

Premium Banking Terms and Conditions

Announced on 26th of February 2025

Effective from 27th of February 2025

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The changes announced on 26th February 2025 and effective from 27th February 2025 are marked by yellow background::

- Retail and premium customers who purchase Retail Hungarian government bond between 27.02.2025 and 31.03.2025 for at least HUF 20,000 (or the equivalent in foreign currency) and hold them in their securities account with our bank continuously until at least 1.07.2025 will receive a HUF 20,000 credit on their account until 31.07.2025, provided that
 - they already have a securities account with our bank on 31.12.2024 and
 - on 26.02.2025, they did not have any Hungarian retail government securities in this securities account.

1 **Terms and Conditions**

1.1 **General terms and conditions of the bank account fee packages available from 1st February 2024, Premium segmentation rules and conditions**

Premium Banking account:

Eligibility criteria: Pre-condition for the use of the account is to receive on a **monthly basis** (i) from outside the Bank or (ii) from within the Bank, from a legal person or a company without legal personality or a sole trader, **in a lump sum** of at least twice the monthly gross minimum wage (the statutory minimum amount of the basic salary of a full-time employee for full-time work) in HUF or the equivalent amount in a foreign currency quoted by the Bank (this is HUF 533,600 on 1st February 2024, HUF 581,600 from 01.01.2025), credited to the Customer's account, provided that the amount of the credit does not exceed the minimum monthly credit amount currently specified for the Premium Banking Plus account. For the purposes of this condition, the Bank shall not consider a transfer between own accounts as a credit transfer.

Verification of the condition: The Bank shall verify compliance with the above conditions on the last working day of the relevant month (reference month). The Bank shall examine the fulfilment of the above crediting condition for the relevant month (reference month) from the 20th day of the month preceding the reference month to the 19th day of the reference month. The Bank does not verify the fulfilment of the conditions for the use of the account fee package during the month of setting up the account fee package and the first following month (grace period), but will do so on the last working day of the next month.

The Bank determines the HUF equivalent of foreign currency credits by taking into account the Raiffeisen Bank's mid exchange rate valid for individuals on the day of the verification.

Charging account management fee: After the grace period, in case of non-compliance with the condition, the Bank shall be entitled to charge a monthly account keeping fee, due on the 3rd working day of the month following the month concerned.

Promotion: From 1 February 2024 until 31st December 2026, the Bank will not charge a monthly account keeping fee, and will consider the conditions for using the Premium Banking account to have been met during the promotional period, if the amount of the above-mentioned crediting to the account equals to at least HUF 400,000 or its foreign currency equivalent.

Premium Banking Plus account:

Eligibility criteria:

Pre-condition for the use of the account is

- to receive on a monthly basis (i) from outside the Bank or (ii) from within the Bank, from a legal person or a company without legal personality or a sole trader, in a lump sum of four times the monthly gross minimum wage (the statutory minimum amount of the basic salary of a full-time employee for full-time work) in HUF or the equivalent amount in a foreign currency quoted by the Bank (this is HUF 1,067,200 on 1st February 2024, HUF 1,163,200 from 01.01.2025), or
- that the aggregate balance of the Customer's savings with Raiffeisen Bank is at least fifty times the current gross monthly minimum wage or the equivalent amount in foreign currency. (this is HUF 13,340,000 on 1st February 2024, HUF 14,540,000 from 01.01.2025), but it should not exceed the lowest amount of the required savings specified in the current List of Terms & Conditions for Private Customers, i.e. the Private Banking segment limit.

Verification of the condition: The Bank shall verify compliance with the above conditions on the last working day of the relevant month (reference month). The Bank shall examine the fulfilment of the above crediting condition for the relevant month (reference month) from the 20th day of the month preceding the reference month to the 19th day of the reference month. The Bank does not verify the fulfilment of the conditions for the use of the account fee package during the month of setting up the account fee package and the first following month (grace period), but will do so on the last working day of the next month.

For the purposes of this condition, the Bank shall not consider a transfer between own accounts as a credit transfer.

When calculating the aggregate savings balance, the Bank takes into account: The balance of Raiffeisen bank accounts, the amount of time deposits and the aggregate closing balance of securities accounts with Raiffeisen Bank available on the day of verification.

The Bank determines the HUF equivalent of foreign currency credits and/or savings by taking into account the Raiffeisen Bank's mid exchange rate valid for individuals on the day of the verification.

Charging account management fee: After the grace period, in case of non-compliance with the condition, the Bank shall be entitled to charge a monthly account keeping fee, due on the 3rd working day of the month following the month concerned.

Promotion: From 1 February 2024 until 31st December 2026, the Bank will not charge a monthly account keeping fee, and will consider the conditions for using the Premium Banking Plus account to have been met during the promotional period, if the amount

- of the above-mentioned crediting to the account equals to at least HUF 700,000 or its foreign currency equivalent, or
- the aggregate balance of the above assets (savings) deposited with the Bank equals or exceeds HUF 10,000,000 or its equivalent in a foreign currency.

Common rules for Premium Banking and Premium Banking Plus accounts:

Premium Banking and Premium Banking Plus accounts can only be opened in HUF.

Customers may only have one account in respect of Premium Banking and Premium Banking Plus accounts. The Bank offers the Premium Banking and Premium Banking Plus accounts to new Customers, whereas for Customers already existing on 31st January 2024, the same accounts will be offered only as part of account package switching.

If the Customer wishes to open a foreign currency account or an additional HUF account, the List of Terms & Conditions for Retail Customers shall apply. Opening and maintaining at least one HUF account in the Premium segment per customer is mandatory. Failure to comply with this requirement will entitle the Bank to reclassify the Customer to the Retail segment.

Initiating a package switching is only possible to sold account packages.

If, on the day of verification, the Customer has any debts that have been overdue for more than 30 days, the Customer shall be obliged to pay, in relation to the maintenance of the bank account fee package the monthly account keeping fee, regardless of whether all the other conditions are fulfilled.

In the event the Customer initiates the switching of the bank account fee package, the Customer shall be exempted from the obligation to pay any account keeping fee that may be due in the month concerned, if the Customer concludes the agreement with the Bank for the switching of the bank account fee package by the 5th business day prior to the last business day of the month concerned.

In case of reclassification of the Customer to the Retail segment, the terms and conditions of the account package defined as the Fee Winner or its respective successor shall apply, unless otherwise specified by the Customer.

For matters not covered in this List of Terms & Conditions for the above bank accounts, the terms and conditions of the Fee Winner account in the current List of Terms & Conditions for Retail Customers shall prevail.

1.2 General Terms and Conditions applicable to customers who concluded a Supplementary Agreement prior to 6th July 2010

The Supplementary Agreement shall apply to the legal relationship of Customers who use Raiffeisen Premium Banking services on the basis of an agreement entitled Supplementary Agreement on the Provision of Premium Banking Services or an agreement with the same subject matter (Supplementary Agreement) until an amendment to the Framework Agreement is concluded with the Bank after 31 January 2024.

In order to maintain Raiffeisen Premium Banking status without the payment of any supplementary account keeping fee, one of the following conditions must be satisfied:

In respect of the last working day of the given calendar quarter

- in the past quarter of a year a minimum monthly amount of HUF 350,000 has been credited on average to the Customer's bank account from outside the Bank or from a third party,
- the aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million*,
- the total value of the original disbursed loan amount of the Customer's home loan, multi-purpose mortgage loan, or personal loan granted by Raiffeisen Bank is at least HUF 15 million – calculated at the exchange rate effective at the time of disbursement – the Customer's outstanding debt is a total of at least HUF 5 million – calculated at the effective exchange rate – and none of the Customer's loans have been more than 30 days overdue for the past 12 months.

* When calculating the aggregate savings balance, the Bank takes into consideration the following: balance of Raiffeisen current accounts, fixed deposits – in the case of foreign currency, converted into forint at the FX mid-rate effective on the given day – and the aggregate, effectively available closing balance of the securities account managed by Raiffeisen Bank.

The Supplementary Account keeping fee for the Raiffeisen Premium Banking service is not charged if the preconditions for use are fulfilled; otherwise, the fee is HUF 11,982/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service.

1.3 General Terms and Conditions applicable to customers who have signed a Supplementary Contract or a Supplementary Contract amendment since 6th July 2010

The Supplementary Agreement shall apply to the legal relationship of Customers who use Raiffeisen Premium Banking services on the basis of an agreement entitled Supplementary Agreement on the Provision of Premium Banking Services or an agreement with the same subject matter (Supplementary Agreement) until an amendment to the Framework Agreement is concluded with the Bank after 31 January 2024.

The General Terms and Conditions differ depending on whether the customer requests a Premium or a Premium Gold Account Package. Other product conditions over and beyond terms and conditions of the Premium and Premium Gold Account Packages are the same regardless of which of the two account packages is used.

1.3.1 General Terms and Conditions applicable to the Premium Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last day of the actual month:

- Transfer, to the credit of the Customer's bank account, during the month examined, from outside the Bank or from a third party, and in one lump sum, of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to the last day of the month concerned.
- The aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.
- the total value of the original disbursed loan amount of the Customer's home loan, and/or multi-purpose mortgage loan, and/or personal loan granted by Raiffeisen Bank is at least HUF 15 million – in case of mortgage loans or multi-purpose mortgage loans calculated at the exchange rate effective at the time of disbursement – and the Customer's outstanding non expired debt is a total of at least HUF 5 million calculated at the latest effective mid exchange rate of Raiffeisen Bank valid for individuals, and none of the Customer's loans have been more than 30 days overdue during the past 12 months.

The Supplementary Account Fee for the Raiffeisen Premium Banking service is not charged if, in addition to the maintenance of a Premium Account Package, at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 11,982/month/Customer (regardless of the number of the Premium Account Packages maintained), which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service. If a Premium Gold Account Package is maintained, the Supplementary Account keeping fee is not charged.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the given month, the eventual Account keeping fee related to the Premium Gold Account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking Service, by the 5th working day preceding the last working day of the given month.

If, on the day of the verification, the Customer has any debts that have been overdue for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Account Package, a Supplementary Account keeping fee, regardless of whether all the other conditions are fulfilled.

1.3.2 General Terms and Conditions applicable to the Premium Gold Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Gold Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last day of the actual month:

- Transfer, to the credit of the Customer's bank account, in the month examined, from outside the Bank or from a third party, and in one lump sum, of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals.. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to the last day of the month concerned.
- The aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.
- The total value of the disbursed loan amount of the Customer's home loan, and/or multi-purpose mortgage loan, and/or personal loan granted by Raiffeisen Bank is a total of at least HUF 18 million after the end of the grace period defined in Contract Supplement for the Provision of the Premium Banking Service on the day of verifying Membership conditions – calculated at the mid exchange rate of Raiffeisen Bank valid for individuals, effective on the day of verifying. Henceforth the Customer's outstanding actual non expired debt is a total of at least HUF 5 million calculated at the latest effective mid exchange rate of Raiffeisen Bank valid for individuals, and none of the Customer's loans have been more than 30 days overdue during the past 12 months before verifying conditions.

The monthly account keeping fee for the Premium Gold Account Package service is not charged if at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 16,251/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service.

If a Premium Gold Account Package is maintained, the Supplementary account keeping fee is not charged.

If, on the day of the verification, the Customer has any debts overdue to the Bank for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Gold Account Package, an Account keeping fee, regardless of whether or not the other conditions are fulfilled.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the given month, the eventual Account keeping fee related to the Premium Gold account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5th working day preceding the last working day of the given month.

1.4 General Terms and Conditions applicable to customers who have signed a Supplementary Contract or a Supplementary Contract amendment since 30th August 2010

The Supplementary Agreement shall apply to the legal relationship of Customers who use Raiffeisen Premium Banking services on the basis of an agreement entitled Supplementary Agreement on the Provision of Premium Banking Services or an agreement with the same subject matter (Supplementary Agreement) until an amendment to the Framework Agreement is concluded with the Bank after 31 January 2024.

The General Terms and Conditions differ depending on whether the customer requests a Premium or a Premium Gold Account Package. Other product conditions exceeding the special conditions of the Premium and Premium Gold Account Packages are identical if both account packages are used.

1.4.1 General Terms and Conditions applicable to the Premium Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last day of the actual month:

- Crediting, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank, and in one lump sum of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals, (ii) or from inside of the Bank from a legal person or a company without legal personality or a sole trader of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to the last day of the month concerned.
- The aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.
- the total value of the original disbursed loan amount of the Customer's home loan, and/or multi-purpose mortgage loan, and/or personal loan granted by Raiffeisen Bank is at least HUF 15 million – in case of mortgage loans or multi-purpose mortgage loans calculated at the exchange rate effective at the time of disbursement – and the Customer's outstanding non expired debt is a total of at least HUF 5 million calculated at the latest effective mid exchange rate of Raiffeisen Bank valid for individuals, and none of the Customer's loans have been more than 30 days overdue during the past 12 months.

The Supplementary Account keeping fee for the Raiffeisen Premium Banking service is not charged if, in addition to the maintenance of a Premium Account Package, at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 10,189/month/Customer (regardless of the number of the Premium Account Packages maintained), which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service. If a Premium Gold Account Package is maintained, the Supplementary Account keeping fee is not charged.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the given month, the eventual Account keeping fee related to the Premium Gold account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5th working day preceding the last working day of the given month.

If, on the day of the verification, the Customer has any debts overdue for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Account Package, a Supplementary Account keeping fee, regardless of whether or not the other conditions are fulfilled.

1.4.2 General Terms and Conditions applicable to the Premium Gold Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last day of the actual month:

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank, and in one lump sum of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals, (ii) or from inside of the Bank from a legal person or a company without legal personality or a sole trader of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to the last day of the month concerned.
- The aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.
- The total value of the disbursed loan amount of the Customer's home loan, multi-purpose mortgage loan, or personal loan granted by Raiffeisen Bank is at least HUF 18 million after the end of the grace period defined in Contract Supplement for the Provision of the Premium Banking Service on the day of verifying Membership conditions – calculated at the mid exchange rate of Raiffeisen Bank valid for individuals, effective on the day of verifying. Henceforth the Customer's outstanding actual debt is a total of at least HUF 5 million calculated at the latest effective mid exchange rate of Raiffeisen Bank valid for individuals, and none of the Customer's loans have been more than 30 days overdue during the past 12 months before verifying conditions.

The account keeping fee for the Premium Gold Account Package service is not charged if at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 16,251/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service.

If a Premium Gold Account Package is maintained, the Supplementary Account keeping fee is not charged.

If, on the day of the verification, the Customer has any debts that have been overdue to the Bank for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Gold Account Package, an Account keeping fee, regardless of whether or not the other conditions are fulfilled.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the given month, the eventual Account keeping fee related to the Premium Gold Account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5th working day preceding the last working day of the given month.

1.5 General Terms and Conditions applicable to customers who have signed a Supplementary Contract since 1st January 2015 until 31 January 2024

The Supplementary Agreement shall apply to the legal relationship of Customers who use Raiffeisen Premium Banking services on the basis of an agreement entitled Supplementary Agreement on the Provision of Premium Banking Services or an agreement with the same subject matter (Supplementary Agreement) until an amendment to the Framework Agreement is concluded with the Bank after 31 January 2024.

1.5.1 General Terms and Conditions applicable to the Premium Gold 2.0 Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last day of the actual (current) month:

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank (ii) or from inside of the Bank from a legal person or a company without legal personality in one lump sum of a total amount of HUF 400,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to the last working day (including the banking days only for in-bank instant credit transfers and instant credit transfers) of the month concerned.
- On the last working day of the month the aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.

The account keeping fee for the Premium Gold Account Package service is not charged if at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 16,281/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service.

If a Premium Gold Account Package is maintained, the Supplementary Account keeping fee is not charged.

If, on the day of the verification, the Customer has any debts that have been overdue to the Bank for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Gold 2.0 Account Package, a monthly Account keeping fee, regardless of whether or not the other conditions are fulfilled.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the current month, the eventual Account keeping fee related to the Premium Gold 2.0 Account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5th working day preceding the last working day of the current month.

Deviating from the above, in the case of Supplementary Agreements concluded between 06/08/2021 and 15/12/2021 by new customers aged 18 to 25 years the following more favourable general terms shall be applied until the Customer reaches the age of 26:

Deviating from the above, in the case of new customers **aged 18 to 25 years** that open **Premium Gold 2.0** HUF bank accounts (the "Bank Account") in the period between 06/08/2021 and 15/12/2021, the following more favourable general terms shall be applied **until the Customer reaches the age of 26**:

A customer shall be regarded as a new customer if at the time of opening of the Bank Account he/she does not yet have a Raiffeisen bank account.

Until he/she reaches the age of 26 years, the Customer may use the Raiffeisen Premium Banking service—subject to having a Premium Gold 2.0 account package—provided that one of the following requirements are fulfilled, without paying monthly account-keeping fee.

- Altogether minimum **HUF 300,000** or its foreign currency equivalent is credited to the Customer's bank account each month in **not more than 3 instalments** (i) from outside the Bank or (ii) from within the Bank, from a legal person, a commercial company without legal personality, or a sole proprietor, in a currency quoted by the Bank. The period examined for the purposes of the charging of the fee shall be the period lasting from the 27th day of the month preceding the relevant month until the last business day of the relevant month (including banking days affected exclusively by in-Bank transfers and instant credit transfers).
- On the last business day of the month, the aggregate balance of the Customer's savings kept at Raiffeisen Bank is minimum **HUF 5 million**.

From the month following the Customer's 26th birthday, the General Terms and Conditions in force at any time shall apply.

1.5.2 General Terms and Conditions applicable to the Premium Select Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last working day of the actual (current) month:

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank (ii) or from inside of the Bank from a legal person or a company without legal personality in one lump sum of a total amount of HUF 1,000,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to the last working day (including the banking days only for in-bank instant credit transfers and instant credit transfers) of the month concerned.
- on the last working day of the month the aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 30 million.

The account keeping fee for the Premium Select Account Package service is not charged if at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 23,936/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service. If a Premium Select Account Package is maintained, the Supplementary Account keeping fee is not charged.

If, on the day of the verification, the Customer has any debts that have been overdue to the Bank for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Select Account Package, a monthly Account keeping fee, regardless of whether or not the other conditions are fulfilled.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the current month, the eventual Account keeping fee related to the Premium Select Account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5th working day preceding the last working day of the current month.

1.6 Common Rules Concerning Premium Gold, Premium Gold 2.0, Premium Select Account Packages

In the following cases, the Bank shall dispense with the fulfilment of the conditions determined for exemption from the monthly account keeping fee.

- The crediting criteria determined for the given account package was unfulfilled in the month concerned:
 - however, the sum total of the credits incoming in the preceding review period—being not more by number than the number prescribed for the given account package—reached double the expected threshold amount. Within one calendar year, the Bank shall dispense with charging the account keeping fee two times at the most on this title.
 - due to sick leave or lasting inability to earn. The Bank reserves the right to ask the customer to present a certificate in this respect. Within one calendar year, the Bank shall—upon the customer's request—dispense with applying the account keeping fee three times at the most on this title. The benefit is provided in each case through the subsequent refund of the fee.
 - in consideration for the customer's entitlement to maternity leave or child care allowance (GYED). The Bank reserves the right to ask the customer to present a certificate in this respect. Within one calendar year, the Bank shall—upon the customer's request—dispense with applying the account keeping fee three times at the most on this title. The benefit is provided in each case through the subsequent refund of the fee.

When examining compliance with the prescribed terms, the Bank has the right to depart, only and exclusively downwards, from the announced threshold values, by maximum 5%.

1.7 Common rules applied regardless of the type of the account package regarding 1.3., 1.4. and 1.5. points

When calculating the aggregate savings balance, the Bank takes into consideration the following: balance of Raiffeisen current accounts, fixed deposits – in the case of foreign currency, converted into forint at the FX mid-rate effective on the given day calculated on mid exchange rate of the Bank valid for individuals – and the aggregate, effectively available closing balance of the securities account managed by Raiffeisen Bank at the time of the verification.

The month of conclusion of the Supplementary Agreement and the next month shall be a grace period (the "Grace Period") during which the Bank will not examine the preconditions for exemption from the account-keeping fee, and such examination shall take place first on the last day of the month following the Grace Period.

1.8 Other provisions, applicable to all Customers

In the cases not regulated in these List of Terms & Conditions, the fees, commissions and conditions specified in the effective (e.g. Raiffeisen Bank Account, electronic services) List of Conditions shall be charged and applied to specific products, including promotion products.

The Bank may decide, without notifying the customer in advance, not to debit the (supplementary) account keeping fee.

The Bank has no obligation to conclude a contract, even if the customer complies with the conditions stipulated in these Terms and Conditions.

