183 days | 0.01% | 0.01% | 0.01% | 0.01% |
| 184 – 365 days | 0.01% | 0.01% | 0.01% | 0.01% |

| Tenor | EUR interest rates/AER available via Raiffeisen Direkt, Raiffeisen DirektNet and myRaiffeisen mobile application above 1 000 ¹ |
|-----------|---|
| 1 month | 0.01% |
| 3 months | 0.01% |
| 6 months | 0.01% |
| 12 months | 0.01% |

USD deposits / AER

| Tenor | 2 500 – 199 999 | 200 000 – 399 999 | Above 400 000 |
|----------------|-----------------|-------------------|---------------|
| 7 – 14 days | 0.01% | 0.01% | 0.01% |
| 15 – 30 days | 0.01% | 0.01% | 0.01% |
| 31 – 90 days | 0.01% | 0.01% | 0.01% |
| 91 – 183 days | 0.01% | 0.01% | 0.01% |
| 184 – 365 days | 0.01% | 0.01% | 0.01% |

| USD interest rates / AER available via Raiffeisen Direkt and Raiffeisen DirektNet ¹ | | |
|--|---------------|---------------|
| Deposit term | 2 500-199 999 | Above 200 000 |
| 1 month | | 0.01% |
| 3 months | | 0.01% |
| 6 months | | 0.01% |
| 12 months | | 0.01% |

GBP deposits / AER

| Tenor | 1 500 – 29 999 | 30 000 – 299 999 | 300 000 – 999 999 | Above 1 000 000 |
|----------------|----------------|------------------|-------------------|-----------------|
| 7 – 30 days | | | | 0.01% |
| 31 – 90 days | | | | 0.01% |
| 91 – 183 days | | | | 0.01% |
| 184 – 365 days | | | | 0.01% |

| GBP interest rates / AER available via Raiffeisen Direkt and Raiffeisen DirektNet ¹ | | |
|--|----------------|--------------|
| Deposit term | 1 500 – 29 999 | Above 30 000 |
| 1 month | | 0.01% |
| 3 months | | 0.01% |
| 6 months | | 0.01% |
| 12 months | | 0.01% |

¹ The fixing of deposits in the currencies indicated, and at the interest rates indicated, via Raiffeisen DirektNet, Raiffeisen Direkt and myRaiffeisen mobile application is only possible through a one-off instruction.

List of Conditions for Private Banking Superior Customers

AUD deposits / AER

| Tenor | Above 10,000 AUD |
|----------------|------------------|
| 7 – 30 days | 0.01% |
| 31 – 90 days | 0.01% |
| 91 – 183 days | 0.01% |
| 184 – 365 days | 0.01% |

CAD deposits / AER

| Tenor | 10,000 – 49 999 | Above 50 000 |
|----------------|-----------------|--------------|
| 7 – 30 days | 0.01% | 0.01% |
| 31 – 90 days | 0.01% | 0.01% |
| 91 – 183 days | 0.01% | 0.01% |
| 184 – 365 days | 0.01% | 0.01% |

TRY deposits / AER

| Tenor | 30 000 – 4 999 999 | Above 5 000 000 |
|-------------|--------------------|-----------------|
| 7 – 31 days | 6.50% - 7.00% | |

Besides the above currencies, the equivalent of minimum of EUR 2 000 deposits may also be fixed in JPY, NOK, PLN, RUB on which the Bank pays annual interest of 0.1% irrespective of the term of the deposit.

Annual interest rate paid in the event of early deposit-release:

- within 30 days following the fixing of the deposit: 0%
- from the 31st day following the fixing of the deposit: the prevailing foreign-currency current account interest applied by the Bank (in the case of banded interest, the rate corresponding to the highest band), from which the Bank may depart, at its own discretion in the customer's favour, to a maximum of the original interest rate decreased by 50 basis points (0.50%).

Structured deposit

| Structured deposit | |
|---|--|
| A deposit facility of fixed maturity and variable interest, where the interest rate is determined by the performance of a given market variable | |
| Smallest amount of structured deposit | HUF 10,000 000 or its equivalent in foreign currency |
| Conditions in respect of individual deposit transactions | Based on individual agreement |

Structured deposits cannot be released prior to maturity. If the Customer terminates the deposit agreement, the Bank can extend a loan to the Customer in lieu of the deposit (which serves as collateral in the form of a security deposit), in accordance with the General Business Conditions. Structured deposits are available for our clients who have signed the appropriate Treasury deposit framework agreement.

Given the nature of the structured deposit scheme, the condition for opening each structured term deposit is that the following minimum amounts (intended by clients to be used for opening a structured deposit) have been made available to the Bank.

DNT/RAC/one touch deposit:

- Depending on term and currency.
- For HUF term deposits: 1 month – HUF 250 M, 3 months – HUF 150 M, 6 months – HUF 40 M, 12 months – HUF 20 M.

Each scheme offered assumes that the deposits will be opened on the same day, and will stay valid provided market conditions (primarily the spot rate) remain unchanged.

Formula for calculating the deposit interest:

$$\frac{\text{capital} \times \text{interest rate in \%} \times \text{number of days}}{36\,500}$$

When calculating the interest, the Bank takes the day of opening the deposit as the starting date, and the day prior to the maturity of the deposit as the closing date.

VI. Raiffeisen Reflex Savings Program

Interest rates in case of Raiffeisen Savings account


| Interest tiers | Annual/EBKM |
|-------------------------|-------------|
| HUF 0 - 50.000 | 0.01% |
| HUF 50.001 - 200.000 | 0.01% |
| HUF 200.001 - 3.000.000 | 0.01% |
| Above HUF 3.000.000 | 0.01% |

For each amount falling in a certain interest bracket, the Bank shall always pay interest according to the interest rate pertaining to the given bracket.

Interest rates, fees, conditions and provisions, for the Raiffeisen Reflex Savings Program – Raiffeisen Savings Account included – that are not defined here are applicable in accordance to the „List of conditions for Private Individuals Raiffeisen Reflex Savings Program“.

VII. Long Term Investment Account

| Conditions of Long Term Investment Account | |
|--|----------------|
| Account management fee | Free of charge |
| Termination of contract | Free of charge |

| Long Term Investment Bank Account | |
|--|---|
|  | |
| Minimum amount to be deposited upon account opening | HUF 25 000 or its equivalent in foreign currency (converted on the effective middle rate of Hungarian National Bank) |
| Available currencies | HUF, EUR, USD, GBP, TRY, CHF |
| Interest | |
| HUF account | 0.25% (AER 0.25%) |
| Foreign currency account | Same as is indicated in section III. Bank account management, interest, transfers |
| Transfers between own accounts | Free of charge |
| Range of deposits available on the Long-Term Investment Account | All HUF deposit-fixing opportunities are available, provided that their expiry date is not later than the expiry date of the Long-Term Saving Account |
| Interest on the deposits available on the Long-Term Investment Account | Same as is indicated in section V. Deposit / Fixed HUF deposit and promotional HUF deposit opportunities |

Each client is eligible to sign only one Long Term Investment Bank Account Agreement per year. The Long Term Investment Bank Account is opened for a defined period amounting to a minimum of 12 months and maximum 5 years and will terminate after said investment period.

Money can be placed only to the Customer's same currency bank account managed by the Bank, and from there can be transferred to the Long Term Investment Bank Account.

Each calendar quarter, on the last day of the quarter, the Bank credits the interest payable to the Customer on sums deposited in the Long Term Investment Bank Account, to the Customer's Long Term Investment Bank Account.

Formula for calculating interest on bank account deposit:

$$\frac{\text{capital} \times \text{interest rate in \%} \times \text{number of days}}{36,500}$$

When calculating the interest, the Bank takes the day on which the amount was deposited in the bank account as the first day, and the day prior to withdrawal of the amount from the bank account as the closing day.

List of Conditions for Private Banking Superior Customers

Payments to the Raiffeisen Long Term Investment Account may only be effected in the year of account-opening. Pursuant to the statutory provisions, partial payments from the account may only be effected at the end of the 3rd year from account-opening, whereas withdrawal of any funds at other points in time shall result in the termination of the account.

The rules of termination of the Raiffeisen Long Term Investment Account, except for the withdrawal at the end of the 3rd or the 5th year from the year of account-opening, are as follows:

| Date of termination of the agreement | The Long Term Savings Bank Account terminates |
|--------------------------------------|---|
| on T day up to 15:00 | on T+1 day |
| on T day after 15:00 | on T+2 day |

T day = order submission day

Partial or total cash withdrawal at the end of the 3rd year following the year of account opening

In case of Long Term Investment Bank Accounts the deadline for submission of the request for partial or total cash withdrawal and contract termination at the end of the 3rd year following the account-opening shall be 12:00 on the last working day of the 3rd year following the year of account opening.

The request can be submitted until the deadline mentioned above in Raiffeisen Branches.

In case of partial cash withdrawal at the end of the 3rd year (3-year investment period) the transfer, in case of total cash withdrawal and contract termination the transfer and the termination will be fulfilled by the Bank after the 3-year investment period following the year of account opening, but until the third banking day following the 3-year investment period at the latest. In these cases the income generated on Raiffeisen Long Term Investment Account will be determined based on the data valid on the last day of the 3-year investment period following the year of account opening.

