

## I. Raiffeisen Bank Account, electronic services List of Conditions

Announced on 22<sup>nd</sup> April 2025

Valid: from 23<sup>rd</sup> of April 2025

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

1.	ACCOUNT MAINTENANCE [BANK ACCOUNTS AND ACCOUNT PACKAGE]	2
2.	ONLINE ACCOUNT OPENING CHANNELS FOR NEW CUSTOMERS	2
3.	INTEREST RATES OF HUF AND FOREIGN CURRENCY BANK ACCOUNTS	3
4.	FEES AND COMMISSIONS OF AVAILABLE RAIFFEISEN BANK ACCOUNT KEPT IN HUF (AKTIV, YELLOO, BASIC ACCOUNT)	4
5.	NON-MARKETED ACCOUNT PACKAGES – FEEWINNER, ACTIVITY 3.0, EVERYDAY 2.0, BASE 2.0, ONLINE, FEEWAIVER, FEEWAIVER 2.0, FEEWAIVER PLUS, ACTIVITY 2.0, ACTIVITY, DYNAMIC, EVERYDAY, BASE, MENZA	13
6.	IN CASE OF SPECIAL HUF ACCOUNT WITH HIGHER DEPOSIT INSURANCE	23
7.	FEES AND COMMISSIONS OF DEBT REPAYMENT AND LIVING EXPENSES ACCOUNTS	23
8.	OTHER FEES AND COMMISSIONS OF ALL BANK ACCOUNT PACKAGES KEPT IN HUF	23
9.	FEES AND COMMISSIONS OF RAIFFEISEN BANK ACCOUNT KEPT IN FOREIGN CURRENCY	24
10.	INFORMATION ABOUT PAYMENT ORDERS AND CREDITING	28
11.	COMMON FEES AND COMMISSIONS OF RAIFFEISEN BANK ACCOUNT	30
12.	ACCOUNT RELATED INSURANCES	33
13.	CUT-OFF TIMES CONNECTED TO ACCOUNT MANAGEMENT, ORDERS, APPLICATIONS	35
14.	EXECUTION OF HUF PAYMENTS IN HUF	37
15.	EXECUTION OF FX PAYMENTS	38
16.	MAXIMUM ORDER AMOUNTS	40
17.	TELEPHONE BANKING SERVICE [RAIFFEISEN DIREKT], INTERNET BANKING AND MOBILE APP SERVICES [DIREKTNET AND MYRAIFFEISEN MOBILE APPLICATIONSERVICE] <sup>4</sup>	41
18.	SMS SERVICE [MOBIL BANKING SERVICE]	41
19.	SPECIAL PROVISIONS IN THE EVENT OF THE DEATH OF THE ACCOUNT HOLDER	42
20.	ALLOWANCES, PROMOTIONS	42

Amendments announced on 22<sup>nd</sup> April 2025 and effective as of 23<sup>rd</sup> of April 2025 are marked by **yellow background** in the List of conditions:

- Spring Account Opening Promotion 2025 – For Telekom Magenta Moments Members complemented with Reflex Discount is announced

Changes announced on 28<sup>th</sup> of February 2025 and effective from 16<sup>th</sup> of May 2025 are marked **with a blue background**:

- Postal delivery of paper-based bank statements for Yelloo account, Online account, Award-winning account, Activity 3.0 account, as well as FeeWaiver 2.0, Activity 2.0, Everyday 2.0, Basic 2.0, and Basic account packages; and Postal delivery of paper-based bank statements for FeeWaiver Plus, FeeWaiver, and Activity account packages. Due to changes in certain economic factors and costs that significantly influence the Bank's operating expenses, the Bank will implement a unilateral modification (fee increase) in accordance with section 19.13.4 of Chapter XIX, Part 1 of the General Business Conditions.



Raiffeisen Bank Zrt.

Postal address: Budapest 1700, [www.raiffeisen.hu](http://www.raiffeisen.hu) | Raiffeisen Bank Zrt., 1133 Budapest, Váci út 116-118.

Municipal Court as Court of Registration, Company Registration Number: 01-10-041042

Phone: +36 80 488 588, E-mail: [info@raiffeisen.hu](mailto:info@raiffeisen.hu)

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

### **1.1. Available account packages**

**Raiffeisen Aktiv Account:** bank account for everyday finances, which provides a discounted account management fee upon meeting any of the 3 different conditions.