If the Premium Customer applies for or uses a restructuring loan (Raiffeisen Újrakezdés Loan) and/or payment relief – bridging loan according to the Act IV of 2009; temporary installment decrease with tenor increase; temporary installment decrease without tenor increase; tenor increase – the Bank shall be entitled to reclassify the Customer to the Retail segment.

In case of transactions to special accounts opened to collect donations to handle emergency situations, regulated by government decree about National Humanitarian Coordination Council, Bank reimburses a certain amount of the transaction fee to customer, pay back volume is 0,3%, but max. HUF 10,000 of the transferred amount from the charged fee.

Reimbursement will be fulfilled at latest last working day of the following month of the transaction on the concerned account.

In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.45%, max HUF 20,000 part of the fee does not apply.

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

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

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

Due to the changes effective of Act CXVI of 2012, the Bank will not charge the fee element of 0.45% max. HUF 20,000 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 0.45%, max HUF 20,000 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 0.45% max. HUF 20,000 is not charged.

The maximum HUF 20,000 shown for transfers applies to the 0.45% added to the given fee.

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 - 0.45% max. HUF 20,000.

MÁK accounts affected by the discount:

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

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

2 **Sold account maintenances [bank account facilities] and provided debit cards [bank cards]**

Premium Banking and Premium Banking Plus accounts: forint bank account with bank card and electronic channel discounts.

Debit bank cards available with the Raiffeisen Premium Banking service:

- Premium Start CLEVERcard
- Mastercard Premium Platina bankcard
- Virtual card (Virtual No Plastic Mastercard)

The above bank, CLEVER and credit cards can be requested by customers who concluded a contract prior to 6th July 2010, even if the Customer does not have a Raiffeisen Premium Account Package.

The terms applicable to bank cards, CLEVERcards and credit cards associated with the Premium Banking service are contained in Section 7 of these Terms and Conditions.

3 **Interest on the Raiffeisen forint bank account in the case of the Premium /Premium Gold/Premium Gold 2.0 or Premium Select/Premium Banking/Premium Banking Plus Account Package**

Tiered interest	Annual interest rate	EBKM ¹	Interest on unauthorised overdrafts
HUF 0 – 1,000,000	0.01%	0.01%	24.50%
Between HUF 1,000,001 and 5,000,000	0.01%	0.01%	
Above HUF 5,000,000	0.01%	0.01%	

¹ EBKM: Annual Effective Rate

With respect to amounts falling within the upper and lower limits of a given band, the Bank always pays interest in accordance with the interest rate that has been announced in respect of the given band.

With regard to the interest paid on Raiffeisen retail bank accounts, the provisions of the latest effective Raiffeisen Bank Account, electronic services List of Conditions apply.

4 The EBKM value of the Bank Account interest as assigned in the effective Government decree

The EBKM values appearing next to the bank account interest rates are - assuming quarterly interest payments - calculated on the basis of the following formula:

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

where

n_i : number of interest payments

r : the value of EBKM

t_i : the number remaining days from the day of the deposit allocation until the i^{th} payment

$(k+bv)i$: the sum of the paid interest and the repayment of deposit amount paid on the i^{th} payment.

5 Raiffeisen forint account maintenance [bank account] and (debit) bank card fees and commissions

Indexation: the Bank calculates the fees specified in these Terms and Conditions on the basis of the annual average consumer price index published by the Central Statistics Office in respect of the previous calendar year. The fee or rate is modified (indexed) automatically on 1 April of each year in accordance with the average consumer price index pertaining to the previous calendar year. The Bank announces any changes in the fees in these Terms and Conditions no later than on 1 April of each year. When adjusting the fees the Bank, based on the general rules of rounding, rounds forint amounts to whole numbers, and euro amounts to two decimal places. The Bank reserves the right not to index the fees, on one or more occasions, in respect of certain customer groups and/or service types.

5.1 Sold Account Packages

Account maintenance conditions			
		Premium Banking	Premium Banking Plus
Account maintenance fee	If the conditions detailed in section 1.1 of these List of Terms & Conditions are met	HUF 0/month	HUF 0/month
	If the conditions detailed in section 1.1 of these List of Terms & Conditions are not met	HUF 15,000/month Promotion until 01 June 2024 HUF 3,000/month	HUF 22,000/month Promotion until 01 June 2024 HUF 3,000/month
Account closing fee within 6 months		HUF 5,000/month	HUF 5,000/month
Crediting of items received in forint			
Transfers received from banks		HUF 0	HUF 0
Transfers arriving by post		Costs charged by the Hungarian Post	Costs charged by the Hungarian Post
Crediting of items received in foreign currency			
Standard fee		HUF 0	HUF 0
Conversion fee		0,3%, min. EUR 7, max. EUR 150	0,3%, min. EUR 7, max. EUR 150
Sending money within Hungary in HUF [One-off transfer in forint]			
Transfers between the Customer's accounts		HUF 0	
At the branch and via RaiConnect	intra-bank	0,85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0,85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	bank-to-bank	0,85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0,85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Via Raiffeisen Direkt	intra-bank	0,85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0,85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	bank-to-bank	0,85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0,85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Via Raiffeisen DirektNet, myRaiffeisen mobile application, myRaiffeisen portal ⁴	Intra-bank and bank-to-bank	up to a total value of HUF 1,000,000 (regardless of the number of transactions) in a given calendar month, intra-bank and inter-bank (collectively) one-off transfers are free of charge, a fee for each additional transfer exceeding this amount: for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000*	
Transfer of a credit balance in the context of bank account switching	bank-to-bank	0,85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0,85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Execution of a payment request or unified data entry solution		The fee is equal to the applicable fee for a one-off instant HUF transfer via Raiffeisen DirektNet, myRaiffeisen mobile application, myRaiffeisen portal**	
Standing order in HUF***			
Standing in-bank transfer between the customer's own accounts		HUF 0	
At the branch and via RaiConnect	Intra-bank and bank-to-bank	Promotion: until withdrawn, latest till 31 May 2025, up to a total value of HUF 500,000 in a given calendar month (regardless of the number of transactions) standing orders are free of charge. For the portion exceeding HUF 500,000 in the given month and for each additional transfer: 0,55%, min. HUF 1,000, max. HUF 13,000 and for the	Promotion: until withdrawn, latest till 31 May 2025, up to a total value of HUF 500,000 in a given calendar month (regardless of the number of transactions) standing orders are free of charge. For the portion exceeding HUF 500,000 in the given month and for each additional transfer: 0,55%, min. HUF 1,000, max. HUF 13,000 and for the
Via Raiffeisen Direkt	Intra-bank and bank-to-bank		

		portion exceeding HUF 50,000 0,45%, max. HUF 20,000	the portion exceeding HUF 50,000 0,45%, max. HUF 20,000	
		Non-promotional fee: 0,55%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000	Non-promotional fee: 0,55%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000	
Via Raiffeisen DirektNet, myRaiffeisen mobile application ⁴	Intra-bank and bank-to-bank	up to a total value of HUF 500,000 in a given calendar month (regardless of the number of transactions) standing orders are free of charge. a fee for each additional transfer exceeding this amount: for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000*		
Direct debit [Utility fee collection (direct debit order)]***				
At the branch and via RaiConnect	Intra-bank and bank-to-bank	HUF 50 + 0,45%, max. HUF 20,000 Promotion until withdrawn, latest till 31.05.2025 HUF 0		
Via Raiffeisen Direkt	Intra-bank and bank-to-bank	HUF 50 + 0,45%, max. HUF 20,000 Promotion until withdrawn, latest till 31.05.2025 HUF 0		
Via Raiffeisen DirektNet, myRaiffeisen mobile application ⁴	Intra-bank and bank-to-bank	HUF 0		
SEPA direct debit order (with conversion)*****	Intra-bank and bank-to-bank	1.5%, min. EUR 20, max. EUR 150 + 0,45%, max. HUF 20,000 + 0,45%, max. HUF 20,000		
Balance transfers between the Customer's accounts at the Bank				
Standard transfer fee	At the branch and via RaiConnect	HUF 0	HUF 0	
	Via Raiffeisen Direkt	HUF 0	HUF 0	
	Via Raiffeisen DirektNet, myRaiffeisen mobile application ⁴	HUF 0	HUF 0	
Conversion fee*****		0,3%, min. EUR 5, max. EUR 50 + 0,45%, max. HUF 20,000		
Sending money in euro intra-bank and bank-to-bank within Hungary (SEPA) [SEPA Credit Transfer]				
Standard transfer fee	At the branch and via RaiConnect	Intra-bank and bank-to-bank	0.85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	Intra-bank and bank-to-bank	0.85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application ⁴	Intra-bank and bank-to-bank	Up to a total value of HUF 1,000,000 (regardless of the number of transactions) in a given calendar month, intra-bank and inter-bank (collectively) one-off transfers are free of charge. For the portion exceeding HUF 1,000,000 in the given month and for each additional transfer: 0.85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000*	Up to a total value of HUF 1,000,000 (regardless of the number of transactions) in a given calendar month, intra-bank and inter-bank (collectively) one-off transfers are free of charge. For the portion exceeding HUF 1,000,000 in the given month and for each additional transfer: 0.85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000*
Conversion fee*****		Intra-bank and bank-to-bank	0.3%, min. EUR 5, max. EUR 50 + 0,45%, max. HUF 20,000	
Priority fee and Extra Priority fee		Intra-bank and bank-to-bank	0.6%, min. EUR 10, max. EUR 200	
Sending money in euro bank-to-bank to abroad (SEPA) [SEPA Credit Transfer]				
Standard transfer fee	At the branch and via RaiConnect	bank-to-bank	0.85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	bank-to-bank	0.85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application ⁴	bank-to-bank	Up to a total value of HUF 1,000,000 (regardless of the number of transactions) in a given calendar month, intra-bank and inter-bank (collectively) one-off transfers are free of charge. For the portion exceeding HUF 1,000,000 in the given month and for each	Up to a total value of HUF 1,000,000 (regardless of the number of transactions) in a given calendar month, intra-bank and inter-bank (collectively) one-off transfers are free of charge. For the portion exceeding HUF 1,000,000 in the given month and for each

			additional transfer: for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000*	additional transfer: for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000*
Conversion fee*****		bank-to-bank	0.3%, min. EUR 5, max. EUR 50 + 0,45%, max. HUF 20,000	
Priority fee and Extra Priority fee		bank-to-bank	0.6%, min. EUR 10, max. EUR 200	
Sending money in foreign currency intra-bank (excluding SEPA)				
Standard transfer fee	At the branch and via RaiConnect	Intra-bank	0.85%, min. EUR 5, max. EUR 100 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.85%, min. EUR 5, max. EUR 100 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	Intra-bank	0.85%, min. EUR 5, max. EUR 100 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.85%, min. EUR 5, max. EUR 100 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application ⁴	Intra-bank	0.85%, min. EUR 5, max. EUR 100 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.85%, min. EUR 5, max. EUR 100 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Conversion fee*****		Intra-bank	0.3%, min. EUR 5, max. EUR 50 + 0,45%, max. HUF 20,000	
Priority fee and Extra Priority fee		Intra-bank	0.6%, min. EUR 10, max. EUR 200	
Fee for HUF transfers initiated in foreign currency in addition to the applicable one-off foreign exchange transfer fee			EUR 10	EUR 10
Sending money in foreign currency intra-to-bank (excluding SEPA)				
Standard transfer fee	At the branch and via RaiConnect	bank-to-bank	0.85%, min. EUR 5, max. EUR 250 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.85%, min. EUR 5, max. EUR 250 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	bank-to-bank	0.85%, min. EUR 5, max. EUR 250 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.85%, min. EUR 5, max. EUR 250 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application ⁴	bank-to-bank	0.85%, min. EUR 5, max. EUR 250 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.85%, min. EUR 5, max. EUR 250 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Conversion fee*****		bank-to-bank	0.3%, min. EUR 5, max. EUR 50 + 0,45%, max. HUF 20,000	
Priority fee and Extra Priority fee		bank-to-bank	0.6%, min. EUR 10, max. EUR 200	
Fee for HUF transfers initiated in foreign currency in addition to the applicable one-off foreign exchange transfer fee			EUR 10	EUR 10
Switching account packages			According to the List of Terms and Conditions for Retail Customers****	According to the List of Terms and Conditions for Retail Customers****
Cancelling a one-off transfer or standing order, suspending a direct debit order for a fixed term			HUF 0	HUF 0
Instructions for the event of death (order, amendment)			According to the List of Terms and Conditions for Retail Customers*****	According to the List of Terms and Conditions for Retail Customers*****

***Rules applicable to free one-off transfer and standing order limits**

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

Method for calculating the free limit:

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

free limit is also reduced by free transaction types – e.g. executing a payment request or unified data entry solution, executing a transfer of less than HUF 50,000.

One-off and recurring transactions are subject to different free transfer limits, which cannot be combined or split and are only valid through a specified submission channel, and the calculation of the transaction is also performed separately within these limits.

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

If the amount of a given transaction is higher than the available free transfer limit, the currently applicable non-discounted fee will be applied to the amount exceeding the limit. Any additional transactions exceeding the free transfer limit will also be subject to the applicable non-discounted fee. Non-discounted fee: for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000.

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

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

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

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

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

Rules on free standing order limits:

In the case of Standing Orders, the Bank provides a free transfer limit separate from the HUF one-off transfers under the same conditions as for HUF one-off transfers, with the proviso that all orders submitted via any channel, including in-bank transfers between own accounts, intra-bank transfers and bank-to-bank transfers, are included in the free transfer limit.

The Bank does not charge a fee equal to the transaction fee for transfers to a customer account maintained by the Hungarian State Treasury (MÁK) or to a central account maintained for the purpose of distributing government securities. The Bank will debit the fees for these transfers and credit them to the customer's account retrospectively by the 10th day of the month following the month concerned, with the first credit being posted in cumulative amounts no later than 10th July 2024.

Rules for SEPA Credit Transfers:

In the case of electronic intra-bank and bank-to-bank SEPA (EUR) transfers within Hungary and to abroad within the EEA, the Bank provides a free transfer limit separate from the HUF one-off transfers under the same conditions as for HUF one-off transfers, under the proviso that the Bank will debit the fees for these transfers and credit them to the customer's account retrospectively by the 10th day of the month following the month concerned, with the first credit being posted in cumulative amounts no later than 10th July 2024. The urgent, extra urgent and conversion fees do not reduce the free transfer limit and are not part of it, i.e. they cannot be free of charge, they will be charged in all cases.

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

*** For Customers existing on 31 January 2024 and upgrading to a Premium Banking or Premium Banking Plus account, standing orders and direct debit orders submitted at the branch or via Raiffeisen Direct are free of charge as part of the promotional offer. The promotion is valid until cancelled, but no later than 31th May 2025.

**** The fee according to the List of Terms and Conditions of Raiffeisen Bank Account corresponds to the currently applicable fee set out in chapter "Other fees and commissions for HUF bank accounts for available and non-available bank account packages" of the "Raiffeisen bank account, electronic services" List of Terms & Conditions. If a specific fee changes in the referenced List of Terms & Conditions, that fee shall be applicable. The table above shows the currently applicable fee. If a given fee item ceases to be included in the referenced List of Terms & Conditions, the fee item will take its last value and will be indexed according to this List of Terms & Conditions.

***** The fee according to the List of Terms and Conditions of Raiffeisen Bank Account corresponds to the currently applicable fee set out in chapter "Fees and commissions for general account maintenance on Raiffeisen bank accounts" of the "Raiffeisen bank account, electronic services" List of Terms & Conditions. If a specific fee changes in the referenced List of Terms & Conditions, that fee shall be applicable. The table above shows the currently applicable fee. If a given fee item ceases to be included in the referenced List of Terms & Conditions, the fee item will take its last value and will be indexed according to this List of Terms & Conditions.

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

Debit cards available in the Premium Banking segment			
		Premium Banking	Premium Banking Plus
Premium Start CLEVERcard Main and additional card	Providing a debit card	HUF 0	HUF 0
	Annual fee	HUF 8,500	HUF 8,500
	Discounted first annual fee	HUF 0	HUF 0
	Additional discounted annual fee (from the second year)	in case of a card purchase worth min. HUF 1.5 million, 100% of the fee is waived*	in case of a card purchase worth min. HUF 2.5 million, 100% of the fee is waived*
Premium Mastercard Gold Main and additional card	Providing a debit card	HUF 0	HUF 0
	Annual fee	HUF 25,000	HUF 25,000
	Discounted first annual fee	HUF 12,500	HUF 0
	Additional discounted annual fee (from the second year)*****	in case of a card purchase worth min. HUF 1.5 million, 25% of the fee is waived*	in case of a card purchase worth min. HUF 2.5 million, 50% of the fee is waived*
Premium Mastercard Platina Main and additional card	Providing a debit card	HUF 0	HUF 0
	Annual fee	HUF 35,000	HUF 35,000
	Discounted first annual fee	HUF 26,250	HUF 17,500
	Additional discounted annual fee (from the second year)	in case of a card purchase worth min. HUF 1.5 million, 25% of the fee is waived*	in case of a card purchase worth min. HUF 2.5 million, 50% of the fee is waived*
VISA Gold Main and additional card	Providing a debit card	HUF 0	HUF 0
	Annual fee	HUF 25,000	HUF 25,000
	Discounted first annual fee	HUF 18,750	HUF 18,750
	Additional discounted annual fee (from the second year)	in case of a card purchase worth min. HUF 1.5 million, 25% of the fee is waived*	in case of a card purchase worth min. HUF 2.5 million, 50% of the fee is waived*
Virtual card (Virtual No Plastic Mastercard)	Providing a debit card	HUF 500	HUF 500
	Monthly fee	HUF 200	HUF 200

In the event of a reclassification from the Premium Banking segment or a switching between the Bank account fee packages initiated by the Customer, the Customer is entitled to keep the card in accordance with the conditions specified for cards that cannot be applied for in the Premium Banking segment until the card expires, i.e. until renewal. The Customer is entitled to keep the card issued in respect of the Membership, after the termination of the Membership, according to the conditions set out in the current List of Terms and Conditions for Retail Customers, until the expiry of the card, i.e. until renewal. Upon renewal of the card, the Bank will, unless the Customer instructs otherwise, issue the same type of retail card to replace the Premium card, with the conditions specified in the List of Terms & Conditions for Retail Customers. If the customer has a Premium card, the validity period of the insurance for travelling abroad matches the validity period of the Premium card.

Debit cards not available in the Premium Banking segment			
		Premium Banking	Premium Banking Plus
Non-embossed Start CLEVER card with Standard/single card image*** Main and additional card	Annual fee	According to the List of Terms and Conditions for Retail Customers** HUF 4,847	According to the List of Terms and Conditions for Retail Customers** HUF 4,847
	Discounted first annual fee	According to the List of Terms and Conditions for Retail Customers** HUF 4,847	According to the List of Terms and Conditions for Retail Customers** HUF 4,847
	Additional discounted annual fee (from the second year)	According to the List of Terms and Conditions for Retail Customers** HUF 4,847	According to the List of Terms and Conditions for Retail Customers** HUF 4,847
Embossed Start CLEVER card*** Main and additional card	Annual fee	According to the List of Terms and Conditions for Retail Customers** HUF 8,594	According to the List of Terms and Conditions for Retail Customers** HUF 8,594
	Discounted first annual fee	According to the List of Terms and Conditions for Retail Customers** HUF 8,594	According to the List of Terms and Conditions for Retail Customers** HUF 8,594
	Additional discounted annual fee (from the second year)	According to the List of Terms and Conditions for Retail Customers** HUF 8,594	According to the List of Terms and Conditions for Retail Customers** HUF 8,594
OneCard*** Main and additional card	Annual fee	According to the List of Terms and Conditions for Retail Customers** HUF 8,678	According to the List of Terms and Conditions for Retail Customers** HUF 8,678
	Discounted first annual fee	According to the List of Terms and Conditions for Retail Customers** HUF 8,594	According to the List of Terms and Conditions for Retail Customers** HUF 8,594
	Additional discounted annual fee (from the second year)	According to the List of Terms and Conditions for Retail Customers** HUF 8,594	According to the List of Terms and Conditions for Retail Customers** HUF 8,594
VertiCard*** Main and additional card	Annual fee	HUF 7,000	HUF 7,000
	Discounted first annual fee	HUF 7,000	HUF 7,000
	Additional discounted annual fee (from the second year)	HUF 7,000	HUF 7,000
Private Mastercard Standard**** Main and additional card	Annual fee	HUF 8,500	HUF 8,500
	Discounted first annual fee	HUF 8,500	HUF 8,500
	Additional discounted annual fee (from the second year)	in case of a card purchase worth min. HUF 1.5 million, 50% of the fee is waived*	in case of a card purchase worth min. HUF 2.5 million, 50% of the fee is waived*
Private VISA Gold**** Main and additional card	Annual fee	HUF 25,000	HUF 25,000
	Discounted first annual fee	HUF 25,000	HUF 25,000
	Additional discounted annual fee (from the second year)	in case of a card purchase worth min. HUF 1.5 million, 25% of the fee is waived*	in case of a card purchase worth min. HUF 2.5 million, 50% of the fee is waived*
Private Mastercard Platina**** Main and additional card	Annual fee	HUF 35,000	HUF 35,000
	Discounted first annual fee	HUF 35,000	HUF 35,000
	Additional discounted annual fee (from the second year)	in case of a card purchase worth min. HUF 1.5 million, 25% of the fee is waived*	in case of a card purchase worth min. HUF 2.5 million, 50% of the fee is waived*
Private Mastercard World Elite**** Main and additional card	Annual fee	HUF 60,000	HUF 60,000
	Discounted first annual fee	HUF 60,000	HUF 60,000
	Additional discounted annual fee (from the second year)	HUF 60,000	HUF 60,000

* In the case of a Premium Banking account, the discounted fee will be charged if the Customer makes purchase transactions with the given debit card in the total amount of at least HUF 1,500,000 during the 12 months preceding the annual fee charge. * In the case of a Premium Banking Plus account, the discounted fee will be charged if the Customer makes purchase transactions with the given debit card in the total amount of at least HUF 2,500,000 during the 12 months preceding the annual fee charge. For transactions amounting to HUF 1,500,000 and HUF 2,500,000, the Bank will only take into account the transactions carried out using the cardholder's respective card. When considering purchase transactions, only booked transactions will be taken into account. The annual card fee will be determined and charged based on the terms and conditions of the Customer's current account package applicable at the time the annual fee is charged. The discounted annual fee is calculated on the basis of the transaction information stored in the Bank's systems. The Bank does not provide a separate informational platform in this regard, purchase transactions already made can be checked in the account history. The card's first annual fee is charged upon issuance, and subsequently each year on the first working day of the month following the month of first issuance.