If in case of partial cash withdrawal after the transfer the balance of the Long Term Investment Account fails to reach the amount of minimum HUF 25,000 regulated by the Act CXVII of 1995 on personal income tax, the Bank terminates the Long Term Investment Account and transfers the remaining amount to the bank account determined in the Long Term Investment Account agreement.

Total cash withdrawal at the end of the 5th year following the year of account opening

The Bank transfers the amounts deposited in the Long Term Investment Bank Account to the Client's bank account held by the Bank in the same currency as the deposited amount after the end of the 5-year investment period but until the third banking day following the 5-year investment period at the latest.

Termination at the end of the 5th calendar year following the year of account opening, or re-lockup

The Raiffeisen Long-term Investment Deposit Account is terminated at the end of the 5th year following the year the account was opened, unless the customer instructs otherwise.

The Bank completes the transfer of the balance of the Long-term Investment Deposit Accounts and the account termination after the last banking day of the lockup period, but no later than the fifth banking day of the year following the 5-year lockup period.

The contract for the re-lockup of funds placed in the Long-term Investment Deposit Account can only be concluded in person, at a branch of the Bank, until 12:00 on 31 December of the given year.

| Long Term Investment Securities Account | |
|--|--|
| Minimum amount to be deposited upon account opening | HUF 25 000 or its equivalent in a foreign currency |
| Range of available products | Purchase/sale of securities (domestic and foreign) Purchase/sale of bonds: Raiffeisen bonds, government securities and corporate bonds (domestic and foreign / auction and secondary distribution) Investment fund units |
| Currency of available products | AUD, CAD, CHF, CZK, EUR, GBP, HUF, JPY, NOK, PLN, RON, TRY, USD |
| Transaction fees of available products | Equals to the conditions in section IV. Securities conditions / Investment advisory services |
| Interest on the cash account associated with a securities account | 0.00% |
| HUF transfer to other financial institution | 0.1% |
| Foreign-currency transfer to other financial institution (T+2 day, and only for the key currencies – EUR, USD, GBP and HUF – T+1 day) | 0.20% (min. EUR 10.86) |

Money can be transferred only to the Customer's cash account associated with a securities account, and from there can be transferred to the Long Term Investment Securities Account.

Securities can be transferred to Long Term Investment Securities Account only from NYESZ R account (retirement savings account).

Transaction orders may be given in the following channels: An order may only be given personally or in a recorded telephone conversation. May not be given via the Bank's other sales channels (e.g. DirektNet).

Customer statement on withdrawals after 3rd year:

Currency amount and securities can be selected for withdrawal. Statements can only be made in branches in person.

Securities marked for withdrawal are locked up until the fulfilment of the orders given in the statement. Securities which are used as collaterals for loans can not be selected for withdrawal. Orders for securities withdrawal can be given until 12:00 am on the last business day of the year in Raiffeisen branches.

If the securities marked get called, knocked-out or pay any interest or dividends while locked up, the inflowing funds will be locked up as well and transferred to the main securities account on the last business day of the year.

Securities which get transferred at the end of the 3rd year or at the end of the 5th year will get a new historical cost, which is the higher of the original historical cost and the market price prevailing on the day of the transfer according to the Act CXVII of 1995 on Personal Income Tax.

After the partial withdrawal at the end of the 3rd calendar year, the recorded value of the "collection-year" deposit value of the securities and funds remaining in the lockup records is reduced in proportion to the partial withdrawal.

If – in the case of partial or full withdrawal – after the transfers, the balance of the Long-term Investment Securities Account does not reach the minimum amount of HUF 25,000 prescribed by the PIT Act, the Bank will close the Long-term Investment Securities Account after the transfer and the remaining funds/securities will automatically be transferred to the main securities account.

Total cash withdrawal at the end of the 5th year following the year of account opening

After the end of the five-year lockup period, but no later than the third working day of the year following the five-year lockup period, the Bank will transfer the balance recorded in the Long-term Investment Securities Account to the Customer's main securities account held at the Bank.

Termination at the end of the 5th calendar year following the year of account opening, or re-lockup

The Raiffeisen Long-term Investment Securities Account is terminated at the end of the 5th year following the year the account was opened, unless the customer instructs otherwise.

The Bank completes the transfer of the balance of the Long-term Investment Securities Accounts and the account termination after the last banking day of the fixing period, but no later than the third banking day of the year following the 5-year lockup period.

The contract for the re-lockup of funds placed in the Long-term Investment Securities Account can only be concluded in person, at a branch of the Bank, until 12:00 on 31 December of the given year.

Restriction on orders that can be given:

Customer may not give, and Bank may not accept, an order for the purchase or sale of a financial asset where the date of settlement is in, or may be extended to, a year that comes after the end of the five-year lockup period.

VIII. Stability Savings Account

| Stability Savings Account (SSA) – available until 17.01.2017. | |
|---|--|
| Minimum amount to be deposited upon account opening | HUF 5 000 000 |
| Eligible products | Only and exclusively dematerialised government securities issued by the Hungarian State or other member states of the European Economic Area and quoted in HUF may be purchased/subscribed |
| Currency of eligible products | HUF |
| Transaction fees of eligible products | Equals to the conditions in section IV. Securities conditions / Investment advisory services |
| Eligible transactions | Government securities auction orders, government securities purchase/sale, subscription |
| Interest on the cash account associated with a securities account | 0.00% |

A Stability Savings Account ("SSA") consists of a stability savings securities account and a stability savings cash account, which may be opened only and exclusively in Hungarian forints. Simultaneously with the opening of the SSA, the accountholder (who must be a natural person) is expected to pay an amount of at least HUF 5 million to the SSA cash account in the form of a cash deposit or credit transfer (GIRO). If the above amount is not credited to the account on the date of account opening, the account will be closed. You may deposit any amount to the SSA cash account only once, on the date of account opening; however, you may as well open several SSA accounts, provided that the preconditions for account opening are satisfied in respect of each particular account.

Apart from cash withdrawal orders (in the form of account transfer), no other payment orders may be given in respect of the SSA cash account.

Taxation issues

The amount deposited by a natural person to an SSA cash account shall be regarded as income acquired in the moment of the deposition and originating in Hungary, unless there is an international agreement to provide otherwise.

The amount deposited upon the opening of the SSA, the yield of the investment instruments registered in the securities sub-account and the gain of the transactions carried out with the securities shall be subject to the payment of **personal income tax**, whose measure is identical with the measure of tax payable on the interest revenues of natural persons as of the first day of the year when the tax liability is generated. The obligation of tax payment shall arise when the account-keeping bank makes a payment from the SSA account to the accountholder.

If the length of time between the moment when the tax payment obligation arises and the time of deposition to the SSA

- is less than 3 years, then the basis of tax payment shall be 200% of the withdrawn amount,
- is at least 3 years, but less than 4 years, then the basis of tax payment shall be 100% of the withdrawn amount,
- is at least 4 years, but less than 5 years, then the basis of tax payment shall be 50% of the withdrawn amount,
- is at least 5 years, then no tax payment obligation will arise in respect of the withdrawn amount,

provided that upon the withdrawal of any securities recorded in the account the usual market value of the withdrawn securities shall also qualify as amount paid to the customer.

Apart from the obligation of personal income tax payment, there are no other dues or charges of a similar nature payable in respect of the SSA account.

The taxes payable on the income will be established, withheld and paid by the account-keeping banks, who will report the same to the tax authority in a gross manner, as a liability that cannot be linked to private individuals.

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Account-keeping banks will disclose data to the tax authority on the opening of SSA accounts and the payments made to such accounts without identifying accountholders.

On the cash deposit made to the SSA, and any payment from such account, the account-keeping bank will within 8 days of the cash deposit or withdrawal issue a certificate and hand it to the accountholder.

Miscellaneous

For the event of death of the accountholder, one or more beneficiaries may be identified in respect of the SSA. Beneficiaries may be identified in a special form dedicated for this purpose. If a beneficiary is identified, the SSA account shall not constitute a part of the estate.

If payment is made from an SSA account to a beneficiary or heir, then in accordance with Art. 39/B of Act CXCV of 2011 such beneficiary or heir shall be regarded as an accountholder, and the deposition made by the accountholder shall be regarded as a deposition made by the beneficiary or heir, for the purposes of tax payment obligation. Apart from the tax payment obligation as per Art. 39/B of Act CXCV of 2011, a payment from the SSA account to the beneficiary or heir shall not incur any other dues or charges of a similar nature. Transaction orders may be given in the following channels: Orders may be given only and exclusively in-person, via your investment advisor, or in a tape-recorded telephone conversation. No orders given through the Bank's other sales channels (e.g. Raiffeisen Direkt, DirektNet) will be accepted.