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

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

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

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

### **1.2. Terminated account packages**

**Account package cannot be opened after 21<sup>st</sup> November 2024:**

**Raiffeisen Feewinner Account**

**Raiffeisen Activity 3.0 Account**

**Raiffeisen Online Account**

**Raiffeisen Everyday 2.0 Account**

**Raiffeisen Base 2.0 Account**

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

**Raiffeisen Fee Waiver Account**

**Raiffeisen Activity 3.0 Account**

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

**Raiffeisen Fee Waiver 2.0 Account Package**

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

**Raiffeisen Base Package**

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

**Raiffeisen Fee Waiver Account Package**

**Raiffeisen Activity Account Package**

**Raiffeisen Everyday Account Package**

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

**Raiffeisen Dynamic Account Package**

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

### **1.3. Fee debiting**

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

The monthly and periodical fees are debited on the last banking day of the month or period, and the one-off fees are due when the related order is executed. The monthly account maintenance fees are charged on the first banking day of the month followed by the monitored month except in case of the Base 2.0, Aktiv and foreign currency account packages. Upon receipt of a Client's instruction to close a bank account, the Bank will, for the period up to the account closure date in the month concerned, charge to the Client the pro rata amount of the monthly fee stipulated in the current List of Terms & Conditions for the relevant account package, if the fee is not related to any fee discount condition.

## **2. Online account opening channels for new customers**

### **2.1. Raiffeisen Online Retail Account Opening Platform**

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

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

### **2.2. Opening an account through myRaiffeisen mobile application**

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

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

### 2.3. Raiffeisen Online Personal Loan Platform

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

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

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

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

### 2.5. Accounts available through online account opening channels for new customers

The Bank guarantees the opening of bank account packages (Feewinner, Activity 3.0, Online Account, Everyday 2.0, Basic 2.0) that will no longer be available from 22nd November 2024, for account applications initiated by 6:00 PM and successfully completed by 7:00 PM on 21st November 2024. For online account applications initiated after 6:00 PM on 21st November 2024, the Bank will provide the Active Account package.

Számletípus	Channel		
	Raiffeisen Online Account Opening Platform	myRaiffeisen mobile application	Raiffeisen Personal Loan Platform
Aktiv Account	x	x	x
Yelloo Account	x	x	-
Premium Banking Account	x	x	-
Premium Banking Plus Account	x	x	-
Relationship Account	x	-	-

## 3. Interest rates of HUF and foreign currency bank accounts

### 3.1. Interest rates HUF bank accounts

Interest rates of HUF bank accounts		
currency	annual rate/EBKM	penalty rate
HUF	0,01%	24,50%

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

Interest rates of bank accounts kept in foreign currency		
currencies	annual rate/EBKM	penalty rate
USD	0.01%	10.75%
GBP	0.01%	11.00%
CHF	0.01%	10.00%
EUR	0.01%	10.90%

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

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

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

where

$n_i$ : number of interest payments

$r$ : the value of EBKM

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

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

#### 4. Fees and commissions of available Raiffeisen Bank Account kept in HUF (Aktiv, Yelloo, Basic Account)

##### 4.1. Aktiv Account

Account management conditions		
		Aktiv Account
Account maintenance	If the conditions detailed in below of these List of Terms & Conditions are met	HUF 0
	If the conditions detailed in below of these List of Terms & Conditions are not met	Promotional until 31.05.2025: HUF 1,999 The standard fee: HUF 2,499
<p>The condition for using the Aktiv account with a discounted account management fee is that at least one of the following conditions is met:</p>		<p>I. A credit of at least the amount of the current minimum gross monthly wage — HUF 290,800 in 2025 — but until December 31, 2025, a promotional requirement of the current minimum net monthly wage — HUF 193,382 in 2025. This credit can be received in up to two installments, for any reason.</p> <p>II. At least 10 transactions must be completed on the bank account in the given calendar month, and the total value of the transactions completed each month must reach an amount equivalent to half of the current minimum gross monthly wage — HUF 145,400 in 2025 — but until May 31, 2025, a promotional minimum of HUF 50,000.</p> <p>III. The Customer must have an active personal loan or credit agreement — excluding credit cards — with Raiffeisen Bank as a Borrower (excluding Co-borrowers).</p> <p>Further detailed information can be read below this table.</p>

##### Additional general rules regarding the monthly account management fee:

The Bank does not charge a monthly account management fee for the month of account opening, for the first month of using the Aktiv account package in case of a package modification, and for the following first month. If the conditions for the fee-free use of the Aktiv account package are not met in the second month following the account opening or package modification, the Bank will debit the Customer's bank account with the amount of the monthly account management fee specified in the current Conditions List. The Bank will debit the customer's bank account with the account management fee on the 6th banking day of the month following each calendar month in which the conditions for fee exemption are not met.