** The fee according to the List of Terms and Conditions for Retail Customers corresponds to the currently applicable fee set out under "Other Retail Bank Accounts" in chapter "Card Fees" of the "Raiffeisen CLEVER Card, Debit and Credit Card" List of Terms & Conditions. If

a specific fee changes in the referenced List of Terms & Conditions, that fee shall be applicable. The table above shows the currently applicable fee. If a given fee item ceases to be included in the Raiffeisen CLEVER Card, Debit and Credit Card List of Terms & Conditions, the fee item will take its last value and will be indexed according to this List of Terms & Conditions.

*** The referenced card type cannot be newly applied for in the Premium Banking segment. If the Customer holds such a card and becomes a Premium customer, he/she may continue to use it and the same card will be renewed at the time of renewal, with the conditions set out in this List of Terms & Conditions, excluding the settings of the card usage limits, which will continue to be subject to the List of Terms & Conditions applicable at the time of card application.

****The referenced card type cannot be newly applied for in the Premium Banking segment. If the Customer becomes a Premium customer, he/she can continue to use the card until it expires, i.e. until renewal. At the time of renewal of the card, the Bank shall, unless otherwise instructed by the Customer, issue the same type of Premium card to replace the card concerned, with the conditions set out in this List of Terms & Conditions, excluding the settings of the card usage limits, which shall remain subject to the List of Terms & Conditions applicable at the time of card application.

Each cardholder may hold only one active card of a given type.

*****For Premium Banking and Premium Banking Plus accounts, 100% of the card fee will be waived for card purchases in the amount of HUF 500,000 or more between 1 February 2024 and 31 January 2025 in the case of Premium Start CLEVERcards from the second year onwards within the framework of the promotion regarding the condition of annual card fee waiver. For customers transferring between 1 February 2024 and 30 April 2024 who made card purchases worth at least HUF 500,000 (but did not reach the fee-free range for Premium Banking and Premium Banking Plus) in the 12 months prior to the charge, we will provide a post-charge credit. The Bank shall make the fee adjustment no later than 31 July 2024.

Replacement card fees		
	Premium Banking	Premium Banking Plus
Premium Start CLEVERcard	According to the List of Terms and Conditions for Retail Customers* HUF 1,938	According to the List of Terms and Conditions for Retail Customers* HUF 1,938
Premium Mastercard Gold	According to the List of Terms and Conditions for Retail Customers* HUF 4,863	According to the List of Terms and Conditions for Retail Customers* HUF 4,863
Premium Mastercard Platina	According to the List of Terms and Conditions for Retail Customers* HUF 4,863	According to the List of Terms and Conditions for Retail Customers* HUF 4,863
VISA Gold	According to the List of Terms and Conditions for Retail Customers* HUF 4,863	According to the List of Terms and Conditions for Retail Customers* HUF 4,863
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.	
No-embossed Start CLEVER card	According to the List of Terms and Conditions for Retail Customers* HUF 1,938	According to the List of Terms and Conditions for Retail Customers* HUF 1,938
Embossed Start CLEVER card	According to the List of Terms and Conditions for Retail Customers* HUF 1,938	According to the List of Terms and Conditions for Retail Customers* HUF 1,938
OneCard	According to the List of Terms and Conditions for Retail Customers* HUF 1,938	According to the List of Terms and Conditions for Retail Customers* HUF 1,938
VertiCard	According to the List of Terms and Conditions for Retail Customers* HUF 1,938	According to the List of Terms and Conditions for Retail Customers* HUF 1,938
Private Mastercard Standard	According to the List of Terms and Conditions for Retail Customers* HUF 1,938	According to the List of Terms and Conditions for Retail Customers* HUF 1,938
Private VISA Gold	According to the List of Terms and Conditions for Retail Customers* HUF 4,863	According to the List of Terms and Conditions for Retail Customers* HUF 4,863
Private Mastercard Platina	According to the List of Terms and Conditions for Retail Customers* HUF 4,863	According to the List of Terms and Conditions for Retail Customers* HUF 4,863

* The fee according to the List of Terms and Conditions for Retail Customers corresponds to the currently applicable relevant fee set out in chapter "Further debit card and credit card Conditions" of the "Raiffeisen CLEVERcard, Bank-, Credit Card" List of Terms & Conditions. If a specific fee changes in the referenced List of Terms & Conditions, that fee shall be applicable. The table above shows the currently

applicable fee. If a given fee item ceases to be included in the Raiffeisen CLEVERcard, Bank-, Credit Card List of Terms & Conditions, the fee item will take its last value and will be indexed according to this List of Terms & Conditions.

Other bank card fees			
		Premium Banking	Premium Banking Plus
Card purchase		HUF 0	HUF 0
Change of Limit of Bank Card Usage [Limit change] – within daily maximum limit amount and number of transactions for a given day or permanently (ATM / purchase limit)	via Raiffeisen Portal, Raiffeisen Direktnet, Raiffeisen Direkt and at the branch	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
	via myRaiffeisen mobile application ⁴	HUF 477 Promotion until withdrawn but no later than 31 May 2025 HUF 0	HUF 477 Promotion until withdrawn but no later than 31 May 2025 HUF 0
Limit change [Extra limit increase] – Increase of the Daily Cash Withdrawal Limit amount and/or the number of Daily Cash Withdrawals or Purchases (transaction number) for a given day above the maximum values applicable to the card type (ATM / purchase limit)	Via Raiffeisen Direkt	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
Enable or disable the online card purchase function	via myRaiffeisen mobile application, at the branch, via Raiffeisen Direkt ⁴	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
Sending a bank card (or PIN code) by courier	Within Hungary	-	-
	Abroad	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
Sending bank card and PIN code by courier (in two separate shipments)	Within Hungary	-	-
	Abroad	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
Crediting a Mastercard MoneySend/Visa FastFund transaction to the bank account linked to the debit card		HUF 0	HUF 0
Change the account number linked with a bank card	via Raiffeisen Portal, Raiffeisen Direktnet, Raiffeisen Direkt and at the branch	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
	via myRaiffeisen mobile application ⁴	HUF 966 Promotion until withdrawn but no later than 31 December 2025 HUF 0	HUF 966 Promotion until withdrawn but no later than 31 December 2025 HUF 0
PIN change (changing the PIN code generated by the Bank or already changed by the customer) – can only be initiated at a Raiffeisen ATM		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 (reissue an existing PIN and send it to the customer) - the replaced PIN code is available only in branch		According to the List of Terms and Conditions for Retail Customers* In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace a unique PIN code	According to the List of Terms and Conditions for Retail Customers* In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace a unique PIN code
Optional travel insurance for travelling abroad (Raiffeisen Bankcard travel insurance)***		According to the List of Terms and Conditions for Retail Customers**	According to the List of Terms and Conditions for Retail Customers**
Balance query at own 24-hour and at designated ATMs		According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*

* The fee according to the List of Terms and Conditions for Retail Customers corresponds to the currently applicable relevant fee set out in chapter "Further debit card and credit card Conditions" of the "Raiffeisen CLEVERcard, Bank-, Credit Card" List of Terms & Conditions. If a specific fee changes in the referenced List of Terms & Conditions, that fee shall be applicable. The table above shows the currently applicable fee. If a given fee item ceases to be included in the Raiffeisen CLEVERcard, Bank-, Credit Card List of Terms & Conditions, the fee item will take its last value and will be indexed according to this List of Terms & Conditions.

** The fee according to the List of Terms and Conditions for Retail Customers corresponds to the currently applicable relevant fee set out in chapter "Insurances" of the "Raiffeisen CLEVERcard, Bank-, Credit Card" List of Terms & Conditions. If a specific fee changes in the referenced List of Terms & Conditions, that fee shall be applicable. The table above shows the currently applicable fee. If a given fee item ceases to be included in the Raiffeisen CLEVERcard, Bank-, Credit Card List of Terms & Conditions, the fee item will take its last value and will be indexed according to this List of Terms & Conditions.

**** If the customer holds a Premium card, the validity period of the insurance for travelling abroad corresponds to the validity period of the Premium card. The annual travel insurance fee will be determined and charged based on the terms and conditions of the customer's current account package applicable at the time the annual fee is charged.

Cash withdrawal fees from HUF account				
			Premium Banking	Premium Banking Plus
Cash withdrawal in Hungary	Without bank card at the branch	[HUF banknote and HUF coin withdrawal] from HUF account	1.1% max. HUF 1,000,000 The maximum withdrawable amount is HUF 90,000,000 per transaction**	1.1% max. HUF 1,000,000 The maximum withdrawable amount is HUF 90,000,000 per transaction**
	Without bank card at the branch	[Foreign currency banknote and coin withdrawal] from HUF account	1.1% max. HUF 1,000,000 The maximum withdrawable amount is HUF 90,000,000 per transaction**	1.1% max. HUF 1,000,000 The maximum withdrawable amount is HUF 90,000,000 per transaction**
	With debit card from own ATM	Standard fee of domestic transaction from Raiffeisen ATM	1,3% max. HUF 10,268 Promotion: until withdrawn, latest till 31 March 2025: First 2 per month free of charge*	1,1% max. HUF 10,268 Promotion: until withdrawn, latest till 31 March 2025: First 3 per month free of charge*
	With debit card from third-party ATM	Standard fee of domestic transaction from non-Raiffeisen ATM	or statutory: first two monthly withdrawals in HUF up to HUF 150,000 free of charge	or statutory: first two monthly withdrawals in HUF up to HUF 150,000 free of charge
	With debit card at foreign branch	[In Hungary (HUF transaction) at non-Raiffeisen branches]	1.8% min. HUF 1,500 max. HUF 35,268	1.8% min. HUF 1,500 max. HUF 35,268
	With debit card at the post	Standard fee of domestic transaction at post offices	1.8% min. HUF 1,500 max. HUF 35,268	1.8% min. HUF 1,500 max. HUF 35,268
Cash withdrawal abroad	With debit card from an ATM operated by own account manager Raiffeisen (group)	[Cash withdrawal abroad from ATM in EEA member states in EUR]	1.3% max. HUF 10,268 First 2 per month free of charge	1.1% max. HUF 10,268 First 3 per month free of charge
	With debit card from third-party ATM	[Cash withdrawal abroad from ATM in EEA member states in EUR]		
	With debit card from third-party ATM*****	Cash withdrawal abroad from ATM in NON-EEA	1.8% min. EUR 13 max. EUR 100.76 + 0,45%, max. HUF 20,000	1.8% min. EUR 13 max. EUR 100.76 + 0,45%, max. HUF 20,000

		member states, ad within the EEA NOT in EUR		
	With debit card at the branch of own account manager (group) *****	[Abroad at branch]	1.8% min. EUR 25 max. EUR 100.76 + 0,45%, max. HUF 20,000	1.8% min. EUR 25 max. EUR 100.76 + 0,45%, max. HUF 20,000
	With debit card at foreign branch*****	[Abroad at branch]	1.8% min. EUR 25 max. EUR 100.76 + 0,45%, max. HUF 20,000	1.8% min. EUR 25 max. EUR 100.76 + 0,45%, max. HUF 20,000

*The number of free cash withdrawals applies per customer, collectively to all accounts held by the customer with the Bank. Promotion: until withdrawn, but no later than 31 March 2025, the Bank offers free cash withdrawals per account in the specified number, including cash withdrawals from its own and third-party ATMs.

Free cash withdrawal discounts cannot be combined. The customer may choose between making use of the free cash withdrawal facility offered by the Bank and is included in the account package, or the statutory free cash withdrawal facility available upon making the relevant statement.

**The Bank waives the maximum withdrawal limit of HUF 90,000,000 per transaction until 31st December 2024.

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

Cash deposit and exchange fees to HUF account				
			Premium Banking	Premium Banking Plus
Cash deposit in Hungary	HUF cash deposit in own 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 own branch	[HUF banknote deposit] to forint account	HUF 0	HUF 0
		HUF coin deposit over 50 coins	2% max. HUF 250,000	2% max. HUF 250,000
	Foreign currency cash deposit at own branch	To foreign currency account	0.5% max. HUF 120,000	0.5% max. HUF 120,000
Exchange of forint coins and banknotes (per denomination, per day)		up to 50 coins or banknotes	HUF 0	HUF 0
		over 50 coins or banknotes of the face value of the banknote or coin paid out in excess of 50	2% max. HUF 250,000	2% max. HUF 250,000

5.2 Account packages not sold

5.2.1 Premium Gold 2.0 Account Package

Not available from 1st February 2024.

		Premium Gold 2.0 Account Package
Account maintaining fee ²	If the conditions detailed in section 1.5.1 of these Terms and Conditions are fulfilled.	HUF 0/month

² Indexation: the Bank calculates the fees specified in these Terms and Conditions on the basis of the annual average consumer price index published by the Central Statistics Office in respect of the previous calendar year. The fee or rate is modified (indexed) automatically on 1 April of each year in accordance with the average consumer price index pertaining to the previous calendar year. The Bank announces any changes in the fees in these Terms and Conditions no later than on 1 April of each year. When adjusting the fees the Bank, based on the general rules of rounding, rounds forint amounts to whole numbers, and euro amounts to two decimal places. The Bank reserves the right not to index the fees, on one or more occasions, in respect of certain customer groups and/or service types.

If the conditions detailed in section 1.5.1 of these Terms and Conditions are not fulfilled.		Premium Gold 2.0 Account Package
		HUF 16,281/month
Crediting of items received in forint²		
Transfers received from banks		HUF 0
Transfers arriving by post		Costs charged by the Hungarian Post
Sending money within Hungary in HUF [One-off transfer in forint]²		
Balance transfers between the Customer's accounts at the Bank^{2,3}		HUF 0
At the branch	intra-bank	0.61%, min. HUF 953, max. HUF 16,228 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	bank-to-bank	1.12%, min. HUF 1,118, max. HUF 16,228 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Via Raiffeisen Direkt	intra-bank	0.22, min. HUF 469, max. HUF 8,927 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	bank-to-bank	0.47%, min. HUF 632, max. HUF 8,927 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal ⁴	intra-bank	HUF 0
	bank-to-bank	HUF 0
Via RaiConnect	intra-bank	0.61%, min. HUF 953, max. HUF 16,228 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	bank-to-bank	1.12%, min. HUF 1,118, max. HUF 16,228 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Transfer of positive account balance in bank account switching process	bank-to-bank	1.12%, min. HUF 1,118, max. HUF 16,228 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Standing order²		
In-Bank transfer between the customer's own accounts [Standing payment orders]		free of charge
At the branch		0.61%, min. HUF 953, max. HUF 16,228 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Via Raiffeisen Direkt		0.22%, min. HUF 469, max. HUF 8,927 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication		HUF 0

³ 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.

⁴ The following payment orders are currently not available via myRaiffeisen mobileapplication:
 Cancellation of ad hoc payment orders, Recalling ad hoc or standing order payments, SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts – urgent, extra urgent, Ad hoc payment orders from HUF account in FCY in Bank, SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank – urgent, extra urgent, Ad hoc payment orders from HUF account in FCY interbank, SEPA Credit Transfer – EUR payment – urgent, extra urgent, Ad hoc payment orders from HUF account in HUF to another country, SEPA DD Core Direct Debit, SEPA DD Core direct debit limiting statement set/modification/cancellation, Forbidding the execution of a direct debit, Refund of paid direct debit, Ad hoc payment order in FCY or in HUF in Bank, Ad hoc payment order in FCY or in HUF interbank

		Premium Gold 2.0 Account Package
Via RaiConnect		0.61%, min. HUF 953, max. HUF 16,228 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Direct debit [Utility fee collection (direct debit order)]²		
At the branch		HUF 0
Via Raiffeisen Direkt		HUF 0
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication		HUF 0
Via RaiConnect		HUF 0
Sending money in euro (SEPA) [SEPA Credit Transfer]²		
EUR payment to abroad, to Single Euro Payment Area		
Standard fee	at branch	up to EUR 620: 1.12%, min. HUF 1,118, max. HUF 16,228 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 above EUR 620: 0.31%, min. HUF 1,118, max. HUF 16,228 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000
	in Raiffeisen Direkt	up to EUR 1104: 0.47%, min. HUF 632, max. HUF 8,927 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 above EUR 1104: 0.31%, min. HUF 632, max. HUF 8,927 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	HUF 0
	via RaiConnect	up to EUR 620: 1.12%, min. HUF 1,118, max. HUF 16,228 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 above EUR 620: 0.31%, min. HUF 1,118, max. HUF 16,228 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000
Conversion fee*****		0.31%, max. EUR 204.97 + 0.45%, max. HUF 20,000
Priority fee – in case of extra urgent orders ⁴		0.78%, min. EUR 8.78, max. EUR 517.34
Switching account packages²	Switching to Premium Gold 2.0 Account Package	HUF 0
	Switching from Premium Gold 2.0 Account Package to Retail Account Package if the Premium Banking service is cancelled	HUF 0
Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term²		HUF 0
Instructions for the event of death (order, amendment)²		HUF 0

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

5.2.2 Premium Select Account Package

Not available from 1st February 2024.

Premium Select Account Package		
Account maintaining fee²	If the conditions detailed in section 1.5.2 of these Terms and Conditions are fulfilled.	HUF 0/month
	If the conditions detailed in section 1.5.2 of these Terms and Conditions are not fulfilled.	HUF 23,936 /month
Crediting of items received in forint²		
Transfers received from banks		HUF 0
Transfers arriving by post		Costs charged by the Hungarian Post
Sending money within Hungary in HUF [One-off transfer in forint]^{2,3}		
Balance transfers between the Customer's accounts at the Bank ²		HUF 0
At the branch	intra-bank	0.39%, min. HUF 545, max. HUF 11,194 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	bank-to-bank	0.47%, min. HUF 545, max. HUF 11,194 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Via Raiffeisen Direkt	intra-bank	HUF 0
	bank-to-bank	HUF 0
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal ⁴	intra-bank	HUF 0
	bank-to-bank	HUF 0
Transfer of positive account balance in bank account switching process	bank-to-bank	0.47%, min. HUF 545, max. HUF 11,194 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Via RaiConnect	intra-bank	0.39%, min. HUF 545, max. HUF 11,194 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	bank-to-bank	0.47%, min. HUF 545, max. HUF 11,194 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Standing order²		
In-Bank transfer between the customer's own accounts [Standing payment orders]		free of charge
At the branch		HUF 0
Via Raiffeisen Direkt		HUF 0
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication		HUF 0
Via RaiConnect		HUF 0
Direct debit [Utility fee collection (direct debit order)]²		
At the branch		HUF 0
Via Raiffeisen Direkt		HUF 0
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication		HUF 0
Via RaiConnect		HUF 0

		Premium Select Account Package
Sending money in euro (SEPA) [SEPA Credit Transfer]²		
EUR payment to abroad, to Single Euro Payment Area		
Standard fee	at branch	up to EUR 1104: 0.47%, min. HUF 545, max. HUF 11,194 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 above EUR 1104: 0.31%, min. HUF 545, max. HUF 11,194 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000
	in Raiffeisen Direkt	HUF 0
	via Raiffeisen DirektNet, myRaiffeisen mobile application	HUF 0
	Via RaiConnect	up to EUR 1104: 0.47%, min. HUF 545, max. HUF 11,194 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 above EUR 1104: 0.31%, min. HUF 545, max. HUF 11,194 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000
Conversion fee*****		0.31%, max. EUR 204.97 + 0.45%, max. HUF 20,000
Priority fee – in case of extra urgent orders ⁴		0.78%, min. EUR 8.78, max EUR 517.34
Switching account packages ²	Switching to Premium Select Account Package	HUF 0
	Switching from Premium Select Account Package to Retail Account Package if the Premium Banking service is cancelled	HUF 0
Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term ²		HUF 0
Instructions for the event of death (order, amendment) ²		HUF 0

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

5.3 Switching between account packages while maintaining Premium Banking membership

5.3.1 From a Premium Account Package to a Premium Gold 2.0 or Premium Select Account Package

The Bank resets the account package within 5 working days after the Customer has submitted his request for switching account packages. After the new package has been set, the terms and conditions related to the maintenance of the Premium Gold 2.0 or Premium Select Account Package will be applied.