IX. Treasury transactions

| FX conversion at individual exchange rates | |
|---|---|
| Amount | min. EUR 50 000, or its equivalent |
| Fulfilment of order | T+2 day or T day |
| Conversion commission | 0.30 % per transaction |
| Commission settlement | On the day of the transaction in a currency of choice |

| Stock-exchange FX forward | |
|--|---|
| Amount | min. EUR 100 000, or its equivalent |
| Opening a position | 0.30 % per transaction, min. HUF 2717 |
| Opening and closing a position intraday | 0.15% per transaction |
| Closing a position | HUF 135 |
| Commission settlement | On the day of the transaction in a currency of choice |
| Currency option | HUF 271 per contract |
| FX opening/closing position | HUF 337 per contract |

X. Loans

General lending regulations

Formula for calculating loan interest:

$$\frac{\text{capital} \times \text{interest rate in \%} \times \text{number of days}}{36\,000}$$

- Conditions of principal repayment and loan interest: stipulated in individual agreements.
- APR (THM): the APR is determined based on currently effective conditions and statutory regulations and may change in accordance with any amendments thereto. The APR for the loan facilities specified in individual agreements shall be determined at the time of credit application. The value of the APR index does not reflect the risks of interest and exchange-rate fluctuations.

Description of reference interest rates:

Name of index: BUBOR

Currency of index: HUF

Term of the reference rate (length of period): 1, 3, 6 and 12 months

Definition of reference rate: Budapest Interbank Offered Rate, a HUF reference rate regarded by the players of the interbank market as governing for specific periods among themselves

Availability of reference rate: The measure of the reference interest rate from time to time in effect is published by the National Bank of Hungary in its website (<http://www.mnb.hu>).

Frequency of adjustment: Every 1, 3, 6 or 12 months in accordance with the changes in BUBOR

Measure of the reference rate serving as a basis for the adjustment: the reference rate valid 2 days prior to the last business day of the month preceding the start of the next term, at intervals corresponding to the term of the reference rate

Interest premium: fixed, its measure may not be changed during the tenor of the loan

Interest premium change index: an interest rate change index that serves as a basis for the modification of the interest premium; it expresses the change in some reference interest rate or reference yield as compared with a basis period and shows in what measure the portion of the interest rate that is in excess of the reference rate may be changed. The interest premium change index and the calculation methodology are published by the National Bank of Hungary. Its measure is: 0%

Name of index: EURIBOR

Currency of index: EUR

Term of the reference rate (length of period): 1, 3, 6 and 12 months

Definition of reference rate: European Interbank Offered Rate, an EUR reference rate regarded by the players of the interbank market as governing for specific periods among themselves

Availability of reference rate: The measure of the reference interest rate from time to time in effect is published by the National Bank of Hungary in its website (<http://www.mnb.hu>).

Frequency of adjustment: Every 1, 3, 6 or 12 months in accordance with the changes in EURIBOR

Measure of the reference rate serving as a basis for the adjustment: the reference rate valid 2 days prior to the last business day of the month preceding the start of the next term, at intervals corresponding to the term of the reference rate

Interest premium: fixed, its measure may not be changed during the tenor of the loan

Interest premium change index: an interest rate change index that serves as a basis for the modification of the interest premium; it expresses the change in some reference interest rate or reference yield as compared with a basis period and shows in what measure the portion of the interest rate that is in excess of the reference rate may be changed. The interest premium change index and the calculation methodology are published by the National Bank of Hungary. Its measure is: 0%

Name of index: LIBOR

Currency of index: FCY

Term of the reference rate (length of period): 1, 3, 6 and 12 months

Definition of reference rate: London Interbank Offered Rate, an FCY reference rate regarded by the players of the interbank market as governing for specific periods among themselves

Availability of reference rate: The measure of the reference interest rate from time to time in effect is published by the National Bank of Hungary in its website (<http://www.mnb.hu>).

Frequency of adjustment: Every 1, 3, 6 or 12 months in accordance with the changes in LIBOR

List of Conditions for Private Banking Superior Customers

Measure of the reference rate serving as a basis for the adjustment: the reference rate valid 2 days prior to the last business day of the month preceding the start of the next term, at intervals corresponding to the term of the reference rate

Interest premium: fixed, its measure may not be changed during the tenor of the loan

Interest premium change index: an interest rate change index that serves as a basis for the modification of the interest premium; it expresses the change in some reference interest rate or reference yield as compared with a basis period, and shows in what measure the portion of the interest rate that is in excess of the reference rate may be changed. The interest premium change index and the calculation methodology are published by the National Bank of Hungary. Its measure is: 0%

In accordance with Act LXXVII of 2014 on the Settlement of Issues Connected to the Currency Change of Certain Consumer Loan Agreements and Interest Rules, and Act CLXII of 2009 on Consumer Credit, in the case of HUF based loan agreements and foreign currency loan agreements that do not qualify as foreign currency based loan agreements it is mandatory to amend the contracts by the strength of the law with a retroactive effect as of the statement date. The statement date of HUF based loan agreements is 30 June 2015, and the statement date of foreign currency loan agreements that do not qualify as foreign currency based loan agreements is 1 February 2015.

In accordance with the above rules, the Bank shall publish the terms and conditions that are valid in accordance with the amendment after the statement date, by the date of 30 September 2015 at the latest, with a retroactive effect as of the statement date.

The Bank shall perform its obligation of settlement arising from the amendment of the contract with a retroactive effect as of the statement date.

The prevailing measure of the terms and conditions shall be established depending on the result of the civil proceedings started in connection with the unilateral amendment of contracts.

Available loans

| Lombard loan ¹ | |
|---|--|
| Loan amount | HUF 5 000 000 – HUF 200 000 000 |
| Tenor | maximum 1 year |
| Reference interest rate (of a variable measure): | |
| HUF | BUBOR |
| FCY | EURIBOR |
| Interest premium (of a fixed measure) | negotiable |
| HUF | 2.00% - 6.00% |
| FCY | 3.00% - 9.00% |
| One-off arrangement fee | 1.00% of the approved loan amount, max. HUF 158 961 |
| Commitment fee | 2.00% ² |
| Prepayment fee | HUF 11 127 ³ |
| Prolongation fee | 1.00% of the outstanding loan amount, min. HUF 7 946 max. HUF 158 961 |
| Flat contract amendment fee | 0.75% of the outstanding loan amount, max. HUF 158 961 |
| APR (THM) | Not payable in equal instalments! |
| HUF | 9.25% ⁴ – 15.83% ⁵ |
| EUR | 6.52% ⁴ – 15.26% ⁵ |
| Loan against deposit as collateral ⁶ | |
| Loan amount | HUF 5 000 000 - HUF 200 000 000 |
| Tenor | maximum 1 year |
| Reference interest rate (of a variable measure): | |
| HUF | BUBOR |
| FCY | EURIBOR |
| Interest premium (of a fixed measure) | negotiable |
| HUF | 2.00% - 5.00% |
| FCY | 3.00% - 8.00% |
| One-off arrangement fee | 1.00% of the approved loan amount, max. HUF 158 961 |
| Commitment fee | 2.00% ² |
| Prepayment fee | HUF 11 127 ³ |
| Prolongation fee | 1.00% of the outstanding loan amount, min. HUF 7 946max. HUF 158 961 |
| Flat contract amendment fee | 0.75% of the outstanding loan amount, max. HUF 158 961 |
| APR (THM) | Not payable in equal instalments! |
| HUF | 9.25% ⁷ – 14.65% ⁸ |
| EUR | 6.52% ¹ – 14.09% ² |

¹ Collateral: government securities (DKJ, government bonds, MNB bond), investment fund units, shares. The collaterals listed here, with respect to their market risk, will be accepted as collateral to the extent determined by the Bank. The Bank reserves the right to determine and modify the range of securities accepted as collateral, depending on the prevailing market conditions.

² The creditor has the right to establish a commitment fee in connection with keeping the credit line at the Customer's disposal, based on the amount of the facility; however, its measure shall not exceed 50% of the transaction interest rate (defined in percentages).

³ In the case of agreements concluded after the date of 1 March 2010, if the term to maturity is less than one year, the early repayment fee may not be more than 0.5% of the prepaid amount at maximum, subject to a ceiling of HUF 11 127. The Bank shall not be entitled to the early repayment fee if the amount of the early repayment—effected by the Customer once over 12 months—does not exceed 200,000 Hungarian forints.

⁴ Example: HUF 200 000 000 loan amount, 12-month tenor, monthly interest and principal payment periods, one-off arrangement fee is 1% of the approved loan amount, max. HUF 158 961, BUBOR 6,5%, EURIBOR 3,022%.

⁵ Example: HUF 5 000 000 loan amount, 12-month tenor, monthly interest and principal payment periods, 1% of the approved loan amount, max. HUF 158 961, BUBOR 6,5%, EURIBOR 3,022% Bank offers loans upon individual agreement with the Clients within the terms and conditions set out herein. In each case the APR (THM) shall not exceed the APR maximum set out in section 17/A of Act 162 of 2009 (Fhtv.) applicable at all times.

Bank shall not offer any loan for which the APR would exceed such maximum rate.

⁶ Collateral: HUF, GBP, EUR, USD deposit. The collaterals listed here, with respect to their market risk, will be accepted as collateral to the extent determined by the Bank.

⁷ Example: HUF 200 000 000 loan amount, 12-month tenor, monthly interest and principal payment periods, one-off arrangement fee is 1% of the approved loan amount, max. HUF 158 961, BUBOR 6,5%, EURIBOR 3,022%.