5.3.2 Switching in the case of accounts that are in addition to the obligatory Premium, Premium Gold, Premium Gold 2.0 or Premium Select Account Package

When switching between a Premium Account Package maintained together with the obligatory Premium, Premium Gold, Premium Gold 2.0 or Premium Select or Premium Gold Account Package or other retail account packages, the latest effective Raiffeisen Bank Account, electronic services List of Conditions are applied.

In respect of Retail Account Packages and bank accounts kept in foreign currency the fees and commissions specified in the effective Raiffeisen Bank Account, electronic services List of Conditions apply.

6 SMS service [Mobile Banking service]

Mobile Banking fee package content

	SMS service [Mobile Banking Cardinfo]	SMS service [Mobile Banking Accountinfo]
Bank card transaction		
Cash withdrawal in Hungary/abroad	X	-
Purchase in Hungary/abroad	X	-
Bank account activity		
Crediting to bank account	-	X
Debiting from bank account	-	X

Normally, the identification data at the end of messages is the name of the Raiffeisen account/Raiffeisen bank card. Customers may request identification data for the Mobile Banking service that are different from this default setting.

Service fees

	In case of Premium and Premium Gold Account Package	In case of Premium Select Account Package ²	In case of Premium Gold 2.0 Account Package ²	In the case of Premium Banking and Premium Banking Plus account ²
Monthly fee	free of charge	free of charge	HUF 237/Accountinfo HUF 237/Cardinfo	HUF 200/ Accountinfo HUF 0/Cardinfo
Request, amendment, or termination of service	free of charge	free of charge	free of charge	HUF 40 Promotion: HUF 0 until 31/01/2025
Automatic text message (bank card transactions, bank account activity)	free of charge	free of charge	free of charge	HUF 40 Promotion: HUF 0 until 31/01/2025

In respect of Retail Account Packages, the fees and commissions specified in the effective Raiffeisen Bank Account, electronic services List of Conditions apply.

The Mobile Banking CARDINFO and the Mobile Banking ACCOUNTINFO is available if at least one automatic text message is requested.

The maximum limit per type of notification is HUF 10,000, and in the case of foreign-currency accounts USD 50, CHF 50, EUR 35 or GBP 35. In respect of card transactions the limit can only be specified in forint.

The monthly and message fees (per type of message) are debited from the bank account on the last bank working day of the month. The settlement period for message fees starts on the last working day of the month prior to the month concerned and ends on the calendar day prior to the last working day of the month concerned.

More information about transaction types that fall within the category of notifications is available at www.raiffeisen.hu.

7 Bank Cards, CLEVERcards, and Credit Cards

Acceptance and decision of credit card application is suspended on 29th June and 30th June of 2022. Acceptance and decision of credit card application will be continued from 1st July 2022

The conditions pertaining to bank cards, CLEVERcards and credit cards that can be requested and/or used within the framework of the Premium Banking service.

The Bank is not accepting applications for Premium Versatile CLEVERcard and Premium (Oxigén) Gold Credit Card since 10th July 2013.

Conditions of Mastercard credit cards are determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions.

	Premium Gold Account Package	Premium Gold 2.0 Account Package	Premium Select Account Package	Premium Account Package	Retail Account Packages
Annual fee ² / Application fee ²					
Providing a debit card [Premium Start CLEVERcard] ⁵	<p>Annual fee: free of charge</p> <p>New card requested after 1.st June 2011 is free of charge only in the first year. From the second year annual card fee is the following:</p> <ul style="list-style-type: none"> - in case of cards applied before 12th September 2013: HUF 8,457 - in case of cards applied from 12th September 2013: promotional fee: HUF 8,457, non promotional fee HUF 9,151. <p>Promotion is valid until withdrawal but not later than 31th May 2025. Promotional fee is valid for cards charged during promotional period.</p> <p>If customer fulfills purchase transactions in amount of 500,000 HUF with main and additional cards connected to the account and/or owns OneCard Credit Card, with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>Discounted price (free of charge) is valid for Premium Gold Account Package. If the card is not related to the Premium Gold Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p>	<p>Annual Fee: HUF 0</p> <p>New card requested after 1.st June 2011 is free of charge only in the first year. From the second year annual card fee is HUF 9,168.</p> <p>If customer fulfills purchase transactions in amount of 500,000 HUF with main and additional cards connected to the account and/or owns OneCard Credit Card, with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>Discounted price (free of charge) is valid for Premium Gold 2.0 Account Package. If the card is not related to the Premium Gold 2.0 Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p>	<p>Annual Fee: HUF 0</p> <p>New card requested after 1.st June 2011 is free of charge only in the first year. From the second year annual card fee is HUF 9,168.</p> <p>If customer fulfills purchase transactions in amount of 500,000 HUF with main and additional cards connected to the account and/or owns OneCard Credit Card, with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>Discounted price (free of charge) is valid for Premium Select Account Package. If the card is not related to the Premium Select Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p>	<p>Annual Fee: Free of charge⁶</p> <p>Discounted price (free of charge) is valid for Premium Account Package. If the card is not related to the Premium Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p>	<p>The annual fee determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Start CLEVERcard conditions, depending on the account package type Annual fee: HUF 8,457 – 10,518</p>

⁵ The annual fees of additional card(s) are the same as the annual fees of cards associated with Retail Account Packages. From this point of view, the CLEVERcard without a credit limit corresponds to the embossed Start CLEVERcard in Fee Waiver package, the Premium CLEVERcard with a credit limit corresponds to the embossed Versatile CLEVERcard and the Premium VISA Gold bank card corresponds to the VISA Gold bank card.

⁶ Including non-embossed or embossed, standard of Special Image Design, Versatile cards with a credit limit or Start CLEVERcards without a credit limit.

	Premium Gold Account Package	Premium Gold 2.0 Account Package	Premium Select Account Package	Premium Account Package	Retail Account Packages
Providing a debit card [Premium Versatile CLEVERcard] ⁵	<p>From 10th July 2013 Bank is not accepting applications Annual fee: Free of charge New card requested after 1. June 2011 is free of charge only in the first year. From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard, HUF 11,678. If customer fulfills purchase transactions in amount of HUF 500,000 with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>Does not count as a new card request if Premium Start CLEVERcard requested before 1. June 2011 is requested to upgrade to Premium Versatile CLEVERcard after 1. June 2011.</p> <p>Discounted price (free of charge) is valid for Premium Gold Account Packake. If the card is not related to the Premium Gold Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p>	<p>From 10th July 2013 Bank is not accepting applications Annual fee: HUF 0 New card requested after 1. June 2011 is HUF 0 only in the first year. From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard, HUF 11,678. If customer fulfills purchase transactions in amount of HUF 500,000 with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>Does not count as a new card request if Premium Start CLEVERcard requested before 1. June 2011 is requested to upgrade to Premium Versatile CLEVERcard after 1. June 2011.</p> <p>Discounted price (free of charge) is valid for Premium Gold 2.0 Account Packake. If the card is not related to the Premium Gold 2.0 Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p>	<p>From 10th July 2013 Bank is not accepting applications New card requested after 1. June 2011, the annual fee is HUF 0 only in the first year. From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard, HUF 11,678. If customer fulfills purchase transactions in amount of HUF 500,000 with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>Does not count as a new card request if Premium Start CLEVERcard requested before 1. June 2011 is requested to upgrade to Premium Versatile CLEVERcard after 1. June 2011.</p> <p>Discounted price (free of charge) is valid for Premium Select Account Packake. If the card is not related to the Premium Select Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p>	<p>From 10th July 2013 Bank is not accepting applications Annual fee: Free of charge Discounted price (free of charge) is valid for Premium Account Packake. If the card is not related to the Premium Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p>	<p>From 10th July 2013 Bank is not accepting applications The annual fee determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard Annual fee: HUF 11,678</p>
Mastercard Premium Gold bank card	Annual fee: HUF 28,288 application fee HUF 14,136	Annual fee: HUF 28,288 application fee HUF 14,126	Annual fee: HUF 28,288 application fee HUF 14,136	Annual fee: HUF 28,288 application fee HUF 14,136	CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the Mastercard Gold Conditions: Annual fee: HUF 28,288
Mastercard Premium Platina Bank card	Annual fee: HUF 36,779 application fee HUF 21,212	Annual fee: HUF 36,779 application fee HUF 21,212	Annual fee: HUF 36,779 application fee HUF 21,212	Annual fee: HUF 36,779 application fee HUF 21,212	In the case of a Mastercard Premium Platinum card attached to an account belonging to a retail account package, the fees of the Premium Gold 2.0 account package (or any successor packages) shall be governing*

	Premium Gold Account Package	Premium Gold 2.0 Account Package	Premium Select Account Package	Premium Account Package	Retail Account Packages
Providing a debit card [Premium VISA Gold bank card and Visa Gold bank card issued instead of Premium Visa Gold bank card] ⁵	Annual fee: HUF 14,958 Premium Visa Gold bank card Not applicable from 23rd June 2020 Renewed bankcards and replacement cards are VISA Gold bankcards	Annual fee: HUF 15,959 Premium Visa Gold bank card Not applicable from 23rd June 2020 Renewed bankcards and replacement cards are VISA Gold bankcards	Annual fee: HUF 14,989 Premium Visa Gold bank card Not applicable from 23rd June 2020 Renewed bankcards and replacement cards are VISA Gold bankcards	Annual fee: HUF 14,958 Premium Visa Gold bank card Not applicable from 23rd June 2020 Renewed bankcards and replacement cards are VISA Gold bankcards	Identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the VISA Gold bank card conditions, depending on the account package type. HUF 26,370 – HUF 31,694
Premium (Oxigén) Gold Credit Card	From 10 th July 2013 Bank is not accepting applications As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the Oxygen Gold Credit Card. Issued before 1st April 2012: HUF 24,123 Issued after 1st April 2012: HUF 21,058				
Providing a debit card [Virtual card (Virtual no Plastic Mastercard)]	Monthly fee: HUF 200 Application fee: HUF 500	Monthly fee: HUF 200 Application fee: HUF 500	Monthly fee: HUF 200 Application fee: HUF 500	Monthly fee: HUF 200 Application fee: HUF 500	Monthly fee: HUF 200 Application fee: HUF 500
VertiCard (Mastercard Unembossed bank card)	It may not be requested in respect of the aforementioned account packages. For existing cards, in accordance with those included in the List of Terms & Conditions for Raiffeisen CLEVERcards, Debit and Credit Cards as amended from time to time, the terms and conditions concerning Other retail accounts apply. Annual fee: HUF 7,780 Application fee: HUF 4,230				Identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card according to Terms and Conditions, depending on account packages annual fee: HUF 7,780 Application fee: HUF 0-4,230
Mastercard Gold	It may not be requested in respect of the aforementioned account packages. For existing cards, in accordance with those included in the List of Terms & Conditions for Raiffeisen CLEVERcards, Debit and Credit Cards as amended from time to time, the terms and conditions concerning Other retail accounts apply. Annual fee: HUF 24,288 Application fee: HUF 0				Identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card according to Terms and Conditions, depending on account packages annual fee: HUF 28,288 Application fee: HUF 0
Start CLEVERcard ^{6,7}	From 21 st June 2011 can not be claimed Annual fee of cards claimed before 21 st June 2011 are as determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions related to Further accounts: Unembossed Start CLEVERcard with PayPass: HUF 4,847 Embossed Start CLEVERcard: HUF 8,594				As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package and card type HUF 4,788 – 10,508
Versatile CLEVERcard ^{5,6}	From 21 st June 2011 can not be claimed Annual fee of cards claimed before 21 st June 2011 are as determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions: Versatile CLEVERcard: HUF 8,745 Embossed Versatile CLEVERcard: HUF 11,678				From 10 th July 2013 Bank is not accepting applications As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, in case of unembossed Versatile CLEVERcard HUF 8.745

⁷ For a Premium Account Package, no new, MasterCard Standard card, embossed and non-embossed Start CLEVERcard, embossed and non-embossed Versatile CLEVERcard, VISA Gold card can be requested, but the card associated with the customer's previous account package may be kept.

	Premium Gold Account Package	Premium Gold 2.0 Account Package	Premium Select Account Package	Premium Account Package	Retail Account Packages
Mastercard Standard bankcard* (card issued instead of VISA Classic)	<p>From 21st June 2011 can not be claimed</p> <p>Annual fee of cards claimed before 21st June 2011 are as determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions related to Further accounts:</p> <p>HUF 8,594</p>				<p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package</p> <p>HUF 8,594 – HUF 10,508</p>

	Premium Gold Account Package	Premium Gold 2.0 Account Package	Premium Select Account Package	Premium Account Package	Retail Account Packages
VISA Gold ⁷ ***	<p>From 21st June 2011 can not be claimed</p> <p>Annual fee of cards claimed before 21st June 2011 are as determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions related to Further accounts:</p> <p>HUF 27,267</p> <p>(except Visa Gold bankcard issued instead of Premium Visa Gold bank card, which conditions are defined in Premium Visa Gold row)</p>				<p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package type.</p> <p>HUF 27,267 – HUF 31,694</p> <p>(except Visa Gold bankcard issued instead of Premium Visa Gold bank card, which conditions are defined in Premium Visa Gold row)</p>
Providing a debit card [OneCard bankcard] **** Non-available from 01/03/2024	<p>Annual fee of cards are determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions related to Further accounts:</p> <p>HUF 8,678</p>				<p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package</p> <p>HUF 8,104 – HUF 11,092</p>
OneCard Gold Credit Card annual fee	<p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions for OneCard Gold Credit Card:</p> <p>Entering into contract till 19th July 2015: HUF 14,317</p> <p>Entering into contract from 20th July 2015: HUF 24,010</p> <p>THM:38,1%</p>	<p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions for OneCard Gold Credit Card: Entering into contract till 19th July 2015: HUF 14,317</p> <p>Entering into contract from 20th July 2015: HUF 24,010</p> <p>THM: 38,1%</p>	<p>In the first year: HUF 0⁵</p> <p>From the second year annual card fee is the following:</p> <p>Entering into contract till 19th July 2015: HUF 14,317</p> <p>Entering into contract from 20th July 2015: HUF 24,010</p> <p>If customer fulfills purchase transactions in amount of HUF 3,000,000 with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee. The annual card fee is debited from the Customer's credit card account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5th bank working day of the month following the due date.</p> <p>In case of existing Onecard Gold credit card the forthcoming annual fee will be credited.</p> <p>THM:38,1%</p>	<p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions for OneCard Gold Credit Card: Entering into contract till 19th July 2015: HUF 14,317</p> <p>Entering into contract from 20th July 2015: HUF 24,010</p> <p>THM: 38,1%</p>	<p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions for OneCard Gold Credit Card: Entering into contract till 19th July 2015: HUF 14,317</p> <p>Entering into contract from 20th July 2015: HUF 24,010</p> <p>THM: 38,1%</p>

* In the event of the termination of a Premium amendment to the agreement, the Mastercard Premium Platinum card may be kept until its expiry, at the terms and conditions applying to the latest Premium type account package. After expiry, the card will be renewed as a Mastercard Gold card type as per the List of Terms & Conditions for Raiffeisen CLEVERcards, Debit and Credit Cards, at the terms and conditions applicable to the account package then in effect.

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

***The terms and conditions of the Visa Gold card issued as a replacement to the Premium Visa Gold card are included in the line "Premium Visa Gold".

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

The Mastercard bankcards and the VISA debit cards issued by the Bank from 8th January 2024, are considered contactless bankcards. In case of contactless purchases below HUF 15 000, or below the defined amount in other countries outside Hungary, the Minicard can be used at contactless payment acceptance points without signature or PIN code. In accordance with requirements concerning strong customer authentication, customers may be expected to enter their PIN codes for amounts below HUF 15,000 as well. In case of purchases above HUF 15 000, or above the defined amount in other countries outside Hungary (e.g. EUR 20), the cardholder has to approve the transaction with PIN code.

The THM was determined in accordance with the current conditions and the legal provisions in force and monthly free of charge Premium Gold account package, and its value may change if the conditions change. The definition of the THM refers to a HUF 375,000 credit limit, for OneCard Gold Credit Card to the minimum 750,000 HUF credit limit applicable from 25th August 2021 and a 1 year term. The annual percentage rate valid for the amount of the final purchase limit approved on the basis of the individual contract – which may differ from the values indicated in these Terms and Conditions – is included in the Bank's written notice, which is part of the individual contract. The settlement period taken into account in the calculation of the THM is the period between the 25th day of each month and the 25th day of the next month. If the limit date is not a bank working day, then the bank working day immediately preceding such date shall be taken into account in calculating the settlement period. The value of the THM does not reflect the interest risk of the loan. The annual percentage rate is calculated on the basis of the following formula:

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

Where: H: the loan amount, less the costs related to the drawdown of the loan
Ak: the amount of the kth repayment instalment
m: is the number of repayment instalments,
tk: the time of the kth repayment expressed in years or part-years
i: value of the THM

Cash withdrawal in Hungary [Conditions of domestic HUF ATM and post office transactions]

In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank and own a bankcard (including Start and Versatile Clever Card) linked to the bank account with declaration. From January 1st 2025, the discount will be applicable for POS terminal transactions operated by Magyar Posta as well.

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

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

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

Cash withdrawal in Hungary [Domestic HUF ATM and post office transactions available for customers with declaration]²

	Premium Gold Account Package, Forint cash withdrawal	Premium Gold 2.0 Account Package, Forint cash withdrawal	Premium Select Account Package, Forint cash withdrawal	Premium Account Package Forint cash withdrawal	Retail Account Packages
Number of domestic ATM, POS terminal operated by Magyar Posta cash withdrawals free of charge in case of HUF transactions up to HUF 150,000 Transactions are selected based on the date of accountancy in the actual month.	2 pieces				

Domestic HUF ATM cash withdrawal fees if transactions are above HUF 150,000 or 2 transactions Post office transaction fees	Premium Gold Account Package, Forint cash withdrawal	Premium Gold 2.0 Account Package, Forint cash withdrawal	Premium Select Account Package, Forint cash withdrawal	Premium Account Package Forint cash withdrawal	Retail Account Packages
Premium CLEVERcard (main card and additional card)	<u>From Raiffeisen ATM:</u> in an unlimited number, free of charge <u>From other ATMs and post office transactions:</u> HUF 1,374/transaction	<u>in a month the 3rd and 4th transactions, and/or transactions are above HUF 150,000 if it is from Raiffeisen ATM:</u> HUF 0 Above this limit from Raiffeisen ATM: 1,24% min. HUF 396/transaction <u>From other ATMs and post office transactions:</u> 2,18% min. HUF 1,190/transaction	<u>From Raiffeisen ATM:</u> in an unlimited number, free of charge <u>From other ATMs and post office transactions:</u> HUF 1,375/transaction	<u>first 4 transactions/month from any ATMs/post office transactions:</u> free of charge <u>Above this limit:</u> HUF 1,148/transaction	As determined in the Raiffeisen CLEVERcard, Bank/Credit Card Terms and Conditions.
Mastercard Premium Goldcard (main card and additional card)					
Mastercard Premium Platinacard (main card and additional card)					
Premium VISA Gold Deposit bank card (main card and additional card)					
Raiffeisen CLEVERcard (main card and additional card)					
VertiCard (main card and additional card)					
Mastercard Goldcard (main card and additional card)					
MasterCard Standard* (card issued instead of VISA Classic) (main card and additional card)					
VISA Gold (main card and additional card)					

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

Cash withdrawal in Hungary [Number of domestic HUF ATM and post office transactions available for customers without declaration]²

	Premium Gold Account Package, Forint cash withdrawal	Premium Gold 2.0 Account Package, Forint cash withdrawal	Premium Select Account Package, Forint cash withdrawal	Premium Account Package, Forint cash withdrawal	Retail Account Packages
Premium CLEVERcard (main card and additional card)	<u>From Raiffeisen ATM:</u> in an unlimited number, free of charge <u>From other ATMs and post office transactions:</u> HUF 1,374/transaction	<u>From Raiffeisen ATM:</u> first four transactions/month: HUF 0 Above this limit: 1.24% min. HUF 396/transaction <u>From other ATMs and post office transactions:</u> 2.18% min. HUF 1,190/transaction	<u>From Raiffeisen ATM:</u> in an unlimited number, free of charge <u>From other ATMs and post office transactions:</u> HUF 1,375/transaction	<u>first 4 transactions/month from other ATMs/post office transactions:</u> free of charge <u>Above this limit:</u> HUF 1.148/transaction	As determined in the Raiffeisen CLEVERcard, Bank/Credit Card Terms and Conditions.
Premium VISA Gold Deposit bank card (main card and additional card)					
Mastercard Premium Goldcard (main card and additional card)					
Mastercard Premium Platinacard (main card and additional card)					
Raiffeisen CLEVERcard (main card and additional card)					
VertiCard (main card and additional card)					
Mastercard Goldcard (main card and additional card)					

MasterCard Standard* (card issued instead of VISA Classic) (main card and additional card)					
VISA Gold (main card and additional card)					

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

Other conditions

	Premium Gold Account Package, Forint cash withdrawal	Premium Gold 2.0 Account Package, Forint cash withdrawal	Premium Select Account Package, Forint cash withdrawal	Premium Account Package, Forint cash withdrawal	Retail Account Packages
Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [POS transactions]	free of charge	HUF 0	HUF 0	free of charge	As determined in the Raiffeisen CLEVERcard, Bank/Credit Card and Shopping Card Terms and Conditions.
Receipt of Premium card at the branch	Free of charge	HUF 0	HUF 0	Free of charge	Free of charge
Bank card disallowance	As determined in the Raiffeisen CLEVERcard, Bank/Credit Card Terms and Conditions.				