⁸ Example: HUF 5 000 000 loan amount, 12-month tenor, monthly interest and principal payment periods, 1% of the approved loan amount, max. HUF 158 961, BUBOR 6,5%, EURIBOR 3,022% Bank offers loans upon individual agreement with the Clients within the terms and conditions set out herein. In each case the APR (THM) shall not exceed the APR maximum set out in section 17/A of Act 162 of 2009 (Fhtv.) applicable at all times.

Bank shall not offer any loan for which the APR would exceed such maximum rate.

Unavailable loans

| Investment loans with supplementary mortgage ¹ | |
|---|--|
| Loan amount | HUF 5 000 000 – HUF 100 000 000 |
| Tenor | maximum 10 years |
| Reference interest rate (of a variable measure): | |
| HUF | BUBOR |
| FCY | EURIBOR |
| Interest premium (of a fixed measure) | |
| HUF | 2.00% - 5.00% |
| FCY | 2.00% - 5.00% |
| One-off arrangement fee | 1.50% of the approved loan amount, max. HUF 158 961 |
| Commitment fee | 1.00% |
| Notarisation fee | Variable based on the statutory regulations on notarisation fees e.g. if the transaction value is HUF 5 000 000 and the notary conducts the procedure on site. The expected amount is approximately HUF 35 000. |
| Property insurance fee | The monthly premium of the property insurance covering at least the credit insurance value (CI value) of the real property that serves as the collateral necessary for the conclusion of the loan agreement. If the insurance amount (CI value) is HUF 1000000. the premium will be around HUF 1 100 – 1 500. ² |
| Appraisal fee | The fee charged for appraising the liquidation value of the real properties offered as collateral is depending on the fee charged by the appraiser with the average of HUF 25 000. ³ |
| Prepayment fee | 1.00% of the prepaid loan amount |
| Prolongation fee | 1.00% of the outstanding loan amount. min. HUF 6 757, max. HUF 158 961 |
| Contract amendment fee | 0.75% of the outstanding loan amount, max. HUF 158 961 |
| APR (THM)⁴ | |
| HUF | 10.52% – 14.53% |
| EUR | 7.59% – 11.50% |

All costs arising in connection with the appraisal of the real estate and the notarisation of the contract shall be borne by the Customer.

¹ May not be applied for after 4th Nov 2008.

² Estimated based on property insurance products intermediated by the bank.

³ Estimated based on the fees charged by appraisers that have a contractual relationship with the bank.

⁴ Example: HUF 5 000 000 loan amount, 60-month tenor, quarterly interest payment period and principal payment period upon maturity, one-off handling charge 1.5%, credit appraisal fee 0.1%, but minimum HUF 12 000 valuation fee in the case of lower interest rate HUF 20 000 in the case of higher interest rate HUF 120 000 (or the equivalent in foreign currency)

List of Conditions for Private Banking Superior Customers

| | Multi-currency loans ¹ | Special Lombard loans ¹ |
|---|--|---|
| Loan amount | HUF 25,000,000 - | |
| Tenor | maximum 10 years | |
| Reference interest rate (of a variable measure): | | |
| HUF | BUBOR | BUBOR |
| FCY | EURIBOR | |
| Interest premium (of a fixed measure) | | |
| HUF | 1.00% - 6.50% | 1.00% - 6.00% |
| FCY | 0.40% - 8.40 | |
| One-off arrangement fee | 1.50% of the approved loan amount, max. HUF 158 961 | |
| | - | |
| Commitment fee | 1.00% | |
| Prepayment fee | 1.00% of the prepaid loan amount | |
| Prolongation fee | 1.00% of the outstanding loan amount. min. HUF 7 946, max. HUF 158 961 | |
| Flat contract amendment fee | 0.75% of the outstanding loan amount, max. HUF 158 961 | |
| APR (THM) | Not payable in equal instalments ² | Not payable in equal instalments ² |
| HUF | 9.27% - 16.67% | 9.27% - 14.87% |
| EUR | 5.80% - 14.62% | |
| CHF | 3.55% - 12.21% | |
| USD | 6.19% - 15.05% | |

¹ May not be applied for after 4th Nov 2008.

² Example: HUF 25 000 000 loan amount, 60-month tenor, quarterly interest payment period and principal payment period upon maturity, one-time handling charge 1.5%, credit appraisal fee 0.1%, but minimum HUF 25 000 (or the equivalent in foreign currency).

List of Conditions for Private Banking Superior Customers

| Mortgage loan¹ | |
|--|--|
| Collateral: privately owned marketable real estate free from litigation, encumbrances and claims | |
| Loan amount | HUF 3 000 000 - HUF 100 000 000 |
| Tenor | maximum 20 years |
| Reference interest rate (of a variable measure): | |
| HUF | 1/3/6/12 month BUBOR |
| EUR ² | 1/3/6/12 month EURIBOR |
| Interest premium (fixed) in the case of a housing mortgage loan | |
| HUF/FCY | 4.50% |
| Interest premium (fixed) in the case of a home equity loan | |
| HUF | 5.00% - 6.50% |
| FCY | 5.50 - 6.50% |
| One-off arrangement fee | HUF 158 961 |
| Commitment fee | 2.00% ³ |
| Notarisation fee | Variable based on the statutory regulations on notarisation fees. e.g., if the transaction value is HUF 5 000 000 and the notary conducts the procedure on site, the expected amount is approximately HUF 35 000. |
| Property insurance fee | The monthly premium of the property insurance covering at least the credit insurance value (CI value) of the real property that serves as the collateral necessary for the conclusion of the loan agreement. If the insurance amount (CI value) is HUF 1000000. the premium will be around HUF 1 100 – 1 500. ⁴ |
| Appraisal fee | The fee charged for appraising the liquidation value of the real properties offered as collateral is depending on the fee charged by the appraiser with the average of HUF 25 000. ⁵ |
| Prepayment fee | In case of contract signed after 16.07.2012: HUF 11 127 In case of contract signed before 17.07.2012: HUF 11 127, but maximum the value of the percentage specified in the relevant contract calculated with the middle exchange rate of Raiffeisen Bank Zrt. ⁶ |
| Prolongation fee | In case of contract signed after 16.07.2012: HUF 158 961 In case of contract signed before 17.07.2012: max. HUF 158 961, but maximum the value of the percentage specified in the relevant contract calculated with the middle exchange rate of Raiffeisen Bank Zrt. ⁷ |
| Flat contract amendment fee | In case of contract signed after 16.07.2012: HUF 158 961 In case of contract signed before 17.07.2012: HUF 158 961, but maximum the value of the percentage specified in the relevant contract calculated with the middle exchange rate of Raiffeisen Bank Zrt. |
| APR (THM)⁸ | Not payable in equal instalments! |
| HUF (housing mortgage loan) | 7.93% |
| EUR (housing mortgage loan) | 6.32% |
| HUF (home equity loan) | 8.47% - 10.11% |
| EUR (home equity loan) | 7.73% - 9.17% |

All costs arising in connection with the appraisal of the real estate and the notarisation of the contract shall be borne by the Customer.

¹ May not be applied for after 18th Feb 2016.

² By the regulations of the Government Decree 110/2011. (VII. 4.) it can only be applied for if the appliers documented regular monthly gross salary is in the currency of the loan and exceeds the statutory minimum of fifteen times the personal base wage of the full-time employee (valid on the date of the signature of loan contract) converted on the official exchange rate of the National Bank of Hungary valid on the date of application.

³ The creditor has the right to establish a commitment fee in connection with keeping the credit line at the Customer's disposal, based on the amount of the facility; however, its measure shall not exceed 50% of the transaction interest rate (defined in percentages).

⁴ Estimated based on property insurance products intermediated by the bank.

⁵ Estimated based on the fees charged by appraisers that have a contractual relationship with the bank.

⁶ Bank shall not be entitled to an early repayment fee in the event of the early repayment of the entire amount if the outstanding debt does not exceed one million forints and there has been no early repayment in the past 12 months. According to the Act CLXII of 2009 on providing loans for consumers in case of prepayment of mortgage loans the prepayment fee cannot exceed 2% of the prepayed amount, but not more than HUF 11 127. In case of housing loans, the prepayment fee cannot exceed 1% of the prepayed amount, but not more than HUF 11 127, except if the prepayment – partially or totally – is made from loan disbursed by other financial institution. In case of foreign currency loans, the prepayed amount is calculated at the official foreign exchange middle rate quoted by the Bank on the date of the prepayment.

⁷ In case of housing loans, if the loan was not prolonged in 5 years, free of charge.

⁸ Example: Loan amount HUF 5,000,000, tenor 240 months, monthly interest and principal repayment, period, one-off arrangement fee HUF 100,000, appraisal fee in the case of a lower interest rate limit and housing mortgage loan HUF 20,000, in the case of home equity and upper interest rate limit HUF 120,000.

Overdraft Facility (bank account overdraft)

Customers in the Private Banking segment are not eligible for the Overdraft Facility.

With effect from 1 February 2024, a Private Banking customer who enters into a Framework Agreement, or signs a Framework Agreement Amendment that includes the segment limit and reassignment rules, may maintain and use, in the event of a bank-account fee package change (including reassignment), an Overdraft Facility originally applied and contracted for while in Retail or Premium customer status, also in the Private Banking segment, subject to the following terms and conditions.

An Overdraft Facility used in the Private Banking segment shall continue to be subject to the relevant conditions and provisions of the latest List of Conditions for Retail Unsecured Loans and, provided that it was applicable prior to the bank-account fee package change, the Premium Banking List of Conditions.

Within the Private Banking segment, the Bank shall, for accounting reasons and contrary to the relevant contractual provisions, record the Account Holder's debts arising from the Overdraft Facility Agreement as accounts receivable by the Bank in the Bank Account itself, rather than in a receivables register account, under conditions not disadvantageous to the Customer, and shall charge default interest on the registered debt at a rate equal to the transaction interest rate applicable to the Bank Account in accordance with this List of Conditions but not exceeding the default interest rate as set out in the List of Conditions applicable to the Overdraft Facility pursuant to the preceding paragraph.

If the necessary funds are not available on the Account Holder's Bank Account when a payment obligation in respect of the Overdraft Facility becomes due, the Bank shall be entitled to debit any of the Account Holder's Bank Accounts held with the Bank, including in particular any Bank Account held in the Private Banking segment, with the amount of such claim by way of set-off.

If a change of bank-account fee package by a Private Banking customer with an Overdraft Facility results in the customer being reclassified to a new segment, the conditions applicable to the Overdraft Facility for the given segment and bank-account fee package shall apply from the date the change of bank-account fee package takes effect.

OneCard Standard and OneCard Gold Credit Card

Customers in the Private Banking segment are not eligible for a OneCard Standard Credit Card and OneCard Gold Credit Card.

With effect from 1 February 2024, a Private Banking customer who enters into a Framework Agreement, or signs a Framework Agreement Amendment that includes the segment limit and reassignment rules, may maintain and use, in the event of a bank-account fee package change (including reassignment), a OneCard Standard Credit Card and OneCard Gold Credit Card originally applied and contracted for while in Retail or Premium customer status, also in the Private Banking segment, subject to the following terms and conditions.

A OneCard Standard Credit Card and OneCard Gold Credit Card used in the Private Banking segment shall continue to **be subject to the relevant conditions and provisions** of the effective **Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions for Retail Customers** and, provided that it was applicable prior to the bank-account fee package change, the **Premium Banking List of Conditions**.

The Bank **shall only provide cash refunds** in connection with a OneCard Standard Credit Card and OneCard Gold Credit Card product used in the Private Banking segment if the Customer is already registered in the **Raiffeisen Loyalty Programme** in the segment in which the Credit Card contract was originally concluded and **still has a valid registration at the time of the bank-account fee package change**.

The **Raiffeisen Loyalty Programme** (a discount programme offering loyalty points earning and Special Offers) **is not available in the Private Banking segment, i.e. for Private Banking Customers.**

XII. Bank guarantees

| Registration and handling of guarantees issued by other banks in favour of our customers (with no commitment by Raiffeisen Bank) | |
|--|---|
| Advising of bank guarantee, registration | 0.15%, min. HUF 20,000, max. HUF 100,000 |
| • Modification | HUF 21,800 flat fee |
| • Handling of demand related to guarantee received | HUF 38,900 flat fee |
| • Forwarding a claim in the context of a received guarantee without an examination of the content | HUF 15,200 flat fee |
| ▪ Endorsement of guarantee received | HUF 38,900 flat fee |
| Bank guarantees issued by the Bank upon our clients' orders | |
| • Issue of bank guarantee, increase of guarantee amount, prolongation of expiry | negotiable, min. HUF 50,000 for guarantees to be drawn within 1 year, and min. 25,000 / each started year for guarantees valid for longer than 1 year |
| • Modification of bank guarantee (other than increase of guarantee amount and prolongation of expiry)* | HUF 16,500 flat fee |
| • Issue of guarantee in two languages* | HUF 5,000 / each foreign language copy |
| • Issue of guarantee in several original copies* | HUF 1,000 / each additional copy |
| • Issue of bank guarantee with text other than the standard text of the bank* | Min. HUF 10,600 one-time fee |
| • Withdrawal of instruction* | HUF 5,000/item |
| • Handling of demands* | HUF 54,900 flat fee |
| • Bank guarantee examination fee | Negotiable |
| SWIFT messages | |
| Irrespective of type | HUF 2,500/page |
| Letters of intent | |
| • With no commitment by the Bank* | HUF 26,900, flat fee |
| • Modification | HUF 5,000 |
| Preparing draft guarantees | |
| 0.1%, min. HUF 15,000, max. HUF 50,000 | |

XIII. Art banking services

| Storage | |
|--|------------------|
| The service may be requested solely in the branches of Raiffeisen Bank by the Accountholder (Customer) in person.¹ | |
| HUF 50-100 million | 1.00% +VAT/year |
| Above HUF 100 million | 0.70% + VAT/year |

XIV. Insurances

Available insurance

| Raiffeisen Care II. |
|---|
| In case of the Raiffeisen Care II fees, commissions and costs shall be charged - including discounts and promotions - as specified in the effective Retail Terms and Conditions. The insurance taken out by the customer as a Retail customer or a Private Banking Superior customer remains in force even if the customer is subsequently reclassified, i.e. becoming a Private Banking Superior customer or a Retail customer. |

Unavailable insurances

| Raiffeisen Care I.; Raiffeisen Protection; Raiffeisen Income Protection |
|---|
| In case of the Raiffeisen Care II fees, commissions and costs shall be charged - including discounts and promotions - as specified in the effective Retail Terms and Conditions, insurances are governed by the provisions of the Consumer Condition List in force at all times, including discounts and promotions, the fees, commissions, and costs specified with the proviso that the aforementioned insurances cannot be applied for as a Private Banking Superior customer. The insurance taken out by the customer as a Retail customer or a Private Banking Superior customer remains in force even if the customer is subsequently reclassified, i.e. becoming a Private Banking Superior customer or a Retail customer. |

¹ The service may be used in the case of the depositing of an artwork of a minimum value of HUF 50 million (a painting, statue or any such work of art, which the Bank's advisor judges to be of an appropriate value). The fees indicated above contain the cost of storage, insurance and valuation. Fee due quarterly, in advance.

XVI. Regular Investment – not available from 01.07.2024

| | Branch |
|---|--|
| Account opening orders | Not available |
| Deletion of orders | free of charge |
| Modifications | Not available |
| Period of Regular Investment | Monthly / Quarterly |
| Currency of Regular Investment – Raiffeisen investment funds – Raiffeisen Capital Management investment funds – other domestic investment funds – other foreign investment funds | 0.75% 1% 1% 1%. but minimum HUF 3 962/ EUR 13.57/ USD 20.36/ AUD 20.36/ CAD 20.36/ CHF 20.36/ GBP 13.57 / JPY 1 356 |
| Transfer and redemption orders on Regular Investment sub-account | Equals to the conditions in III. Securities conditions/ Investment Funds units |
| Available investment funds | Any traded investment fund * |

| Sales channels | |
|---|---------------|
| | Branch |
| Regular Investment account opening | Not available |
| Placing/modifying orders | Not available |
| Transfer orders | Not available |
| Regular Investment closing, redemption orders, deleting orders | Yes |

| Cut-off times for the receipt of orders | |
|---|---------------|
| | Branch |
| Investment note order in Raiffeisen Regular Investment | Not available |

* Based on chapter 44.2 of the valid Prospectus of Citadella Származtatott Befektetési Alap (Citadella Derivative Fund, HU0000707948) from 1st November 2015 the fund is no longer available in the scope of Regular Investment Programme.

Not available in the scope of Regular Investment Programme:

VIG Maraton Funds

Raiffeisen Real Estate Funds

XVII. Cash-desk and cheque transactions

| Cash deposit in Hungary [Cash-desk deposits] | Exchange rate |
|--|--|
| Forint to HUF account | - |
| Forint to FCY account | FX sell rate |
| Foreign currency to FCY account (same currency) | - |
| Foreign currency to HUF account | Foreign currency buy rate |
| Foreign currency to FCY account (different currency) | Foreign currency buy rate / FX sell rate |
| Deposit of 1 000 or more HUF coins (to one account, on the same day and in the same branch) ¹ | - |

| Cash withdrawal in Hungary [Cash-desk withdrawals] | Exchange rate |
|---|---|
| Exchange of coins to banknotes. or to another currency or Hungarian forint | |
| Hungarian Forint - based on contracts signed until 2016.06.30.- from HUF account with the exception below. | - |
| Hungarian Forint - based on contracts signed until 2016.06.30.- from HUF account opened after 06.12.2015., in case the Client does keep a Stability Savings Account at the time of the Bank account opening or any cash withdrawal at the Bank, or used to keep one between these dates. | - |
| Hungarian forint- based on contracts signed from 2016.07.01- from HUF account opened. | |
| Forint from FCY account | FX buy rate |
| Foreign currency from FCY account (same currency) | - |
| Foreign currency from FCY account (different currency) | FX buy rate/ foreign currency sell rate |
| Foreign currency from HUF account | Foreign currency sell rate |
| Cheque | |
| Cheque-issuance fee (Bank) | - |

The Bank will suspend cash transactions of the Norwegian krone (NOK) and the Swedish krone (SEK) for an indefinite period as from 1 June 2023, and the Danish krone (DKK) for an indefinite period as from 25 October 2022. In view of this, Raiffeisen Bank Zrt. will no longer accept the Norwegian krone (NOK) and the Swedish krone (SEK) as of 1 June 2023 and the Danish krone (DKK) currency in its cash desks at Raiffeisen Bank branch network as of 25 October, 2022. This restriction will apply to all cash transactions, especially cash deposit at branch and cash withdrawals at branch in Norwegian krone (NOK) and in the Swedish krone (SEK) in Danish krone (DKK) and currency exchange.