Cash withdrawal abroad, in EEA state in EUR

	Premium Gold Account Package	Premium Gold 2.0 Account Package	Premium Select Account Package	Premium Account Package	Retail Account Packages
Premium CLEVERcard (main card and additional card)	HUF 1,374	2.18%, min. HUF 1,190, max. HUF 5.086	HUF 1,374	HUF 1,148	As determined in the Raiffeisen CLEVERcard, Bank/Credit Card and Shopping Card Terms and Conditions.
Premium VISA Gold Deposit bank card (main card and additional card)					
Mastercard Premium Goldcard (main card and additional card)					
Mastercard Premium Platinacard (main card and additional card)					
Raiffeisen CLEVERcard (main card and additional card)					
VertiCard (main card and additional card)					
Mastercard Goldcard (main card and additional card)					
MasterCard Standard* (card issued instead of VISA Classic) (main card and additional card)					
VISA Gold (main card and additional card)					

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

Cash withdrawal abroad, except in EEA state in EUR

	Premium Gold Account Package	Premium Gold 2.0 Account Package	Premium Select Account Package	Premium Account Package	Retail Account Packages
Premium CLEVERcard (main card and additional card)	EUR 16.35				As determined in the Raiffeisen CLEVERcard, Bank/Credit Card and Shopping Card Terms and Conditions.
Premium VISA Gold Deposit bank card (main card and additional card)					
Mastercard Premium Goldcard (main card and additional card)					
Mastercard Premium Platinacard (main card and additional card)					
Raiffeisen CLEVERcard (main card and additional card)					
VertiCard (main card and additional card)					
Mastercard Goldcard (main card and additional card)					
MasterCard Standard* (card issued instead of VISA Classic) (main card and additional card)					
VISA Gold (main card and additional card)					

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

Cash withdrawal abroad - ATM cash withdrawal promotion in Premium Select Account Package

For customer with Premium Select Account Package from any account with any card	Fee debited after first cash withdrawal transaction/month from foreign ATM will be reimbursed at latest last working day of the following month of the transaction on the concerned account. The actual fee is defined in the Raiffeisen CLEVERcard, Bank-, and Credit Card List of Conditions.
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Foreign travel insurance

Annual fee for Premium bank/credit cards in a Premium Account Package	Free of charge ⁸
Annual fee for Premium Start CLEVERcard and Versatile CLEVER Card in Premium Gold Account Package	Free of charge ⁸ Travel insurance requested after 1 st June 2011 is free of charge only in the first year, for main and additional cards. From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard. In case of the Premium Gold Account Package and Premium CLEVERcard the annual insurance fee is debited from the Customer's bank account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5 th bank working day of the month following the due date.

⁸ The term of validity of the foreign travel insurance is the same as the term of validity of the Premium Card. If the Customer modifies his/her Premium or Premium Gold Account Package, the conditions for the entitlement to a free service in this regard cease to exist, and the costs specified in the effective Raiffeisen Bank Account, electronic services List of Conditions shall apply to the foreign travel insurance. The first debiting takes place on the first card billing date after the entitlement to a free service ceases.

Annual fee for Premium Start CLEVERcard and Versatile CLEVER Card in Premium Gold 2.0 or Premium Select Account Package	<p>HUF 0⁸</p> <p>Travel insurance requested after 1st June 2011 is free of charge only in the first year, for main and additional cards.</p> <p>From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard.</p> <p>In case of the Premium Gold 2.0 or Premium Select Account Package and Premium CLEVERcard the annual insurance fee is debited from the Customer's bank account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5th bank working day of the month following the due date.</p>
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8 Maximum order amounts

	Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen mobileapplication ³
Transfer between own accounts	available balance	available balance	available balance	available balance
Ad hoc payment orders	available balance	available balance	using a one-time code sent in SMS ⁹ , HUF 2,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day	using a Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day
Standing payment orders	available balance	available balance	using a one-time code sent in sent in SMS ⁹ HUF 2,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day	using a Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day
Payment of utilities (authorisation on direct debit)	available balance or limit set by customer	available balance or limit set by customer	available balance or limit set by customer	available balance or limit set by customer

*Token device is not available after 1st February 2013.

9 Loans

9.1 **Raiffeisen Premium Home Loan, Raiffeisen Premium „Egyetlen loan” - consolidation loan, Raiffeisen Premium Personal Loan with Real Estate Collateral, Raiffeisen Premium „Egyetlen loan” - consolidation loan for Personal Loan with Real Estate Collateral for Home Mortgage**

Product with real-estate collateral

The Raiffeisen Premium Home Loan, Raiffeisen Premium „Egyetlen loan” - consolidation loan, Raiffeisen Premium Personal Loan with Real Estate Collateral, Raiffeisen Premium „Egyetlen loan” - consolidation loan for Personal Loan with Real Estate Collateral for Home Mortgage are valid in accordance with the latest effective terms and conditions for VII/A. Raiffeisen Housing Loan and Raiffeisen Personal

⁹ To use the service Customer must also have a mobile phone number registered at the Bank for a phone set in a working condition on which the Customer is able to receive the one-time password in an SMS message when using the DirektNet interface. The one-time password sent by the Bank must be entered in the DirektNet interface to approve the order. Customer may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under the DirektNet agreement. The limits mentioned above don't include Transfers between own accounts, except transfers to own security account.

Loan with Real Estate Collateral Loans I. Condition List, for VII/C. In case of existing foreign currency based (paid in HUF) Raiffeisen Housing Loan and Raiffeisen Personal Loan with Real Estate Collateral Loans III. Condition List, for VII/D. In case of HUF based (disbursed in foreign currency and paid back in foreign currency) Raiffeisen Housing Loan and Raiffeisen Personal Loan with Real Estate Collateral Loans IV. Condition List and for VII./B Not applicable Secured Loans II. Condition List.

9.2 Raiffeisen Personal Loan

Product without real-estate collateral

All terms of Raiffeisen Personal Loan are valid in accordance with the latest effective terms and conditions for Loans and Unsecured Loans.

In case of existing foreign currency based (paid in HUF), not applicable Unsecured Loans Condition List, in case of HUF based (disbursed in foreign currency and paid back in foreign currency) not applicable Unsecured Loans Condition List.

9.3 Arranged overdraft [Overdraft Credit with Premium Promotion]

Retail proclamation and its supplement regarding prevailing interest rate changes are inseparable from current Premium Banking list of conditions.

9.3.1 The terms valid for Overdraft Credit with Premium Promotion applications submitted from 05th of February, 2025

Products	Interest rate discount in reference with interest rate defined in Conditions List for unsecured loans for Overdraft credit	Handling fee	APR in the case of Premium Gold 2.0, Premium Select, Premium Banking or Premium Banking Plus Accounts	Term	Credit limit
Premium Overdraft Credit	3% interest rate discount	Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year	34.0%	Open-ended	HUF 100,000 – HUF 2,000,000*

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans.

The APR was determined in accordance with the latest terms and the legal provisions in force, and its value may change if the conditions change. The definition of the APR refers to a HUF 375,000 purchase limit and a 3-month term. The THM value related to the specific offer is determined in the individual contract, which differs (may differ) from the above value. The value of the THM does not reflect the interest risk of the loan. The annual percentage rate is calculated on the basis of the following formula:

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

Where: H: the loan amount, less the costs related to the drawdown of the loan

A_k: the amount of the kth repayment instalment

m: the number of repayment instalments

t_k: the time of the kth repayment expressed in years or part-years

i: value of the THM

9.4 Default interest

In case of Mortgage loans

	Date of disbursement	Before termination	After termination	
			(0-90 days)	(from 91 st day)
Home mortgage loans	Before 17 th March 2014	MNB base rate+24%, but maximum (interest fee *1.5) +3%, but maximum annual 27.30%*		MNB base rate+24%, but maximum interest and handling fee valid one day before termination (in case of foreign currency based contracts if contract defines in case of termination actual outstanding to define in HUF, then interest and handling fee valid on termination day termination on termination day)
	Between 17 th March and 1 st February 2015	MNB base rate +10%, but maximum (interest fee *1.5)+3%		MNB base rate+10%, but maximum interest fee valid one day before termination
Personal loans with Real Estate Collateral	Before 17 th March 2014	MNB base rate+24%, but maximum (interest fee *1.5)+3%, but maximum annual 27.30%*		
	Between 17 th March and 1 st February 2015	MNB base rate +12%, but maximum (interest fee *1.5)+3%		

Conditions for loan products granted after 1 st February 2015	Before termination	After termination	
		(0-90 days)	(from 91. day)
Home mortgage loans	MNB base rate +24%, but maximum annual (interest fee *1.5)+3%		MNB base rate+24%, but maximum Interest fee valid one day before termination
Personal loans with Real Estate Collateral	MNB base rate +24%, but maximum annual (interest fee *1.5)+3%		

* The Bank is allowed to change interest fee in that direction and extent, what is allowed in connection with reference interest rate change.

In case of unsecured loans

	Contract date/Date of disbursement	Interest rate
Raiffeisen Personal Loans	Before 17 th March 2014	MNB base rate + 24%, but maximum (interest fee %*1.5)+3%, but maximum in case of HUF and foreign currency denominated loans 27.30%* (Value is changing with MNB base rate)
	Between 17 th March and 1 st February 2015	MNB base rate + 24%, but maximum (interest fee %*1.5)+3%
	From 1 st February 2015	MNB base rate + 24%, but maximum (interest fee %*1.5)+3%
EgyenlegPlusz Overdraft Credit	Before 17 th March 2014	MNB base rate + 39%, but maximum (interest fee %*1.5)+3%, but maximum in case of HUF and foreign currency denominated loans 27.30%* (Value is changing with MNB base rate)
	Between 17 th March and 1 st February 2015	MNB base rate + 39%, but maximum (interest fee %*1.5)+3%, but maximum in case of HUF and foreign currency denominated loans 28.90% (Value is changing with MNB base rate)
	From 1 st February 2015	MNB base rate + 39%, but maximum (interest fee %*1.5)+3%

MNB base rate is valid for the whole actual half-year period, the reference MNB base rate is the 1st day rate of previous month of the half-year period. Definition of the reference base rate which is base for the default interest is defined in Raiffeisen Home mortgage loans and Personal loans with Real Estate Collateral Loans I. List of Conditions 4th appendix.

In case of Home mortgage loans after termination until 90th day, in case of Personal loans with Real Estate Collateral interest fee valid on day of termination is valid.

Reference interest rate in case of unsecured loans is defined in Unsecured Loans Condition List in the first appendix, in case of Mortgage loans in Raiffeisen Home mortgage loans and Raiffeisen Personal loans with Real Estate Collateral Loans I. List of Conditions, in the first appendix.

Interest fee rate in case of unsecured loans is defined in Unsecured Loans Condition List, in case of Mortgage loans in Raiffeisen Home mortgage loans and Personal loans with Real Estate Collateral Loans I. List of Conditions.

From November 10, 2022 during the 'state of emergency' according to 424/2022 (X. 28.) Government Decree, the interest rate on late payment (default interest) is determined according to the above, but can be maximum 25% per year, if the maximum rate determined according to the above would be higher than 25%.

9.5 Transparent pricing

Conditions regarding transparent pricing are defined in the effective Raiffeisen Home mortgage loans and Personal loans with Real Estate Collateral Loans IV. List of Conditions.

10 Fixed deposits



10.1 Fixed-term forint deposit

The terms and conditions applicable to deposits that can be fixed on the Raiffeisen Long-term Investment Deposit Account are set out in the effective Raiffeisen Long-term Investment Deposit Account Terms and Conditions.

For Premium customers, the management of the Raiffeisen Long-term Investment Deposit Account and paper based current account statement is free of charge.

If the Customer is reclassified to another segment and the maturity date of the time deposit used for a fixed term under the terms and conditions applicable to the Premium segment extends beyond the date of the Customer's reclassification to another segment, the Customer is entitled to maintain the time deposit under the terms and conditions applicable to the Premium service until the expiry of the fixed term. In the case of an automatic recurring deposit, the deposit shall expire on the accounting date following the reclassification and shall not be renewed.

10.1.1 Premium fixed-term forint deposit

Not applicable since 7th January 2013. Interest rates of rollover deposits are determined in Retail HUF and foreign currency time deposits List of Conditions

In the case of automatically renewed deposit-fixing orders, after the first period the deposit will bear interest on the basis of the Premium Fixed HUF Deposit interest rate indicated in the effective Raiffeisen Premium Banking Terms and Conditions.

10.2 Fixed-term foreign currency deposit

10.2.1 Premium fixed-term foreign-currency deposit

Not applicable since 7th January 2013. Interest rates of rollover deposits are determined in Retail HUF and foreign currency time deposits List of Conditions

Premium banking customers are allowed to apply all of published deposit offer for Retail customers. Details and conditions are available in Retail HUF and foreign currency time deposits List of Conditions.

The Bank may set deposit interest rates under individual (customized) terms.

11 Investment services

In the event of a change of account fee package (including a change of account fee package due to a reclassification to another segment), the investment product range corresponding to the new account fee package will be available to the Customer. If the Customer holds an investment fund unit which is not available in the new account fee package, the Customer is not obliged to redeem this investment fund unit.

The redemption of such investment fund units may be subject to the fees set out in this List of Conditions.

11.1 Investment notes of Raiffeisen Befektetési Alapkezelő Zrt. (RIF)

Minimum amount to invest: HUF 50 000

Sales channels: Branch, Raiffeisen Direkt, Raiffeisen Internet Brokering, RaiConnect

11.1.1 Open ended investment notes without maturity denominated in HUF

Investment notes offered by the Bank	ISIN	Investment note purchase ¹⁰		Investment note redemption	
		Branch, Raiffeisen Direkt, RaiConnect ²	Internet Brokering ²	Branch, Raiffeisen Direkt RaiConnect ²	Internet Brokering ²
Raiffeisen Interest Premium Short-term Bond Fund	HU0000702758	0,1% min HUF 500 max HUF 5 000		HUF 2 950	HUF 2 150
Raiffeisen ESG Short Term Bond Fund of Funds „A”	HU0000731351				
Raiffeisen Solution Start Absolute Return Fund „A”	HU0000705660	0,4% min. HUF 1 500	0,3% min. HUF 1 000	free of charge	free of charge
Raiffeisen Local Bond Fund „A”	HU0000702782				
Raiffeisen ESG Conservative Mixed Fund of Funds „A”	HU0000719059				
Raiffeisen Solution Plus Absolute Return Fund„A”	HU0000718556	0,8% min. HUF 2 000	0,7% min. HUF 1 500	free of charge	free of charge
Raiffeisen ESG Balanced Fund of Funds „A”	HU0000724414				
Raiffeisen Solution Pro Absolute Return Fund„A”	HU0000702774	1% min. HUF 2 000	0,9% min. HUF 1 500	free of charge	free of charge
Raiffeisen ESG International Equity Fund of Funds „A”	HU0000702790				
Raiffeisen Megatrend ESG Equity Fund of Funds „A”	HU0000705231				
Raiffeisen CEE Equity Fund „A”	HU0000702766				
Raiffeisen Commodity Fund of Funds „A”	HU0000703715				
Raiffeisen Forte Absolute Return Fund „A”	HU0000703699	1% min. HUF 2 000 Ft	0,9% min. HUF 1 500	HUF 2 950	HUF 2 150
Raiffeisen Etalon Derivative Fund „A”	HU0000703707				
Raiffeisen Real Estate Fund „A” ^{11, 12} (min. amount HUF 1 mln for the first transaction)	HU0000707864	1,5%, min HUF 3 000	only redemption is possible	0,51%, min. HUF 3 400	0,51%, min. HUF 3 400
Raiffeisen Real Estate Fund „A180” (min. amount HUF 1 mln for the first transaction)	HU0000724828				
Raiffeisen Bond Investment Fund „B”	HU0000708854	free of charge	free of charge	As stated at „Investment note redemption B shares ^{2”} table	
Raiffeisen ESG International Equity Fund of Funds „B”	HU0000708870				
Raiffeisen Equity Investment Fund „B”	HU0000708862				

¹⁰ The purchase commission is charged by the bank at the issue of the investment notes.

¹¹ 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.

¹² Raiffeisen Fund Manager has set a maximum distribution limit per series for the Raiffeisen Real Estate Fund, 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/kozzetetelek> or <https://www.raiffeisen.hu/web/english/raiffeisen-group/raiffeisen-investment-fund/raiffeisen-funds/raiffeisen-real-estate-fund>

Investment note redemption – Further conditions	Branch, Raiffeisen Direkt, RaiConnect ²	Internet Brokering ²
In case more than 5 business days have elapsed between the date of purchase and the date of redemption	2% (in excess to the base redemption fee)	
In case of Raiffeisen Real Estate Fund A redemption within 365 days calculated from the purchase		
In case no notice is given 30 days before Raiffeisen Real Estate Fund A redemption exceeding HUF 100 000 000 ¹³	2% (in excess to the base redemption fee)	not possible
In case no notice is given 5 business days before Raiffeisen Interest Premium Short-term Bond Fund redemption exceeding HUF 400 000 000 ¹⁴		
In case no notice is given 5 business days before any other Raiffeisen Fund redemption exceeding HUF 100 000 000 ^{Error! Bookmark not defined. 14}		

Investment note redemption B shares ^{2, 15}								
	Time elapsed between purchase and sale (In case of multiple purchase dates, redemption order is based on purchase date. The above minimum fees are applicable for the separately.)							
	0-6 months		6-12 months		1-2 years		2 years-	
	Branch/ RADIR	IB	Branch/ RADIR	IB	Branch RADIR	IB	Branch RADIR	IB
Raiffeisen Local Bond Fund „B“, Raiffeisen Solution Start Absolute Return Fund B	0,59%, min. HUF 1 400	0,45%, min. HUF 1 000	0,3%, min. HUF 1 400	0,24%, min. HUF 1 000	-	-	-	-
Raiffeisen CEE Equity Fund B, Raiffeisen ESG International Equity FoF B Raiffeisen Commodity FoF B, Raiffeisen Solution Pro Absolute Return Fund B, Raiffeisen Megatrend ESG Equity FoF B	0,85%, min. HUF 2 850	0,75%, min. HUF 2 150	0,59%, min. HUF 2 850	0,45%, min. HUF 2 150	0,3%	0,24%	-	-

¹³ the value – in case of redemption of different share classes specified in this “Penalty Commission” section, the consolidated HUF value – of the units to be redeemed by the Investor exceeds HUF 100,000,000, and the Investor has not notified the Fund Manager in writing at least 30 days prior to the issuance of the redemption order (indicating the amount, the unit and the date). In this sense, a transaction is the total number of Units to be redeemed by an Investor within 30 calendar days. In case of redemption in several installments, the penalty commission is charged based on the consolidated transaction value. If, until the end of the daily distribution deadline, a valid redemption order is not given on the day specified in the prior notice sent to the Fund Manager or at the latest on the 2nd distribution day thereafter, or the Investor gives a valid redemption order only for a part of the original indicated redemption amount, with respect to the remaining amount, the above prior notice shall cease to be valid and the Investor shall be liable for the payment of the Penalty Commission, which shall be applicable to the Investor in the event of redemption exceeding the value limit of HUF 100,000,000 in accordance with this clause.

¹⁴ The basis of calculation is the actual rate of the redeemed fund. All of the redemptions within 5 business days count as one transaction. In case of redemptions in parts, the redemption fee will be calculated according to the sum of the transaction amounts. In case of redemptions in parts, the 2% redemption fee includes the fee of redemptions.

¹⁵ In case of Raiffeisen Commodity Fund of Funds „B“ (HU0000708912), Raiffeisen Solution Start Absolute Return Fund „B“ (HU0000709381), Raiffeisen Solution Pro Absolute Return Fund „B“ (HU0000708888), Raiffeisen Megatrend ESG CEE Equity Fund „B“ (HU0000709407) only redemption is possible

Transfer of funds between investment funds in Branch, Raiffeisen Direkt, RaiConnect (not possible on Internet Brokering) ^{2, 14}

		Transfer to:	
		Raiffeisen Local Bond Fund „A“ Raiffeisen CEE Equity Fund „A“ Raiffeisen ESG International Equity FoF „A“ Raiffeisen Solution Start Absolute Return Fund „A“ Raiffeisen Solution Plus Absolute Return Fund „A“ Raiffeisen Solution Pro Absolute Return Fund „A“ Raiffeisen Commodity Fund of Funds „A“ Raiffeisen Megatrend ESG Equity FoF „A“ Raiffeisen ESG Balanced Fund of Funds „A“	Raiffeisen Interest Premium Short-term Bond Fund Raiffeisen Etalon Derivative Fund „A“ Raiffeisen Forte Absolute Return Fund „A“
Transfer from:	Raiffeisen Local Bond Fund „A“ Raiffeisen CEE Equity Fund „A“ Raiffeisen ESG International Equity FoF „A“ Raiffeisen Solution Start Absolute Return Fund „A“ Raiffeisen Solution Plus Absolute Return Fund „A“ Raiffeisen Solution Pro Absolute Return Fund „A“ Raiffeisen Commodity Fund of Funds „A“ Raiffeisen Megatrend ESG Equity FoF „A“ Raiffeisen ESG Balanced Fund of Funds „A“	HUF 1 400	HUF 1 400
	Raiffeisen Interest Premium Short-term Bond Fund Raiffeisen Etalon Derivative Fund „A“ Raiffeisen Forte Absolute Return Fund „A“	0,3% min. HUF 1 400	HUF 1 400
In case of investment notes transfer exceeds 100 000 000 HUF and no notice is given 5 business days before the redemption ¹⁴ in case of transfer within 5 business days calculated from the purchase: ¹⁴ +2% (in excess to the base transfer fee)			

Government bond bundled offer*

In case of buying Government bond bundled offer, the invested amount should be divided the following way: 80% of the money is invested to Hungarian Government Bond Plus (Magyar Állampapír Plusz, MÁP+) or One year government bond (Egyéves Magyar Állampapír or 1MÁP) and 20% percent of the amount is invested to one of the Raiffeisen Solution funds.

Available packages	Branch	Raiffeisen Direkt, RaiConnect	Raiffeisen Internet Brokering
80% MÁP+ or 1MÁP + 20% Raiffeisen Solution fund (Start, Plus or Pro)	yes	yes	no

	Fees and commissions⁴
80% MÁP+ or 1MÁP + 20% Raiffeisen Solution fund (Start, Plus or Pro)	0,5% of 20% of the full invested amount
Redemption of Raiffeisen Solution fund	As stated at chapter 2.1 in the current Investment list of conditions
1MÁP, 2MÁP, MÁP+ sale	As stated at chapter 7.3 and 7.4 in the current Investment list of conditions.

* The offer is only available for amounts reinvested from government bond maturity in maximum 30 days after the maturity. Every component of the Government bond bundled offer is available as a standalone product as well. The fees and commissions can be found in the current Investment list of conditions. The risk of the Government bond bundled offer exceeds the risk of the components.

11.1.2 Open ended investment notes without maturity denominated in EUR

Minimum amount: EUR 200

Investment notes offered by the Bank	ISIN	Investment note purchase ¹⁰		Investment note redemption	
		Branch Raiffeisen Direkt, RaiConnect ²	Internet Brokering ²	Branch, Raiffeisen Direkt, RaiConnect ²	Internet Brokering ²
Raiffeisen Euro Premium Short-term Bond Fund	HU0000708508	0,1% min EUR 1, max EUR 12		EUR 7	EUR 4
Raiffeisen ESG Short Term Bond Fund of Funds "E"	HU0000731369				
Raiffeisen Solution Start Absolute Return Fund "E"	HU0000718549	0,4%, min. EUR 5	0,3%, min EUR 3	free of charge	free of charge
Raiffeisen ESG Conservative Mixed Fund of Funds "E"	HU0000705983				
Raiffeisen Solution Plus	HU0000705652	0,8%	0,7%	free of charge	

Investment note redemption in case of Raiffeisen ESG Conservative Mixed Fund of Funds "F" ²								
	Time elapsed between purchase and sale (In case of multiple purchase dates, redemption order is based on purchase date. The above minimum fees are applicable for the separately.)							
	0-6 months		6-12 months		1-2 years		2 years-	
	Branch/ RADIR/ RaiConnect	IB	Branch/ RADIR/ RaiConnect	IB	Branch/ RADIR/ RaiConnect	IB	Branch / RADIR / RaiConnect	IB
Raiffeisen ESG Conservative Mixed Fund of Funds "F"	0,85%, min. EUR 14	0,75%, min. EUR 9,5	0,59%, min. EUR 14	0,45%, min. EUR 9,5	0,3%	0,24%	-	-
Absolute Return Fund "E"			min. 7 EUR		min. 5 EUR			free of charge
Raiffeisen ESG Balanced Fund of Funds „F“		HU0000724430						
Raiffeisen Solution Pro Absolute Return Fund „E“		HU0000718531						
Raiffeisen ESG International Equity Fund of Funds „E“		HU0000719976	1% min. 7 EUR		0,9%, min 5 EUR		free of charge	free of charge
Raiffeisen Megatrend ESG Equity Fund of Funds „E“		HU0000728217						
Raiffeisen Forte Absolute Return Fund „E“		HU0000727920	1% min. 7 EUR		0,9%, min 5 EUR		EUR 7	EUR 4
Raiffeisen Etalon Derivative Fund „E“		HU0000727805						
Raiffeisen Real Estate Fund D ^{11,12} (min. amount EUR 3 033 for the first transaction)		HU0000717954	1,5% min. EUR 11,5		only redemption is possible		0,51%, min. EUR 10,5	0,51%, min. EUR 10,5
Raiffeisen Real Estate Fund „D 180“ (min. amount EUR 3.033 for the first transaction)		HU0000724802						
Raiffeisen ESG Conservative Mixed Fund of Funds "F"		HU0000709399	free of charge		free of charge		As stated at „Investment note redemption in case of Raiffeisen ESG Conservative Mixed Fund of Funds "F" table	

Investment note redemption – Further conditions	Branch, Raiffeisen Direkt ²	Internet Brokering ²
In case more than 5 business days have elapsed between the date of purchase and the date of redemption (except Raiffeisen Euro Premium Short-term Bond Fund)	2% (in excess to the base redemption fee)	
In case of Raiffeisen Real Estate Fund D redemption within 365 days calculated from the purchase		
In case no notice is given 30 days before Raiffeisen Real Estate Fund D redemption exceeding HUF 100 000 000	2% (in excess to the base redemption fee)	not possible
In case no notice is given 5 days before Raiffeisen Euro Premium Short-term Bond Fund redemption exceeding EUR 1 000 000 ¹⁴		
In case no notice is given 5 days before any other EUR denominated Raiffeisen Fund (except Raiffeisen Euro Premium Short-term Bond Fund) redemption exceeding EUR 400 000 ¹³		

11.1.3 Open ended investment notes without maturity denominated in USD

Minimum amount: USD 200

Investment notes offered by the Bank	ISIN	Investment note purchase ¹⁰		Investment note redemption	
		Branch, Raiffeisen Direkt, RaiConnect ²	Internet Brokering ²	Branch, Raiffeisen Direkt, RaiConnect ²	Internet Brokering ²
Raiffeisen ESG Short Term Bond Fund of Funds „U“	HU0000731377	0,1% min. USD 1, max.USD 12		USD 8,5	USD 5
Raiffeisen Solution Start Absolute Return Fund „U“	HU0000719950	0,4% min. USD 5	0,3%, min USD 3	free of charge	free of charge
Raiffeisen ESG Conservative Mixed Fund of Funds „U“	HU0000730536				
Raiffeisen Solution Plus	HU0000719943	0,8%	0,7%	free of charge	free of charge

Absolute Return Fund „U“		min. USD 7	min. USD 5		
Raiffeisen ESG Balanced Fund of Funds „U“	HU0000724422				
Raiffeisen Solution Pro Absolute Return Fund „U“	HU0000719968				
Raiffeisen ESG International Equity Fund of Funds „U“	HU0000727946	1% min. USD 7	0,9% min. USD 5	free of charge	free of charge
Raiffeisen Megatrend ESG Equity Fund of Funds „U“	HU0000728225				
Raiffeisen Forte Absolute Return Fund „U“	HU0000727938	1% min. USD 7	0,9% min. USD 5	USD 8,5 USD 8,5	USD 5 USD 5
Raiffeisen Etalon Derivative Fund „U“	HU0000727813				
Raiffeisen Real Estate Fund „U“ ^{11, 12} (min. amount USD 3 333 for the first transaction)	HU0000719190	1,5% min. USD 11,5	only redemption is possible	0,51% min. USD 11,5	0,51% min. USD 11,5
Raiffeisen Real Estate Fund „U180“ (min. amount USD 3 333 for the first transaction)	HU0000724810				

Investment note redemption – Further conditions	Branch, Raiffeisen Direkt, RaiConnect ²	Internet Brokering ²
In case more than 5 business days have elapsed between the date of purchase and the date of redemption	2% (in excess to the base redemption fee)	
In case of Raiffeisen Real Estate Fund U redemption within 365 days calculated from the purchase		
In case no notice is given 30 days before Raiffeisen Real Estate Fund U redemption exceeding HUF 100 000 000 ¹⁴	2% (in excess to the base redemption fee)	not possible
In case no notice is given 5 days before any other USD denominated Raiffeisen Fund ("U" series) redemption exceeding USD 400 000 ^{13 14}		

11.1.4 Cut-off times and date of execution of orders

Cut-off times for investment note orders:

	Branch	Raiffeisen Direkt	Raiffeisen Internet Brokering	RaiConnect
Investment note purchase	8:00 a.m. - 4:00 p.m.	8:00 a.m. - 4:00 p.m.	8:00 a.m. - 4:00 p.m.	8:00 a.m. - 4:00 p.m.
Investment note redemption	8:00 a.m. - 4:00 p.m.	8:00 a.m. - 4:00 p.m.	8:00 a.m. - 4:00 p.m.	8:00 a.m. - 4:00 p.m.

Orders - with the exception of orders on the Budapest Stock Exchange - can be given via Internet Brokering after the cut-off times. Orders given after the cut-off times via Internet Brokering are processed on the date of the transaction in the order of giving the orders.

Price date and fulfillment of orders: (T= the value date of the order)

Raiffeisen Local Bond Fund all series Raiffeisen Interest Premium Short-term Bond Fund Raiffeisen Euro Premium Short-term Bond Fund	price date T+1, fulfillment T+2
Raiffeisen Forte Absolute Return Fund all series Raiffeisen Etalon Derivative Fund all series Raiffeisen ESG International Equity Fund of Funds all series	price date T+2, fulfillment T+3
Raiffeisen Solution Start / Plus / Pro Absolute Return Fund all series Raiffeisen ESG Short Term Bond Fund of Funds all series Raiffeisen ESG Conservative Mixed Fund of Funds all series Raiffeisen CEE Equity Fund all series Raiffeisen Megatrend ESG Equity Fund of Funds all series Raiffeisen Commodity Fund of Funds all series	price date T+3, fulfillment T+4
Raiffeisen Real Estate Fund „A“, „D“, „U“ series	purchase - price date T+1, fulfillment T+2 redemption - price date T+3, fulfillment T+4
Raiffeisen Real Estate Fund „A180“, „D180“, „U180“ series	purchase - price date: T+1, fulfillment: T+2 redemption - price date: T+140, fulfillment: T+141
Raiffeisen ESG Balanced Fund of Funds all series	purchase - price date T+3, fulfillment T+4 redemption - price date T+4, fulfillment T+5

Because of the operation of the system supporting the distribution and settlement of investment notes operated by KELER Zrt. - Raiffeisen Bank Zrt. does not accept amount based redemption orders given for Investment notes of Raiffeisen Investment Funds. Only unit based redemption orders are acceptable.

11.2 Raiffeisen Capital Management (RCM) funds

Currency of orders: EUR

Minimum amount: EUR 1 000

11.2.1 Purchase fee

Purchase fee is charged by the bank at the issue of the investment notes.

Name	ISIN	Branch, Raiffeisen Direkt, RaiConnect ²	Raiffeisen Internet Brokering ²
Bond and Money Market Funds			
Raiffeisen - Euro – Short-term – Rent VTA Fund	AT0000785209	1,15%, min. EUR 14	0,85%, min. EUR 14
Raiffeisen - Sustainable Bonds Fund	AT0000689971	1,15%, min EUR 31	0,85%, min. EUR 25
Raiffeisen - ESG - Euro-Corporate Bond Fund	AT0000712534		
Raiffeisen - Global-Bond Fund	AT0000785340		
Raiffeisen - European High Yield Bond Fund	AT0000765599		
Raiffeisen - EasternEuropean Bonds	AT0000740667		
Mixed Funds			
Raiffeisen - Security Fund	AT0000743562	1,15%, min. EUR 31	0,85%, min. EUR 25
Raiffeisen - Sustainable Solid Fund	AT0000A1VP59	1,7%, min. EUR 31	1,45%, min. EUR 25
Raiffeisen - Balanced Fund	AT0000743588		
Raiffeisen - Sustainable Mix Fund	AT0000785381		
Raiffeisen - Sustainable Growth Fund	AT0000A2CMK6		
Equity Funds			
Raiffeisen - Sustainable European Equities Fund	AT0000785225	2,25%, min. EUR 31	2%, min. EUR 25
Raiffeisen - Sustainable Equities Fund	AT0000677927		
Raiffeisen - Health and Wellbeing-ESG Equity Fund	AT0000712716		
Raiffeisen - Energy – Equity Fund	AT0000688684		
Raiffeisen - Sustainable Momentum Equity Fund	AT0000A20EY5		
Raiffeisen - SmartEnergy ESG Equities Fund	AT0000A2ETT8		

11.2.2 Redemption fee

Investment note redemption fee: free of charge

11.2.3 Settlement

Settlements of orders received until 1:00 p.m. are done according to the following conditions: T = day of order

Fund	Price	Settlement
Raiffeisen Security Fund, Raiffeisen Balanced Fund	T+2	T+3
All other RCM funds	T+1	T+2

11.3 Investment notes units of independent fund managers

As part of the Premium Banking service the following third-party funds are available:

Sales channels:

Bank account package	Branch	Raiffeisen Direkt	Raiffeisen Internet Brokering
Premium, Premium Gold, Premium Gold 2.0, Premium Select, Premium Banking Plus	Yes	Yes	Yes
Premium Banking	No	No	Yes

Downgrading is possible with any bank account package, through any channel

Investment fund units of VIG Fund Management (Hungary)

ISIN code	Name	Currency	Purchase fee ²	Redemption fee ²	Execution of purchase orders	Execution of redemption orders
HU0000709597	VIG BondMaxx Total Return Bond Fund	HUF	1,15%, min. HUF 4 350	HUF 2 950	T+2	T+3
HU0000705272	VIG Emerging Market ESG Equity Fund	HUF	1,15%, min. HUF 4 350	HUF 2 950	T+2	T+3
HU0000703970	VIG Alfa Absolute Return Fund	HUF	1,15%, min. HUF 4 350	HUF 2 950	T+2	T+2

HU0000703145	VIG Money Maxx Emerging Markets Absolute Return Fund	HUF	1,15%, min. HUF 4 350	HUF 2 950	T+2	T+2
HU0000708169	VIG Smart Money Fund of Funds	HUF	1,15%, min. HUF 4 350	HUF 2 950	T+2	T+3
HU0000707401	VIG Russia Equity Fund	HUF	only redemption is possible	HUF 2 950	T+2	T+3
HU0000707419	VIG IstanBull Equity Fund	HUF	only redemption is possible	HUF 2 950	T+2	T+3

Valid for new transactions from 20 th of June 2014	Penalty fee
Redemption of investment units of Aegon Investment Fund Management within 10 trading days (T+10) after purchase	2%

Investment fund units of Allianz Fund Management

ISIN code	Name	Currency	Purchase fee ²	Redemption fee ²	Execution of purchase orders	Execution of redemption orders
LU0256839274	Allianz Europe Equity Growth EUR	EUR	2,3%, min. EUR 35	free of charge	T+3	T+3
LU0527936024	Allianz Europe Equity Growth	HUF	2,3%, min. HUF 4 350	free of charge	T+4	T+4

Investment fund units of Franklin Templeton Investments

ISIN code	Name	Currency	Purchase fee ²	Redemption fee ²	Execution of purchase orders	Execution of redemption orders
LU0122614208	Templeton Global Bond	USD	1,15%, min USD 43	free of charge	T+3	T+3
LU0260870588	Templeton Global Bond	EUR	1,15%, min. EUR 35			
LU0517464813	Templeton Global Bond	HUF	1,15%, min HUF 4 350			
LU0260870745	Templeton Global Total Return	EUR	1,15%, min. EUR 35			
LU0170477797	Templeton Global Total Return	USD	1,15%, min USD 43			
LU0517465208	Templeton Global Total Return	HUF	1,15%, min. HUF 4 350			
LU0517465380	Templeton Asian Growth	HUF	2,3%, min. HUF 4 350			
LU0122613499	Biotechnology Discovery US	USD	2,3%, min. USD 43			

Investment fund units of Hold Fund Management (Hungary)

ISIN code	Name	Currency	Purchase fee ²	Redemption fee ²	Execution of purchase orders	Execution of redemption orders
HU0000710116	Hold Galaxis Absolute Return Fund of Funds	HUF	1,15% min. HUF 4 350	HUF 2 950	T+2	T+2
HU0000712252	Hold Euro Fund of Funds	EUR	1,15% min. EUR 28	EUR 12	T+2	T+2
HU0000708938	Hold-VM Euro Absolute return Fund of funds	EUR	1,15% min. EUR 28	EUR 12	T+2	T+2
HU0000703749	Hold VM Absolute return derivative fund series A	HUF	1,15% min. HUF 4 350	HUF 2 950	T+2	T+2
HU0000701693	Hold 2000 Open-Ended Mixed Fund	HUF	1,15% min. HUF 4 350	HUF 2 950	T+2	T+2
HU0000707948	Citadella Absolute Return Derivative Fund ¹⁶	HUF	1,15% min. HUF 4 350	HUF 2 950 Additional 3% in case of redemptions up to	T+2	T+2

¹⁶ According to the chapter 44.2 of the valid Prospectus of Citadella Származtatott Befektetési Alap (HU0000707948) the Bank hereby informs its Customers that the Bank is entitled – following the date specified in the announced resolution of the Fund's CEO – to devolve the compulsory chargeable front load fee on its Customers – in the range of the maximum 10 per cent of the value of the investment units. This charge shall be first applicable from 28th October, 2015.