In addition, account keeping and foreign currency transactions in Danish krone (DKK), Norwegian krone (NOK) and in the Swedish krone (SEK) continue to function without disruption.

From 1st March 2008, when making cash-desk payouts in HUF, the Bank will apply the rules on rounding as are set forth in Act III of 2008 on the rules on rounding required as a consequence of the withdrawal from circulation of 1 and 2-forint-denominated coins.

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

¹ The Bank accepts coin deposits only in HUF and only if deposited on an account.

Reporting cash withdrawal in HUF

Any intention to withdraw cash in excess of HUF 1 000 000 must be reported 1 banking days in advance of the planned withdrawal, by 14:00. The Bank charges a 0.25% commission on cash that is ordered but is not collected.

Reporting cash withdrawal in foreign currency

Any intention to withdraw cash in excess of HUF 1 000 000 equivalent in a foreign currency (EUR, USD, CHF, GBP), or an amount in excess of HUF 500 000 in any other currencies listed by the Bank, must be reported 2 banking days in advance of the planned withdrawal, by 11:00. The Bank charges a 0.25% commission on cash that is ordered but is not collected.

The Bank accepts one-off orders for cash withdrawals in a maximum amount of HUF 1 000 000 (or the equivalent thereof in foreign currency).

If the Customer who entitled to cash withdrawal free of charge in cash desk in branch, later requires a bank card linked to the bank account for which the declaration has been submitted, or he/she links the bank card to the bank account for which the declaration has been submitted by changing the account that is linked to the bankcard and activates his/her bankcard, from that time he/she will be entitled to cash withdrawal for free of charge from any Automated Teller Machine (ATM) in Hungary.

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

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

The possibility of cash withdrawal for free of charge is provided by the Bank until 31 December 2014, as declared by the law.

In accordance with Art. 36/A and Art. 36/D of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, for those customers under guardianship who have made a declaration at Raiffeisen Bank (or for their guardians as applicable) and who are not allowed to have bankcards at the Bank, the Bank provides an opportunity for two free HUF cash withdrawals at the cash desks of the Bank, up to HUF 150,000 in total, or subject to the limit specified in the resolution of the guardianship authority assigning the guardian. The opportunity for free cash withdrawal is linked to the bank account in respect of which the declaration was made, and the Customer who is under guardianship in accordance with the Bank's records and his/her guardian are entitled to use it jointly.

If the sum of the first two HUF cash withdrawals at cash desk in the actual calendar month is higher than HUF 150,000, Bank applies fees stated in this actual List of Conditions applicable to HUF payments (in banknotes and coins) for the amount which exceeds HUF 150,000.

If subsequently the Customer who is entitled to free cash withdrawal or his/her guardian is allowed to and does apply for a bankcard, and the bankcard is activated, from then on the opportunity for free cash withdrawal can be used from automated teller machines (ATM) installed in Hungary. **From 01.01.2025 the discount will also apply to POS transactions carried out at the Hungarian Post.**

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

From the date of 1st July 2017 until withdrawal, but at least until 30th November 2017, the Bank shall under a promotion ensure for all customers under guardianship, or for their guardians, two free cash withdrawals at cash desks linked to the account, subject to the limit specified in the resolution of the guardianship authority assigning the guardian. If customer does not make a declaration, the Bank provides the discount on the smallest numbered account.

XVIII. Deadlines and amounts

| Deadlines for same-day orders | | | | | |
|---|--------|-------------------|----------------------|--------------------|--------|
| | Branch | Raiffeisen Direkt | Raiffeisen DirektNet | myRaiffeisen | |
| | | | | mobile application | portal |
| In-Bank transfers between the customers own accounts if it is not qualified as an in-bank instant credit transfer (from HUF account, in HUF) | 16:00 | 17:00 | 17:00 | 17:00 | -- |
| One-off HUF transfer – between accounts managed at RB | 16:00 | 17:00 | 17:00 | 17:00 | 17:00 |
| One-off HUF transfer – to another bank | 16:00 | 16:30 | 16:30 | 16:30 | 16:30 |
| One-off HUF transfer – payment orders qualified as in-bank instant credit transfer | - | - | 24:00 | 24:00 | 24:00 |
| One-off HUF transfer – payment orders qualified as instant credit transfer | - | - | 24:00 | 24:00 | 24:00 |
| Recall of one-off HUF transfer¹ | 15:00 | 16:00 | -- | -- | -- |
| In-Bank transfers between the customers own accounts if it is qualified as an in-bank instant credit transfer (from HUF account, in HUF) | - | - | 24:00 | 24:00 | -- |
| RTGS transfer | 16:00 | - | -- | -- | -- |
| One-off FCY transfer – within the Bank, with conversion | 16:00 | 16:00 | 16:00 | -- | -- |
| One-off FCY transfer – within the Bank, without conversion | 16:00 | 16:00 | 18:00 | -- | -- |
| One-off FCY transfer – to another bank with conversion | 11:00 | 12:00 | 12:00 | -- | -- |
| One-off FCY transfer – to another bank extra urgent² without conversion | 10:00 | 12:00 | 12:00 | -- | -- |
| One-off FCY transfer – to another bank without conversion with urgent² or normal deadline without conversion | 13:00 | 15:00 | 15:00 | -- | -- |
| One-off SEPA FCY transfer - with extra urgent² deadline with conversion | 11:00 | 12:00 | 12:00 | -- | -- |
| One-off SEPA FCY transfer - with urgent² or normal deadline with conversion | 11:00 | 12:00 | 12:00 | 12:00 | -- |
| One-off SEPA FCY transfer - with extra urgent deadline without conversion | 11:00 | 12:00 | 12:00 | -- | -- |
| One-off SEPA FCY transfer - with urgent² or normal deadline with conversion | 13:00 | 15:00 | 15:00 | 15:00 | -- |
| SEPA DD (Direct Debit) Core direct debit limiting statement set/modification/cancellation³ | 15:30 | - | - | -- | -- |

¹ The deadline of giving order for recalling interbank HUF payments can be given latest until the 30th working day after the payment is executed. If the beneficiary has not declared about the recalled HUF transfer until the 60th working day after the recalled payment is executed, then the Bank will cancel the order.

Recalling of in-bank instant credit transfer and instant credit transfer by the payer can be given until the 13th months from the month of the initiation of the transfer. If the beneficiary has not declared about the recalled HUF transfer until the 30th working day after the recalled payment is executed, then the Bank will cancel the order.

² currently not available on myRaiffeisen mobile application

³ The SEPA DD Core direct debits are executed according to the instructions about restrictions, on the first workday after the day of receipt of the instructions, including the SEPA DD Core direct debits if the day of execution is on that first working day.

List of Conditions for Private Banking Superior Customers

| | | | | | |
|---|---|---|---|---|----|
| Forbidding the execution of a SEPA DD Core direct debit ¹ | by 15:30 on banking day preceding execution | by 15:30 on banking day preceding execution | - | -- | -- |
| Refund of paid SEPA DD Core direct debit ² | 13:30 | - | - | -- | -- |
| Special FCY exchange conversion | 16:00 | - | 18:00 | 18:00 | -- |
| Standing order | By 15:30 on banking day preceding execution | By 15:30 on banking day preceding execution | By 15:30 on banking day preceding execution | By 16:00 on banking day preceding execution | -- |
| Cancelling of standing order | By 15:30 on banking day preceding execution | | By 17:00 on banking day preceding execution | By 16:00 on banking day preceding execution | -- |
| Prompt collection order, public authority transfer, | - internal | 14:00 | - | - | -- |
| | - external | 14:00 | - | - | -- |
| Incoming FCY payments with/without conversion in accordance with EEA regulations³ | 18:00 | | | -- | -- |
| Incoming FCY payments with/without conversion in no accordance with EEA regulations | 18:00 | | | -- | -- |
| Incoming EUR payments without conversion ⁴ | 18:00 | | | -- | -- |
| Direct debit (Utility-fee payment) T+2 | 16:00 | - | - | -- | -- |
| Direct debit (Utility-fee payment) T+1 | - | - | 17:00 ⁵ | 17:00 | -- |
| Cancelling of direct debit utility-fee payment (cancelling of utility-fee payment) | By 16:00 on banking day preceding execution | | By 24:00 on banking day preceding execution | By 24:00 on banking day preceding execution | -- |
| Time Deposit | 16:00 | 16:00 | 17:00 ³ | 17:00 | -- |
| Cancellation of time deposit | 16:00 | 16:00 | - | - | -- |

Orders given after the above deadlines are performed on the next banking day. Orders given outside the bank on paper shall be regarded received by 10:00 on the first banking day following the signing of the order.