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

				365 calendar days from purchase		
HU0000705702	Hold Columbus Fund	HUF	only redemption is possible	HUF 2 950, Additional 5% in case of redemptions up to 5 banking days from last purchase, Additional 1% in case of redemptions up to 548 calendar days from purchase	-	T+2

Valid for new transactions from 23 rd of July 2014	Penalty fee
Redemption of investment units of Hold Investment Fund Management within 5 banking working days (T+5) after purchase	5%

Investment fund units of Fidelity

ISIN code	Name	Currency	Purchase fee ²	Redemption fee ²	Execution of purchase orders	Execution of redemption orders
LU0251131958	America Fund A-ACC-USD	USD	2,3%, min. USD 43	free of charge	T+3	T+3
LU0979392684	America Fund A-HUF (hedged)	HUF	2,3%, min. HUF 4 350			
LU0979393062	Global Dividend Fund HUF (hedged)	HUF	2,3%, min. HUF 4 350			
LU0772969993	Global Dividend Fund USD	USD	2,3%, min. USD 43			
LU0997587596	FF Global Multi Asset Income Fund USD	USD	1,15%, min. USD 43			

For customers with Premium Select and Premium Banking Plus account package the following additional investment funds are available:

Investment fund units of Raiffeisen Capital Management (RCM)

ISIN code	Name	Currency	Purchase fee ² (Branch, Raiffeisen Direkt, RaiConnect)	Purchase fee ² (Raiffeisen Internet Brokering)
AT0000A0FXM6	Raiffeisen Sustainable Emerging Markets Local Bonds	EUR	1,15%, min. EUR 31	0,85%, min. EUR 25
AT0000636758	Raiffeisen Emerging Markets ESG Transformation Bonds			
AT0000785456	Raiffeisen Sustainable Dollar ShortTerm Bonds	USD	1,15%, min. USD 31	0,85%, min. USD 25
AT0000A0H0S9	Raiffeisen - Active-Commodities	EUR	2,25%, min. EUR 35	2%, min. EUR 28
AT0000A09ZL0	Raiffeisen - New Infrastructure ESG Equities			
AT0000745872	Raiffeisen - Asia Opportunities ESG Equity Fund			
AT0000A0SE25	Raiffeisen - Global Allocation Strategies Plus			
AT0000785241	Raiffeisen - Central Europe - ESG - Equity Fund			
AT0000A07FS1	Raiffeisen - Russian - Equity Fund			
AT0000A1TB59	Raiffeisen - Sustainable Emerging Markets Equities			
AT0000688866	Raiffeisen - HighTech - ESG - Equities			
AT0000764766	Raiffeisen - Sustainable US Equities			
AT0000A36FY8	Raiffeisen - Sustainable US Equities	USD	2,25%, min. USD 35	2%, min. USD 28

Minimum amount: EUR 1 000, USD 1 000

Settlements of orders received until 1:00 p.m.: T+2 (T = day of order)

Investment fund units of Aberdeen Asset Management

ISIN code	Name	Currency	Purchase fee ²	Redemption fee ²	Execution of purchase orders	Execution of redemption orders
LU0231490524	Global Indian Equity A2	USD	only redemption is possible	free of charge	only redemption is possible	T+4

Investment fund units of VIG Fund Management (Hungary)

ISIN code	Name	Currency	Purchase fee ²	Redemption fee ²	Execution of purchase orders	Execution of redemption orders
HU0000705520	VIG MegaTrend Share Investment Fund „A”	EUR	2,3%, min. EUR 35	free of charge	T+2	T+3
HU0000707195	VIG MegaTrend Share Investment Fund „B”	HUF	2,3%, min. HUF 4 350	HUF 2 950		
HU0000707401	VIG Russia Equity Fund	HUF	only redemption is possible	HUF 2 950		
HU0000707419	VIG Istanbul Equity Fund	HUF	1,15%, min. HUF 4 350	HUF 2 950		

Investment fund units of Allianz Fund Management

ISIN code	Name	Currency	Purchase fee ²	Redemption fee ²	Execution of purchase orders	Execution of redemption orders
LU0348827899	Allianz China Equity	EUR	2,3%, min. EUR 35	free of charge	T+3	T+3

Investment fund units of Hold Fund Management (Hungary)

ISIN code	Name	Currency	Purchase fee ²	Redemption fee ²	Execution of purchase orders	Execution of redemption orders
HU0000705702	Hold Columbus Fund	HUF	0,85% min. HUF 4 350	HUF 2 950, Additional 5% in case of redemptions up to 5 banking days from last purchase, Additional 1% in case of redemptions up to 548 calendar days from purchase	T+2	T+2

Investment fund units of Franklin Templeton Investments

ISIN code	Name	Currency	Purchase fee ²	Redemption fee ²	Execution of purchase orders	Execution of redemption orders
LU0300739322	Emerging Market Small Companies	USD	2,3%, min. USD 43	0	T+3	T+3

Investment fund units of OTP

ISIN code	Name	Currency	Purchase fee ²	Redemption fee ²	Execution of purchase orders	Execution of redemption orders
HU0000706379	OTP Supra Total Return Derivative Fund	HUF	1,15%, min. HUF 4 350	HUF 2 950	T+3	T+3
HU0000706361	OTP EMDA Total Return Derivative Fund	HUF	only redemption is possible	HUF 2 950	-	T+4

Distribution channels

	Branch	Raiffeisen Direkt	Raiffeisen Internet Brokering	RaiConnect
Purchase and redemption of investment fund units	yes	yes	yes	yes

Exchange rate applied

Orders submitted by 13:00 hours are executed in accordance with the following conditions:

Exchange rate applied	exchange rate valid on the day of the order (T), except: fund units of Allianz Fund Management (T+1), Aberdeen Global Indian Equity A2 (T+1), OTP Supra Total Return Derivative Fund (T+1), OTP EMDA Total Return Derivative Fund (T+1), Raiffeisen Capital management (T+1)
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Order acceptance deadline

Purchase/sale orders: 13:00

11.4 Securities account management²

Securities deposit account and customer account management for Premium, Premium Gold and Premium Gold 2.0 customers	for the part of securities deposit and customer account aggregated portfolio up to HUF 30 millions: 0,28% p.a. above HUF 30 millions up to HUF 50 millions: 0,16% p.a. above HUF 50 millions up to 100 millions: 0,13% p.a. above HUF 100 millions: 0,11% p.a. (due quarterly)
Securities deposit account and customer account management for Premium Select customers	for the part of securities deposit and customer account aggregated portfolio up to HUF 30 millions: 0,27% p.a. above HUF 30 millions up to HUF 50 millions: 0,11% p.a. above HUF 50 millions up to 100 millions: 0,11% p.a. above HUF 100 millions: 0,11% p.a. (due quarterly) Promotional offer: until 30th June 2024 the maximum quarterly fee charged is HUF 25.000 for the part of the aggregated portfolio under HUF 100 millions.
Securities deposit account and customer account management for Premium Banking customers	Taking into account the combined holdings of the securities custody account and the securities customer account (cash account), 0.27% p.a. of the holdings. The fee is due quarterly
Securities deposit account and customer account management for Premium Banking Plus customers	Taking into account the combined holdings of the securities custody account and the securities customer account (cash account), 0.25% p.a. of the holdings. The fee is due quarterly

Permanent Investment Securities Account - Securities Account Management Fee Promotion Announcement: The Bank will credit the portion of the fee charged for securities and cash held in the 2024 year's Permanent Investment Securities Account (custody and client accounts) opened after 24.11.2024 from the securities account management fee charged for the first and second quarter of 2025 within 30 calendar days of the fee being charged, as part of a promotion.

Launch of the year 2025 retail government bond campaign: The Bank is running a promotion for its Retail and Premium customers opening a new securities account during the campaign period. Duration of the campaign: from 03 February 2025 to 31 March 2025.

- Waiver of securities account and customer account management fees in the first quarter of 2025: Within the framework of the promotion, the Bank will waive the securities account and customer account management fees for the first quarter of 2025 for customers who meet the following conditions:
 1. the customer does not have a securities account with the Bank on 2 February 2025,
 2. the customer has a Retail or Premium bank current account
 3. the customer opens a new securities account during the promotion period,
 4. the customer purchases at least HUF 30 000 worth of retail government securities during the promotion period, and
 5. on 1 April 2025, the customer has at least HUF 30 000 of retail government securities in his/her securities account opened under the promotion,
 6. the customer does not have any overdue debts to the Bank during the promotion period and on the condition test dates (01.04.2025, 01.07.2025).
- II. Waiver of securities account and customer account management fees in the second quarter of 2025 and credit of HUF 30 000: Under this promotion, the Bank will waive the securities custody and client account maintenance fee for the second quarter of 2025 and grant a credit of HUF 30 000 to customers who fulfil the conditions set out in point I and the following conditions together:
 1. on 1 July 2025, the customer has at least HUF 30 000 worth of retail government securities in his/her securities account opened under the scheme
 2. the customer does not have any overdue debts to the Bank during the promotion period, on the condition test dates (01.04.2025, 01.07.2025) and on the crediting date.

For the purposes of this promotion, retail government securities: the retail government securities listed in points 7.2 and 7.3 of the Investment Condition List.

The HUF 30 000 will be credited to the securities transaction account no later than 31 July 2025.

The Bank reserves the right to withdraw or modify the offer contained in this promotion description.

Raiffeisen Bank Zrt. (as the payer) shall be liable for the payment of taxes and tax returns on the credits and discounts specified in these promotional terms and conditions, if applicable, in accordance with the tax legislation in force at the time. A Customer is entitled to all types of credits or discounts only once.

Retail and premium customers who purchase Retail Hungarian government bond between 27.02.2025 and 31.03.2025 for at least HUF 20,000 (or the equivalent in foreign currency) and hold them in their securities account with our bank continuously until at least 1.07.2025 will receive a HUF 20,000 credit on their account until 31.07.2025, provided that

- they already have a securities account with our bank on 31.12.2024 and

- on 26.02.2025, they did not have any Hungarian retail government securities in this securities account.

The securities account keeping fee is determined on the basis of the average quarterly volume of the securities, at market price in the case of government securities, at the end-of-quarter stock exchange closing rate in the case of equity, and at the end-of-quarter net asset value in the case of investment fund units.

The Bank may decide not to debit the Securities account management fee.



11.5 Transactions and other services connected to securities listed on the Stock Exchange and other certificates¹⁷

	Fee/comision ⁴	Note
physical issuance of securities ¹⁸	1,15%, min. HUF 82 000	of par value
acceptance of physical securities acceptable by KELER	1,15%, min. HUF 7 500 /order	of par value

	Branch, RaiConnect	Raiffeisen Direkt	Raiffeisen Online Broker
Fulfillment of purchase/sale HUF orders on the Budapest Stock Exchange ¹⁹	1%, min. HUF 2 000	1%, min. HUF 2 000	0.40%, min. HUF 990
Fulfillment of purchase/sale EUR orders on the Budapest Stock Exchange ¹⁹	1%, min. EUR 5	1%, min. EUR 5	0.40%, min. EUR 2,5
Subscription of shares / certificates in HUF currency	1% min. HUF 2 000	Not available	Not available
Subscription of shares / certificates in EUR currency	1% min. EUR 30	Not available	Not available
Subscription of shares / certificates in USD currency	1% min. USD 30	Not available	Not available
modification/withdrawal of the order	HUF 515	HUF 515	free of charge

The cut-off time for share / certificate subscriptions: 17:30, last day of subscription: 16:00

In case of market orders, the coverage is set based on the restrictions regarding the actual bid prices set by the Budapest Stock Exchange.

Real-time subscription fee for BSE

	Fee	Order book depth
Securities traded via Budapest Stock Exchange	HUF 2 500/month	Top 5 best prices

The first month's real-time subscription is free of charge. The fee discount will not apply in case of cancellation and re-subscription

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.

11.6 Foreign exchange traded stocks, certificates and derivative transactions

Fees of secondary exchange and non-exchange orders per market value⁴

	Branch, RaiConnect	Raiffeisen Direkt	Raiffeisen Online Broker
Fulfillment of stock purchase/sale order via US markets (NASDAQ, NYSE, XNGS)	See Treasury terms and conditions	Not available	0,80%. min USD 9,99 + 1cent/share until 31.12.2025 min. USD 4,99
Fulfillment of stock purchase/sale order via German Stock Exchange (XETRA)	See Treasury terms and conditions	Not available	0,80%. min EUR 9,99 until 31.12.2025 min. EUR 7,99
Fulfillment of stock purchase/sale order via Vienna Stock Exchange (XWBO)	See Treasury terms and conditions	Not available	0,80%. min EUR 9,99 until 31.12.2025 min. EUR 4,99
Fulfillment of RBI certificate purchase/sale order	See Treasury terms and conditions	See Treasury terms and conditions	Not available
Fulfillment of other foreign exchange stock, certificate purchase / sale order	See Treasury terms and conditions	Not available	Not available
Modification/withdrawal of the order	HUF 515	HUF 515	Free of charge

The range of foreign securities available in 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 regularly reviewed in the light of market conditions and customer needs. Information on the cut off time for receiving orders placed online and the limits applied can be found in the Investment products List of Conditions in force at the time

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.

¹⁷ Only orders concerning exchange-listed equities quoted at the Budapest Stock Exchange shall be accepted.

¹⁸ In case of physical issuance of securities the transferring fees will be paid according to the rules of Financial Ministry and KELER

¹⁹ The indicated minimum fees apply in case of partial execution

The following services are available exclusively for those Premium banking clients who enter into a separate frame agreement with the bank for the given services (Frame agreement on exchange and non-exchange traded spot and derivative transactions). Contracted clients can use these services only via phone or fax.

Commission fee of standardized exchange traded derivative transactions per contract and/or per market value

Single stock future transaction open/close	See Treasury terms and conditions
Single stock future transaction delivery	See Treasury terms and conditions
Index future transaction open/close/delivery	See Treasury terms and conditions
Foreign exchange future transaction open	See Treasury terms and conditions
Foreign exchange future transaction daytrade	See Treasury terms and conditions
Foreign exchange future close/delivery	See Treasury terms and conditions
Foreign exchange option dealing open/close	See Treasury terms and conditions
Position delivery (charges the deliverer)	See Treasury terms and conditions

Fees of segregated account keeping:

Mandatory segregated sub-account keeping fee for securities issued in Romania (ISIN Code starting with RO):	HUF 12 000 /month/client*
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* After 31 December 2020, for securities issued in Romania (ISIN Code starting with RO), the Bank will only accept sell or transfer orders after 31 December 2020, and will not accept buy orders or incoming transfers

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*
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* After 01.07.2023, 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

Mandatory segregated sub-account keeping fee for securities issued in Greece (ISIN Code starting with GR) for Greek tax resident legal entity clients	HUF 40 000 /month/client*
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* After 01.07.2023, for securities issued in Greece (ISIN Code starting with GR), the Bank will accept only sell or transfer orders from Greek tax resident legal entity clients, no buy orders or incoming transfers

11.7 Terms and conditions of bonds issued by Raiffeisen Bank International

	Amount
Execution of purchase/sale orders for bonds	free of charge

	Branch / RaiConnect	Raiffeisen Direkt	Raiffeisen Internet Brokering
Purchase/sale orders	yes	no	no

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	2024.12.11	16 000 USD
AT000B015227	2025.02.01	16 000 USD
AT000B015383	2025.06.27	10 000 000 HUF
AT000B015474	2026.08.22	16 000 USD
AT000B015441	2026.03.14	5 000 000 HUF
AT000B015490	2026.04.14	13 000 EUR
AT000B015599	2026.09.26	5 000 000 HUF
AT000B015615	2026.11.02	13 000 EUR
AT000B015631	2026.12.06	16 000 USD
AT000B015649	2026.02.14	16 000 USD
AT000B015680	2026.04.18	16 000 USD

11.8 Regular Investment

From 1st July 2024 new Raiffeisen Regular Investment orders are not accepted

Regular Investment Transaction fees of Raiffeisen Capital Management (RCM) Funds and 3rd Party Funds are the following:

	in case of Raiffeisen Regular Investment orders started before 1st August, 2018	in case of Raiffeisen Regular Investment orders started between 1st August, 2018 and 1st January, 2023	in case of Raiffeisen Regular Investment orders started after 1st January, 2023
Raiffeisen Capital Management funds	free of charge	1,00%	1,5%
3rd Party Investment Funds	free of charge	1,00%	1,5%

12 Recurring Investment

To start a recurring investment, an investment note purchase transaction is given, and if it is successful, the transaction is repeated on a monthly basis with unchanged parameters.

Minimum amounts:

For domestic and RCM funds: HUF 5 000 / EUR 25 / USD 25

For foreign investment funds of independent fund managers: HUF 400 000 / EUR 1 000 / USD 1 000

Purchase fee of recurring investment transactions	Equal to the purchase fee of investment notes listed in section 11, without the minimum fee.
Redemption fee of investment notes purchased via recurring investment	Equal to the redemption fee of investment notes listed in section 11
Modification of orders	Not possible
Cut-off time and date of execution of investment note orders:	Equal to the cut-off time and date of execution of investment notes listed in section 11

Sales Channels

	Branch	Raiffeisen Direkt	Raiffeisen Internet Brokering
Placing and termination of recurring investment orders	Yes	Yes	No

Available investment funds:

Investment funds listed in section 11 taking into account the specific purchase limits and account package limitations applied to some of the funds.

13 Financial planning

Fee for the financial planning that may be requested from a Premium Banking advisor by Premium Banking customers: HUF 0/instance of financial planning.

Financial planning means the one-off preparation and presentation of the financial plan provided by the Premium Banking advisor in accordance with the needs of the Customer.

14 Other conditions, partner discounts

Partner discount related to premium debit cards will be terminated on the 28th of February 2021. Various partner discounts may be available in relation to the Premium, Premium Gold, Premium Gold 2.0 or Premium Select Account Package and/or Premium cards. Additional information about partner discounts, the rate of the discounts and the conditions of eligibility is available at www.raiffeisen.hu/premium.

15 Conditions of non-applicable products, account maintenance

15.1 Premium Account Package

Not available from 1st February 2013

		Premium Account Package
Account maintaining fee²		HUF 3,161 /month/account
Supplementary Account keeping fee (this may be charged in the cases set out in section 1.3.1 and 1.4.1 of these Terms and Conditions)		HUF 11,982/month
Crediting of items received in forint		
Transfers received from banks		free of charge
Transfers arriving by post		Costs charged by the Hungarian Post
Sending money within Hungary in HUF [One-off forint transfer]^{2,3}		
Balance transfers between the Customer's accounts at the Bank		free of charge
At the branch	intra-bank	0.39%, min. HUF 544, max. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	bank-to-bank	0.47%, min. HUF 544, max. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Via Raiffeisen Direkt	intra-bank	free of charge
	bank-to-bank	free of charge
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal ⁴	intra-bank	free of charge
	bank-to-bank	free of charge
Via RaiConnect	intra-bank	0.39%, min. HUF 544, max. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	bank-to-bank	0.47%, min. HUF 544, max. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Transfer of positive account balance in bank account switching process	bank-to-bank	0.47%, min. HUF 544, ax. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Standing order		
In-Bank transfer between the customer's own accounts [Standing payment orders]		free of charge
At the branch		free of charge
Via Raiffeisen Direkt Via Raiffeisen DirektNet, myRaiffeisen mobileapplication		free of charge
Via RaiConnect		free of charge
Direct debit [Utility fee collection (direct debit order)]		
At the branch		free of charge
Via Raiffeisen Direkt Via Raiffeisen DirektNet, myRaiffeisen mobileapplication ⁴		free of charge
Via RaiConnect		free of charge

		Premium Account Package
Sending money in euro (SEPA) [SEPA Credit Transfer]²		
EUR payment to abroad, to Single Euro Payment Area		
Standard fee	at branch	up to EUR 1104: 0.47%, min. HUF 544, max. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 above EUR 1104: 0.31%, min. HUF 544, max. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	in Raiffeisen Direkt	HUF 0
	via Raiffeisen DirektNet, myRaiffeisen mobile application	HUF 0
	via RaiConnect	up to EUR 1104: 0.47%, min. HUF 544, max. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 above EUR 1104: 0.31%, min. HUF 544, max. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Conversion fee		0.31%, max. EUR 204.97
Priority fee – in case of extra urgent orders ⁴		0.78%, min. EUR 8.78, max. EUR 517.34
Switching account packages ²	Switching to Premium Account Package	free of charge
	Switching from Premium Account Package to Retail Account Package in the framework of the Premium Banking service	Promotion fee until withdrawn, latest till 31.12.2025: HUF 0 HUF 3.730
	Switching from Premium Account Package to Retail Account Package if the Premium Banking service is cancelled	free of charge
Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term		free of charge
Instructions for the event of death (order, amendment)		free of charge

Fees and commissions are debited from the bank account on the day of the transaction, while the monthly account keeping fee is debited on the last bank working day of the month.

In respect of Retail Account Packages, the fees and commissions specified in the effective Raiffeisen Bank Account, electronic services List of Conditions apply.