The final time of receipt of individual orders on banking days and the closing time of the working day as far as the performance of payment operations in concerned shall be regarded as identical. In case of HUF transfers to be qualified as in-bank instant credit transfer (corresponding to GBC Chapter 1 Section 5.1.1/C) the Bank ensures that the HUF amount of the payment transactions will be transferred within 5 seconds to the beneficiary's account in a way it will be available to the beneficiary. In case of outgoing HUF transfers to be qualified as instant credit transfer (corresponding to GBC Chapter 1 Section 5.1.1/A) the Bank ensures that the HUF amount of the payment transaction will be transferred within 5 seconds to the beneficiary's payment service provider/bank. The fulfilment of in bank instant credit transfers and instant credit transfers takes place continuously on every calendar day.

¹ Forbidding the execution of a SEPA DD Core direct debit is possible through your banking advisor on the phone by 15:30 on banking day preceding execution as well.

² A paid SEPA DD Core direct debit can be refunded without examination within 8 weeks after the execution of the direct debit (56 days not including the day of the execution) until the last banking working day.

³ The FCY order coming directly from nostro bank or SEPA is executed on the day of receipt, otherwise it is executed on the day of notice about crediting the amount on Bank's nostro account, but not earlier than the day of receipt. FCY payment in accordance with EEA regulations: only EEA currencies and EEA member countries are involved in the payment.

⁴ The closing time of the working day 18:00.

⁵ In certain cases the transaction can be processed after 17:00., before the evening batch is being started. The DirektNet always confirms the execution date while processing the transaction.

List of Conditions for Private Banking Superior Customers

Information about execution of payments crediting (HUF ad hoc payment orders crediting on HUF accounts):

| Order type | Cut-off time | End-of-day closing time |
|---|---|---|
| HUF in-house account transfer orders | 17:10 In case of in-bank instant credit transfer: 0 - 24:00 | 17:10 In case of in-bank instant credit transfer: 24:00 |
| HUF outgoing credit transfer orders | 0- 24:00 | 24:00 |
| HUF incoming credit transfer orders | 18:10 In case of instant credit transfer: 0 - 24:00 | 18:10 In case of instant credit transfer: 24:00 |

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

| Order type | | Cut-off time | End-of-day closing time |
|--|--------------------|-----------------------|--------------------------------|
| FCY in-house account transfer / outgoing credit transfer orders | without conversion | EUR | 18:00 |
| | | other than EUR | 18:00 |
| | with conversion | | 16:00 |
| FCY incoming credit transfer orders | without conversion | HUF and EUR | 18:00 |
| | | other than HUF or EUR | 18:00 |
| | with conversion | | 18:00 |

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

| | Cut-off time | End-of-day closing time |
|-------------------------|---------------------|--------------------------------|
| One-off HUF transfer | 18:00 | 18:00 |
| Instant credit transfer | 24:00 | 24:00 |

List of Conditions for Private Banking Superior Customers

Bank has declared the following opening times for receiving payment orders:

| Opening time for receive payment orders | | | |
|---|-------------------|--|--|
| Branch | Raiffeisen Direkt | Raiffeisen DirektNet | myRaiffeisen mobile application |
| Beginning of opening hours | 7:00 | 7:00 Special FCY exchange conversion: 8:00 In case of transfers qualified as in-bank instant credit transfer or instant credit transfer: 0:00 | 7:00 Special FCY exchange conversion: 8:00 In case of transfers qualified as in-bank instant credit transfer or instant credit transfer: 0:00 |

| Cheque deadlines | | |
|---|---|--|
| Sale of bank cheque | | order + 1 day |
| Repurchase of bank cheque | | order + 7 days |
| FCY order deadlines – debiting (outgoing items) | | |
| FCY transfers | Transfer (outside the Bank) | Intra-bank Transfer (betw. own accounts or two Raiffeisen accounts) |
| Standard order without conversion - in EEA, GBP and USD currency - in other non EEA currencies, except USD and GBP | - day of order + 1 international banking day - day of order + 2 international banking days | day of order |
| Extra urgent order without conversion - in key currencies | day of order | ----- |
| Standard order with conversion ¹ - in EEA currencies ² - in other non EEA currencies | - day of order + 1 international banking day - day of order + 2 international banking days | - day of order - day of order |
| Urgent order with conversion - in other key currency - in other non EEA currencies | - day of order + 1 international banking day ----- | ----- - day of order |
| Extra urgent order with conversion - in key currencies | - day of order | ----- |
| FCY order deadlines | | |
| FCY transfers | | FCY transfers |
| Standard order without conversion - in key currencies - in other currencies | | day of receipt |
| Urgent order without conversion | | day of receipt |

¹ In the case of the conversion of amounts in excess of USD 100 000 at market FX buy / sell rates: date of receipt + 2 international banking days

² If both the currencies involved in the conversion are EEA Member State currencies.

List of Conditions for Private Banking Superior Customers

| | |
|--|---|
| - in key currencies - in other currencies | |
| Extra urgent order without conversion - in key currencies - in other currencies | day of receipt |
| Standard order with conversion ¹ - in key EEA currencies, and standard EEA currencies ² - in other EEA currencies and standard other currencies | - day of receipt - day of receipt +2 international banking days |
| Urgent order with conversion - in key EEA currencies (EUR, GBP, HUF), and standard EEA currencies ² - in other EEA currencies, and standard other currencies | - day of receipt - Day of receipt +1 international banking days |
| Extra urgent order with conversion - in key EEA currencies (EUR, GBP, HUF), and standard EEA currencies ² - in other EEA currencies, and standard other currencies | day of receipt |

In the case of a credit, the amount may be considered received if the payment order was received by 8:00 a.m., and if at least one of the currencies, i.e. either the currency of the payor or of the payee account, or both, is the currency of an EEA Member State.

Effective until 2024.05.12

| | |
|------------------------------------|-----------------------------------|
| Key currency (not EEA) | USD |
| Key currency (EEA) | EUR, GBP, HUF |
| Standard currency (not EEA) | AUD, CAD, JPY, RUB, TRY, ZAR, SGD |
| Standard currency (EEA) | CHF, CZK, DKK, NOK, PLN, SEK, RON |

Effective from 2024.05.13

| | |
|------------------------------------|-----------------------------------|
| Key currency (not EEA) | USD, GBP |
| Key currency (EEA) | EUR, HUF |
| Standard currency (not EEA) | AUD, CAD, JPY, RUB, TRY, ZAR, SGD |
| Standard currency (EEA) | CHF, CZK, DKK, NOK, PLN, SEK, RON |

¹ In the case of the conversion of amounts in excess of USD 100 000 at market FX buy / sell rates: date of receipt + 2 international banking days

² The order is executed on the day of receipt if both the incoming payment and the credited account are EEA currencies and the customer disposes of the order on that day.

List of Conditions for Private Banking Superior Customers

| Maximum value of orders | | | | | |
|--|--|-------------------|---|--|----|
| | Branch | Raiffeisen Direkt | Raiffeisen DirektNet | myRaiffeisen mobile application | |
| | | | | | |
| Book transfer (between own accounts) | Account balance | | account balance | | -- |
| One-off transfer | | | With SMS-password: ¹² max. HUF 2 000 000 / transaction using a Raiffeisen Hardware Token or Raiffeisen Mobile Token: HUF 25 000 000/transaction, HUF 25 000 000/day | With Raiffeisen Mobile Token: HUF 25 000 000/transaction, HUF 25 000 000/day | |
| Standing order | | | With SMS-password ^{3,4} : max. HUF 2 000 000 / transaction using a Raiffeisen Hardware Token or Raiffeisen Mobile Token: HUF 25 000 000/transaction, HUF 25 000 000/day | With Raiffeisen Mobile Token: HUF 25 000 000/transaction, HUF 25 000 000/day | -- |
| Special FCY exchange conversion³ | Min. HUF 1.000 max. HUF 40 000 000 or equivalent FCY/transaction | -- | It is available in the amount corresponding to the limits specified in the user manual for the relevant electronic channel, between the Customer's own sub-accounts, at the buy or sell exchange rate quoted by the Bank and offered per transaction, provided that 100% of the required funds are available. | | -- |
| Direct debit | Account balance or the agreed limit | | | -- | |

¹ The one amount of transfers may not exceed HUF 2 000 000. Book transfers between own accounts are not included in the above limits.

² With an SMS password, the daily payment volume may not exceed HUF 25,000,000. To use the service, you must also have a mobile phone number registered at the Bank for a phone set in a working condition on which the Customer is able to receive the one-time password in an SMS message when using the DirektNet interface. You must enter the password on the DirektNet interface when approving the order. You may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under your DirektNet agreement. The Bank sends the SMS password to the desired phone number when the order is recorded.

³ Calculated at the latest market exchange rates.

List of Conditions for Private Banking Superior Customers

| Transaction fulfilment schedule | |
|---|--|
| HUF payments related to a HUF account | |
| Credit items | Day/time of crediting |
| Between own accounts if it is not qualified as an in-bank instant credit transfer | day of order |
| Between own accounts if it is qualified as an in-bank instant credit transfer | forthwith |
| In bank transfer if it is not qualified as an in-bank instant credit transfer | day of order |
| In bank transfer if it is qualified as an in-bank instant credit transfer | forthwith |
| Interbank transfer if it is not qualified as an instant credit transfer | Day of crediting the Bank's account |
| Interbank transfer if it is qualified as instant credit transfer | forthwith |
| Transfer (Hungarian Post) | Day of crediting the Bank's account |
| VIBER transfer | Within 15 minutes after receiving the statement of the Hungarian National Bank |

List of Conditions for Private Banking Superior Customers

| Debit items | | | |
|--|------------------|--------------------------|---|
| Debiting the principal account with the amount of order is on the day of processing the order. | | | |
| In case of correct and complete orders – excluded VIBER transfer orders – received by the Bank, the account of the recipient's financial provider is credited according to mentioned in the table below: | | | |
| Crediting of HUF one-off transfers | | | |
| | Branch | Raiffeisen Direkt | Raiffeisen DirektNet, myRaiffeisen mobile application |
| One-off transfers within the Bank | day of execution | day of execution | Day of execution In case of in-bank instant credit transfer within 5 seconds after it was received |
| Standing orders within the Bank | | day of execution | Day of execution |
| One-off transfer orders interbank | | day of execution | In case of instant credit transfer within 5 seconds after it was received |
| Standing orders interbank | Day of execution | | |

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

XIX. Other services

In one application (single fee payment), the account holder may request the Mobile Banking service for any number of his own accounts and his own bank cards (including additional cards) but specifying only one mobile phone number.

If the account holder requests the service specifying more than one mobile phone number, a new application must be submitted for each mobile phone number, and the monthly fee paid for each application (multiple fee payment).

The Bank debits the due fees for the Mobile Banking service from the designated bank account (fee settlement account) upon application for the service.

The Occasional Balance and card limit Inquiry service will not available from 12.03.2019.

| Contents of Mobile Banking fee package | |
|---|---------------------------------------|
| Comprehensive Mobile Banking* | |
| Bank card transaction | |
| All card authorisations Card authorisation: A prior funds availability check in the case of withdrawal and purchase transactions for which this is a prerequisite. | + |
| Bank account movements | |
| Credit / Debit on Bank Account For the types of transaction on which notices are sent, visit www.raiffeisen.hu . | + |
| Balance notice | |
| Automatic balance notice on the latest daily opening balance On non-banking days, regular text messages with balance information are sent on the next working day. | Available daily. weekly or monthly |
| According to the default settings the messages contain the Raiffeisen bank account number / Raiffeisen bank card number as identification. However, the customer may request the Mobile Banking service with identification data different from the default settings. | |

The Comprehensive Mobile Banking service applies to the payment and credit card accounts opened by the latest List of Conditions for Private Banking Superior customers.

| Safe service | | | |
|---|---|--------------|---------------|
| Safe deposit box rental service – The fees are effective regarding to the contracts from 1st of December 2019: | | | |
| From 31 July 2020 the service is only available at the 1133 Budapest, Váci street 116-118., during regular business hours. | | | |
| Safe deposit box size | | | |
| Safe type | Width | Depth | Height |
| A type safe | 250 mm | 355 mm | 43 mm |
| B type safe | 250 mm | 355 mm | 93 mm |
| C type safe | 250 mm | 355 mm | 193 mm |
| Rental fees by value bands ¹ | under HUF 10 million | | |
| A type safe | HUF 5 512/month + VAT (Gr. HUF 7 000/month) | | |
| B type safe | HUF 6 693/month + VAT (Gr. HUF 8 500/month) | | |
| C type safe | HUF 7 874/month + VAT (Gr. HUF 10,000/month) | | |
| All Safe | Above a value threshold of HUF 10 million, the fees will rise by HUF 394/month + VAT (Gr. HUF 500/month) for each complete HUF 1 million in excess of such threshold, the maximum amount of the insurance is HUF 50 million | | |
| Other Fees | | | |
| Security deposit for key and lock replacement | HUF 49 149 | | |
| Fee for breaking the safe and complete lock replacement ¹ | HUF 38 700+VAT (Gr. HUF 49 149) | | |
| In the event of late payment ^{1,2} | The Bank charges a default fee equal to the amount of the overdue payment | | |
| Safe and manipulation room usage fee ^{1,2} | 4 times a month free of charge 15 minutes/occasion, in all other cases HUF 1 184+VAT (Gr. HUF 1 500)/every 15 minutes | | |
| Legally authorized person ^{1,2} | HUF 1 575+VAT/person/month (Gr. HUF 2 000/ person/month), maximum 5 person | | |
| Fee for custody service provided by special arrangement ³ | | | |
| Monthly fee | HUF 11 811 +VAT/month (Gr. HUF 15 000/month) | | |
| Visiting fee ¹ | 4 times/month is free of charge, in all other cases HUF 1 969+VAT /occasion (Gr. HUF 2 500/occasion) | | |

Due date of rental fees:

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

- if the Safe Deposit Box Rental Agreement enters into force between the 1st and 19th of the relevant month, the rental fee due for the first 6 months shall be payable on the 25th of that month;
- if the Safe Deposit Box Rental Agreement enters into force between the 20th and 31st of the relevant month, the rental fee due for the first 6 months shall be payable on the 25th of the following month;
- the rental fee concerning any further 6-month period shall be due on the 25th of the last month of the last already paid 6-month period.

¹ Fees are gross and include 27% VAT.

² The fee will be deducted from the account specified in the contract on the 25th of the month.

³ The liability of Raiffeisen Bank Zrt for the use of the custody service provided under the Special Agreement shall be the same as that specified in the safe deposit agreement concluded after 01.12.2019. The service is available as per the applicable contract. Unless otherwise agreed by the Parties, the basic insurance value for the above service is HUF 10 million.

List of Conditions for Private Banking Superior Customers

- In the case of customers contracted before 1 September 2020, the rental fee due for the period between the entry into force of the Safe Deposit Box Rental Agreement and 1 September 2020 shall be deferred and charged on 25 September 2020, simultaneously with the 6-month rental fee due from September 2020.
- For the month of entry into force of the Safe Deposit Box Rental Agreement, a pro rata monthly fee shall be charged instead of a full monthly fee. The first monthly rental fee shall be charged time-proportionately for the period lasting from the date of effectiveness of the Safe Deposit Box Rental Agreement until the last calendar day of the given month, based on calendar days.

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

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

Key caution money: It will be posted to the customer's bank account after the sign of the contract.

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

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

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

XX. Information regarding the RTGS (Real-Time Gross Settlement) regulations of the National Bank of Hungary

Procedural rule 1

If the sender bank has received the order from the customer for same-day performance, the bank shall submit it to the National Bank of Hungary (MNB) within 2 hours of receipt of the order but no later than the RTGS deadline specified for the receipt of customer orders, while also providing the appropriate coverage. If Bank received the order before the start of RTGS operating hours, the 2-hour performance deadline will be calculated from the moment that RTGS commences operation.

Procedural rule 2

In the case of customer orders submitted with a future value date, the RTGS member shall provide coverage within 2 hours of the start of RTGS operation on the given value date.

Procedural rule 3

RTGS members shall credit orders sent from RTGS to customers immediately, but no later than within 2 hours after the order comes to the member's attention, so that it will be a same-day order and that the received amount may provide coverage for the customer's same-day transfers. In the event that the order is received after the effective closing date of RTGS customer items, the RTGS member receiving the order shall credit the amount on the same day. In accordance with the deadlines stipulated in the effective statutory regulations on cash flow (in accordance with the rules pertaining to the Interbank Clearing System operated by Giro Elszámolásforgalmi Rt.).

Procedural rule 4

If for any reason (e.g. a bank account error) the RTGS member is unable to credit the received order, the RTGS member shall retransfer the received credit to the sender bank via the RTGS system, if possible on the same day but no later than on the banking day following receipt, within an hour-and-a-half following the start of RTGS operating hours, together with a standard message and the appropriate standardised error message.

Procedural rule 5

The recipient RTGS member may not make corrections to the received order prior to the crediting of the customer account. If the sender bank asks the order to be retransferred prior to the crediting of the customer account due to a technical error (e.g. duplication of order), the recipient RTGS member shall, upon the sender member's signal, return the order with a standard retransfer code in exchange for a simultaneous written confirmation by the sender member (which contains data that can be used to unequivocally identify the given payment order). If the customer account has already been credited, the recipient RTGS member, upon the sender RTGS member's signal, shall commence discussions with its own customer without delay in order to retransfer, as soon as possible, the amounts that have been credited due to the fault of the sender; however, even in this case the recipient RTGS member may not correct the received order.

We would like to bring to your attention that the List of Conditions for Private Banking Superior customers is available in chronological order from 1 January 2017 at the following link:

<https://www.raiffeisen.hu/web/english/useful-information/terms-conditions-archives>

From 10 November 2022, during the state of danger defined by the Government Decree No 424/2022 (X. 28.) on the declaration of a state of danger and certain emergency rules in view of the armed conflict and humanitarian disaster in the territory of Ukraine and in order to avert and manage the consequences thereof in Hungary, the interest rate for late payment is determined in accordance with this List of Conditions, but it is limited to a maximum of 25% per annum if the rate according to the List of Conditions would be higher than this.