15.2 Premium Gold Account Package

Not available from 1st January 2015

		Premium Gold Account Package
Account keeping fee ²	If the conditions detailed in section 1.3.2 and 1.4.2 of these Terms and Conditions are fulfilled.	HUF 0/month
	If the conditions detailed in section 1.3.2 and 1.4.2 of these Terms and Conditions are not fulfilled.	HUF 16,251/month
Crediting of items received in forint		
Transfers received from banks		free of charge
Transfers arriving by post		Costs charged by the Hungarian Post
Sending money within Hungary in HUF [One-off transfer in forint]^{2,3}		
Balance transfers between the Customer's accounts at the Bank		free of charge
At the branch	intra-bank	0.39%, min. HUF 544, max. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	bank-to-bank	0.47%, min. HUF 544, max. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Via Raiffeisen Direkt	intra-bank	Free of charge
	bank-to-bank	Free of charge
	intra-bank	Free of charge

		Premium Gold Account Package
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal ⁴	bank-to-bank	Free of charge
Via RaiConnect	intra-bank	0.39%, min. HUF 544, max. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	bank-to-bank	0.47%, min. HUF 544, max. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Transfer of positive account balance in bank account switching process	bank-to-bank	0.47%, min. HUF 544, max. HUF 11,169 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Standing order		
In-Bank transfer between the customer's own accounts [Standing payment orders]		free of charge
At the branch		Free of charge
Via Raiffeisen Direkt		Free of charge
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication		Free of charge
Via RaiConnect		Free of charge
Direct debit [Utility fee collection (direct debit order)]		
At the branch		Free of charge
Via Raiffeisen Direkt Via Raiffeisen DirektNet, myRaiffeisen mobileapplication ³		Free of charge
Via RaiConnect		Free of charge
Sending money in euro (SEPA) [SEPA Credit Transfer]² EUR payment to abroad, to Single Euro Payment Area		
Standard fee	at branch	up to EUR 1104: 0.47%, min. HUF 544, max. HUF 11,169 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 above EUR 1104: 0.31%, min. HUF 544, max. HUF 11,169 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000
	in Raiffeisen Direkt	HUF 0
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	HUF 0
	via RaiConnect	up to EUR 1104: 0.47%, min. HUF 544, max. HUF 11,169 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 above EUR 1104: 0.31%, min. HUF 544, max. HUF 11,169 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000
Conversion fee		0.31%, max. EUR 204.97
Priority fee – in case of extra urgent orders ⁴		0.78%, min. EUR 8.78, max. EUR 517.34
Switching account packages²	Switching to Premium Gold Account Package	Free of charge
	Switching from Premium Gold Account Package to Retail Account Package if the Premium Banking service is cancelled	Free of charge
Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term		Free of charge
Instructions for the event of death (order, amendment)		Free of charge

15.3 Arranged overdraft [Premium Overdraft Credit]

15.3.1 Premium Overdraft Credit conditions applied until 5th September 2011

Products	HUF-based interest rate	Handling fee	Term	Credit limit
Premium Overdraft Credit	20.27% p.a.	Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year	Open-ended	HUF 50,000 – HUF 2,000,000*

Definition of the interest rate change indicator is defined in Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

15.3.2 Premium Overdraft Credit applied from 6th September 2011 until 31st December 2014

Products	HUF-based interest rate	Handling fee	Term	Credit limit
Premium Overdraft Credit	21.12% p.a.	Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year	Open-ended	HUF 50,000 – HUF 2,000,000*

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Definition of the interest rate change indicator is defined in Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

Using available overdraft credit until HUF 3.000 the Bank does not charge interest rate. In case of transgression of overdraft credit limit the Bank will use standard interest rates for the interest-free amount to the period of transgression of overdraft credit limit.

15.3.3 Premium Overdraft Credit applied from 22nd January 2015 and disbursed until 1st February 2015

Products	HUF-based interest rate	Handling fee	Term	Credit limit
Premium Overdraft Credit	21.12% p.a.	Free of charge in the first year, 2,00% of the annual Overdraft Credit, from the second year	Open-ended	HUF 50,000 – HUF 2,000,000*

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Definition of the interest rate change indicator is defined in Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

15.3.4 Premium Overdraft Credit applied from 1nd February 2015 and disbursed until 21st March 2016

Products	HUF-based interest rate	Handling fee	Term	Credit limit
Premium Overdraft Credit	3% interest rate discount p.a.	Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year	Open-ended	HUF 50,000 – HUF 2,000,000*

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Definition of the interest rate change indicator is defined in Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

15.3.5 From 21st March 2016 until 18th October 2016 submitted request for Overdraft Credit

Products	Interest rate discount in reference with interest rate defined in Conditions List for unsecured loans for Overdraft credit	Handling fee	Term	Credit limit
Premium Overdraft Credit	3% interest rate discount	Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year	Open-ended	HUF 50,000 – HUF 2,000,000*

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

15.3.6 From 19th October 2016 till 18th March 2020 submitted request for Overdraft Credit

Products	Interest rate discount in reference with interest rate defined in Conditions List for unsecured loans for Overdraft credit	Handling fee	Term	Credit limit
Premium Overdraft Credit	3% interest rate discount	Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year	Open-ended	HUF 50,000 – HUF 2,000,000*

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans.

15.3.7 Overdraft contracts concluded until 31st December 2020 based on requests submitted from 23rd September 2020 until 31st December 2020 for Overdraft Credit with Premium Promotion

Products	Interest rate discount in reference with interest rate defined in Conditions List for unsecured loans for Overdraft credit valid for the second period	Handling fee	Term	Credit limit
Premium Overdraft Credit	3% interest rate discount	In the first period 0,25%, in the second period 2% of the annual Overdraft Credit	Open-ended	HUF 50,000 – HUF 1,000,000*

*Maximum credit limit that may be applied for on the first occasion: HUF 1,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans. The definition of the first and second period can be found in terms and conditions for Unsecured Loans.

15.3.8 From 1st of January 2021 till 19th of January 2021 submitted requests for Overdraft Credit with Premium Promotion, and contracts concluded from 1st of January 2021 based on applications submitted between 23rd September 2020 and 31st of December 2020

Products	Interest rate discount in reference with interest rate defined in Conditions List for unsecured loans for Overdraft credit	Handling fee	Term	Credit limit
Premium Overdraft Credit	3% interest rate discount	Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year	Open-ended	HUF 50,000 – HUF 1,000,000*

*Maximum credit limit that may be applied for on the first occasion: HUF 1,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans. The definition of the first and second period can be found in terms and conditions for Unsecured Loans.

15.3.9 From 20th of January 2021 till 04th February 2025 submitted and approved requests for Overdraft Credit with Premium Promotion

Products	Interest rate discount in reference with interest rate	Handling fee	Term	Credit limit
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	defined in Conditions List for unsecured loans for Overdraft credit			
Premium Overdraft Credit	3% interest rate discount	Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year	Open-ended	HUF 50,000 – HUF 2,000,000*

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans. The definition of the first and second period can be found in terms and conditions for Unsecured Loans.

16 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.

17 Promotion

17.1 Year-opening account opening promotion 2025

Promotional period:

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

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

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

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

Promotional Bank Accounts:

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

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

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

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

I. Account opening credit

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

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

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

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

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

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

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

III. General Provisions

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

Credit Timing:

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

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

For accounts opened in March 2025, the credit will be made by June 30, 2025.

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

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

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

The repayment of the amount to the Bank is due simultaneously with the account closure or account package change request, and the Bank is entitled to debit the customer's account with the amount.

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

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

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

17.2 Tesco account opening promotion 2024-2025

Promotional period: From December 19, 2024, until withdrawal, but no later than December 31, 2025. A bank account can be opened within the promotion if the application is completed through the myRaiffeisen mobile application by the withdrawal date or no later than December 31, 2025, 6:00 PM.

For the period of the promotion the Bank announces a promotion for its **new customers who open Promotional bank accounts or Yelloo Account** online (initiated through the myRaiffeisen mobile application) via Raiffeisen Bank's tied agent in Tesco stores.

Promotional Bank Accounts:

a, from retail account: Aktiv account

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

The promotion is open to individuals over the age of 18.

1. Tesco Clubcard Points Crediting (Welcome and Usage Incentive Points Crediting)

1.1 General Conditions for All Types of Points Credit:

The Customer is entitled to the points credit(s) if the following conditions are simultaneously met:

1. The Customer opens a new Promotional bank account or Yelloo account as a new customer participating in the promotion during the promotion period,
2. The bank account must be opened in designated Tesco stores at the Raiffeisen Financial Partner Point via the myRaiffeisen mobile application by scanning the QR code containing the partner sales code and location identifier, and recording the Customer's Tesco Clubcard ID number,
3. The Customer must have a valid and active Tesco Clubcard at the time of initiating the account opening and at the time of Tesco Clubcard points credit,
4. The Customer's Tesco Clubcard relationship must be active and not terminated at the time of determining the points credit amount and at the time of points credit,

5. The Customer qualifies as a new customer, meaning they have not held a Raiffeisen Retail or Premium bank account in the six months prior to account opening. Additionally, the customer can only participate in this promotion if they do not have a loan agreement or a securities account agreement at the time of account opening.
6. The Customer requests a Mastercard debit (main) card as the account holder during the promotion period,
7. The Customer registers for the Loyalty Program (in case of Yelloo Account Yelloo Klub) after requesting the card (registration is possible no earlier than the second business day after account opening), requiring the following:
 - An email address registered with the Bank and consent to direct advertising via email,
8. The Customer commits to keeping the bank account for at least one year within the Loyalty Program's online platform and makes this declaration by the sixth business day of the third month following account opening,
9. The Customer is not an employee, executive officer of Raiffeisen Bank Zrt., its controlled enterprises, domestic subsidiaries under the control of the Bank's owner, or foreign enterprises and their subsidiaries under the control of the Bank's owner at the time of determining the points credit amount and at the time of points credit,
10. The Customer has a live (capable of processing payment transactions) Promotional bank account or Yelloo account opened under the promotion, which is not under termination at the time of determining the points credit amount and at the time of points credit,
11. The Customer must not have had any overdue debt from the date of account opening until the determination of their eligibility for Clubcard points, and must not have any overdue and payable debt to the Bank at the time of determining their eligibility for the points.

The Tesco Clubcard program is organized and operated by TESCO-GLOBAL Áruházak Zrt. (hereinafter: Tesco). Participation in the Tesco Clubcard program is managed by the Customer with Tesco, in which the Bank does not participate in any form. When opening the bank account, the Customer provides the Tesco Clubcard ID number to the Bank, during which the Bank do not verify the validity of the Tesco Clubcard or the correctness of the provided number.

The Customer must immediately notify the Bank of any changes to the Tesco Clubcard ID number. Until the Customer indicates otherwise, the points credits will be made to the Tesco Clubcard ID number provided by the (Main Cardholder) Customer at the time of account opening and stored in the Bank's systems.

The eligibility for points credit and the determination of the points credit amount are exclusively based on the Bank's records.

Based on the Bank's notification, Tesco credits the Tesco Clubcard points to the Customer's Tesco Clubcard account in the manner and time regulated in the Tesco Clubcard regulations. The use of Clubcard points is possible according to the current rules of the Tesco Clubcard program.

To facilitate the points credit, the Bank provides the following data to Tesco: the Customer's Clubcard identification number, the amount of Clubcard points to be credited for the given month, and the reason for the credit (i.e., which promotion entitles the Customer to the points).

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

The credits, bonuses, and discounts specified in these promotional terms are considered tax-exempt benefits according to point 8.14 of Annex I of the Personal Income Tax Act in effect at the time of contract signing. A customer is entitled to the HUF 20 000 for opening an account and Welcome points credit only once.

The Bank announces this promotion for a definite period. The Bank reserves the right to announce a new promotion for the following year after the end of the definite period, either maintaining the conditions detailed in this regulation or with new conditions. The Bank is entitled to terminate or withdraw the promotion at any time. The Bank will not send individual notifications to Customers about modifications or termination of the promotion but will inform Customers in advance by publishing it on the current Conditions List on its website. In case of promotion's withdrawal, the Bank will calculate and credit the points based on the purchase transactions executed up to the effective date of the withdrawal (actual termination date).

1.2 Special Conditions for Welcome Points Credit

- 1.2.1 As part of the promotion, the Bank provides 10,000 Clubcard points for opening a Promotional Bank Account or 5,000 Clubcard points for opening a Yelloo account to the Customer for newly opened Promotional bank accounts or Yelloo accounts, subject to the general and following special conditions.
- 1.2.2 Modification: From January 15, 2025, until withdrawal, but no later than March 7, 2025 (for online account opening, on the day specified in the withdrawal or no later than March 7, 2025, 6:00 PM), a promotional bank account can be opened as part of the promotion. Upon opening the promotional bank account, the Bank will credit the Customer with HUF 20,000 if the general and the following specific conditions of the Welcome Points are met. The account opening credit will be made in one lump sum no later than the end of the third month following the month in which the account was opened, on the promotional bank account opened under the promotion.

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

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

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

The repayment of the amount to the Bank is due simultaneously with the account closure or account package change request, and the Bank is entitled to debit the customer's account with the amount.

In the case of opening a Yelloo account, the additional HUF 20,000 account opening credit on top of the Welcome Points is not applicable.

Special Conditions:

For Promotional bank accounts:

- The Customer must meet the conditions for free account management as specified in the applicable Retail or Premium Banking Fee Schedule for the account package by the 6th working day of the third calendar month following the account opening.

For Yelloo account opening:

- The Customer must make at least 5 debit card purchases, each with a minimum value of 2000 HUF, using the primary debit card linked to the account opened under the promotion, by the 6th business day of the third calendar month following the approval of the account opening.
The Bank will consider transactions posted to the account opened under the promotion by the above deadline. The Bank does not consider purchase transactions that were subsequently credited or refunded at the request of the merchant, the Customer or the Bank.

The Bank will review compliance with the general and special conditions for welcome points on the 7th business day of the third month following account opening.

For welcome points, the Bank will transfer data to Tesco by the 16th day of the third month following the Bank's approval of the account opening. Tesco will credit the Clubcard points to the Tesco Clubcard ID number provided by the Customer to the Bank and stored in the Bank's systems by the 20th day of the following month.

1.3 Special Conditions for Usage Incentive Points Credit:

As part of the promotion, the Bank provides points credit for purchases made with the main debit card linked to the newly opened Promotional bank account or Yelloo account in Tesco stores or on Tesco online platforms, subject to the general and following special conditions:

Special Conditions:

- The main debit card linked to the account opened under the promotion must be active, i.e., its status in the Bank's systems must be OK.
- The debit card agreement must be valid, and neither the bank account framework agreement nor the related debit card agreement must be under termination initiated by either the Bank or the Customer on the bonus credit day.

The Bank will review compliance with the general and special conditions for usage incentive points:

- For the first time on the seventh business day of the first month following account opening,
- Subsequently, on the seventh business day of each month.

The amount of Tesco Clubcard points credited equals 0.5% of the purchase value made with the main debit card linked to the account opened under the promotion in the given calendar month, up to a maximum of 1,000 points per month. Points credit for usage incentives does not apply to transactions made with merchants renting premises in Tesco stores.

When determining the points credit amount, the Bank considers purchase transactions posted to the Customer's account opened under the promotion between 00:00 on the first calendar day and 23:59 on the last calendar day of the given month. The Bank does not consider purchase transactions that were subsequently credited or refunded at the request of the merchant, the Customer, or the Bank.

For usage incentive points, the Bank transfers data to Tesco monthly by the 16th day of the month following the subject month. Tesco credits the Clubcard points to the Tesco Clubcard ID number provided by the Customer during the application by the 20th day of the following month.

The Bank determines the points credit amount rounded to the nearest whole point according to rounding rules.

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

Promotional period: 4 November 2024 – 18 December 2024

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

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

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

Bank accounts that can be opened under the promotion are:

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

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

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

I. Account opening credit

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

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

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

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

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

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

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

II. 3-month RTL+ subscriptiony

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

Registration must be done on the Raiffeisen Loyalty Program website: <https://husegprogram.raiffeisen.hu/regisztraciokeres>.

Registration to the Loyalty Program (Yelloo Klub) which requires:

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

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

The coupon download and redemption process:

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

III. Purchase Cashback Bonus

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

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

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

Conditions for the crediting of the purchase cashback bonus:

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

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

IV. Tesco Clubcard Points

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

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

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

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

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

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

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

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

17.4 The promotion related to the Account Management Service – Autumn account opening promotion II. 2024 **Promotional period: 2 September 2024 – 18 October 2024**

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

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

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

Bank accounts that can be opened under the promotion are:

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

1. Account opening credit

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

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

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

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

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

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

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

2. Virtual card fee reduction

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

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

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

3. Purchase Cashback Bonus

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

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

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

Conditions for the crediting of the purchase cashback bonus:

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

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

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

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

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

17.5 The promotion related to the Account Management Service – Autumn account opening promotion I. 2024 **Promotional period: 12 August 2024 – 30 August 2024**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The coupon download and redemption process:

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

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

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

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

17.6 The promotion related to the Account Management Service – Spring Summer account opening promotion 2024

Promotional period: 13 May 2024 – 2 August 2024

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

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

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

Bank accounts that can be opened under the promotion are:

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

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

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

One Customer shall be entitled to the credit only once.

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

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

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

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

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

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

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

Promotional period: 11 March 2024 – 3 May 2024

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

- with video identification started by 12:00 noon on 3 May 2024 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by 12:00 noon on 3 May 2024 for opening an account on the myRaiffeisen mobile application.

For the period from 11 March 2024 to 3 May 2024 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Bank accounts that can be opened under the promotion are:

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

Within the framework of the promotion, the Bank **will provide the Customer with a credit to** the newly opened Promotional Bank Account, subject to the **fulfilment of** the conditions set out below.

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

The **amount of the credit**:

- **HUF 50 000** for account openings via the Raiffeisen Online Account Opening Platform or the myRaiffeisen mobile application,
- **HUF 30 000** when opening a Retail Promotional Account at a branch, **HUF 50 000** when opening a Premium Banking Account at a branch. **Amendment: from 15 April 2024 HUF 50,000 also in case of opening a Retail and Premium Banking promotional account at branch.**

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

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

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 11 September 2023 until opening a bank account after 10 March 2024 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. make at least 5 credit card purchases with the main debit card linked to the account opened within the framework of the promotion, with a minimum value of HUF 1,000 per transaction, no later than 31 May 2024,
5. on 31 May 2024, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
6. on 31 May 2024, the Customer has an active promotional bank account opened during the promotion, which is not undergoing termination,
7. has no overdue and payable debts owing to the Bank on 31 May 2024.

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

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

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

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

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

Promotional period: 15 January 2024 – 8 March 2024

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

- with video identification started by 12:00 noon on 8 March 2024 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by 12:00 noon on 8 March 2024 for opening an account on the myRaiffeisen mobile application.

For the period from 15 January 2024 to 8 March 2024 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Bank accounts that can be opened under the promotion are:

- a, from retail accounts, Feewinner, Activity 3.0 and Relationship accounts,
- b, from premium bank accounts, Premium Gold 2.0 and Premium Select accounts. from 1st February 2024 Premium Banking and Premium Banking Plus account.

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

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

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

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 15 July 2023 until opening a bank account after 14 January 2024 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. after the account opening, he/she makes at least 5 card purchases with a minimum value of HUF 1,000 per transaction by 12 April 2024 at the latest,
4. on 12 April 2024, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 12 April 2024, the Customer has an active promotional bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 12 April 2024.

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

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

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

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

One Customer shall be entitled to the credit only once.

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

Promotional period: 9 October 2023 – 13 December 2023

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

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

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

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

The amount will be credited in lump sum, by 31 December 2023 at the latest, to the customer's bank account opened in the scope of the promotion.

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

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 9 April 2023 until opening a bank account after 8 October 2023 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),

4. on 14 December 2023, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 14 December 2023, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 14 December 2023.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 30,000 as follows, provided that the HUF 30,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

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

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

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

Promotional period: 24 July 2023 – 29 September 2023

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

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

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

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

The amount will be credited in lump sum, by 31 October 2023 at the latest, to the customer's bank account opened in the scope of the promotion.

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

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 24 January 2023 until opening a bank account after 23 July 2023 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 6 October 2023, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 6 October 2023, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 6 October 2023.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 30,000 as follows, provided that the HUF 30,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

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

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

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

Promotional period: 5 June 2023 – 14 July 2023

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

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

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

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

The amount will be credited in lump sum, by 11 August 2023 at the latest, to the customer's bank account opened in the scope of the promotion.

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

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 5 January 2023 until opening a bank account after 4 June 2023 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 21 July 2023, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 21 July 2023, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 21 July 2023.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 30,000 as follows, provided that the HUF 30,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

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

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

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

Promotional period: 1 April 2023 – 26 May 2023

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

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

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

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

The amount will be credited in lump sum, by 30 June 2023 at the latest, to the customer's bank account opened in the scope of the promotion.

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

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 1 October 2022 until opening a bank account after 31 March 2023 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 2 June 2023, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 2 June 2023, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 2 June 2023.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 30,000 as follows, provided that the HUF 30,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

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

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