The Bank ties the amounts determined in relation to the conditions for the discounted monthly account management fee to the mandatory minimum wage for full-time employees (the current full gross or net monthly minimum wage). These amounts are automatically adjusted from January 1st of each year to the mandatory minimum wage for full-time employees applicable for that year, or to amounts calculated in the same manner based on it. The Bank publishes the changes in the relevant amounts in the current Conditions List by December 20th each year. If the legislation regarding the minimum wage is announced after December 20th, the Bank will publish the changes no later than the working day following the announcement of the legislation.



This means that by meeting any of the three conditions mentioned above, you are entitled to a HUF 0 monthly account management fee. The Bank does not check the fulfillment of the conditions during the month of account opening (or account package change for existing customers) and the first full month thereafter. This gives you enough time to arrange for your salary to be transferred to this account through your employer, or to activate your bank card and fulfill the transaction condition with the transactions made using it.

## **I. Further details of the crediting condition for the account management fee exemption:**

A credit of at least the amount of the current minimum gross monthly wage — HUF 290,800 in 2025 — is required, but until December 31, 2025, there is a promotional requirement of the current minimum net monthly wage — HUF 193,382 in 2025. This credit can be received in up to two installments, for any reason.

Regarding the credit condition, the period under review is from the 20th day of the month preceding the relevant month to the 19th day of the relevant month. The Bank examines the fulfillment of the above conditions on the last working day of the relevant month. The required credit cannot be fulfilled through deposits or transfers between your own accounts.



Everyday life example: if your salary, meeting the specified amount, is credited to this account by the 10th of each month, you will fulfill the condition for each month as long as your income is directed to this account. Therefore, applying the review period from the 20th of the previous month to the 19th of the current month is beneficial for you even if you receive your salary twice within a calendar month. This typically happens around Christmas and New Year with some employers. If you receive your salary at the beginning of a calendar month and again at the end of the same calendar month, you can meet the account management fee exemption condition for two months with the appropriate amount of credit.

The Bank does not check whether the incoming credit was received under the title of salary or with a salary reference.

Since the amount of the minimum wage changes to some extent every year, you should expect that the amount of credit required for the account management fee discount may also change (increase) each year.

## **II. Further details of the transactional condition for the account management fee exemption:**

In the given calendar month, at least 10 transactions must be completed on the bank account, and the total value of the transactions completed each month must reach an amount equivalent to half of the current minimum gross monthly wage — HUF 145,400 in 2025—but until May 31, 2025, there is a promotional minimum of HUF 50,000.

When determining the fulfillment of the conditions, the Bank examines the following types of transactions charged to the Customer's bank accounts:

- a) one-time transfers submitted and completed via online channels,
- b) standing orders submitted and completed via any channel,
- c) direct debits,
- d) ATM cash withdrawals using a bank card, and
- e) bank card purchases, including transactions made with the Customer's credit card.

The condition regarding the minimum number of transactions and amount can be met with any type of transaction. The Bank does not consider transactions between the Customer's own accounts when determining the fulfillment of the conditions.

The review period for the fee charge for the relevant month is from the first calendar day to the last calendar day of the relevant month. For the review, transactions already posted on the bank account in the given month and, in the case of instant HUF transfers, the day the order is placed are taken into account.



Everyday life example: You don't need to drastically change your usual transaction habits to meet the conditions for the monthly account management fee exemption, even with relatively low transaction activity.

For instance, if you usually pay your household bills via online transfer or online bank card transactions, or if you use your bank card to shop several times a week on your way home, the total of these transactions will likely meet the condition for the account management fee exemption.

One thing to keep in mind: try not to make card transactions in the last days of the month, as not all transactions may be posted to your account within the same calendar month.

The total value of transactions is linked to the current minimum wage. The minimum wage generally changes (increases) to some extent every year.

### III. Further details of the existing loan condition for the account management fee exemption:

The Customer must have an active personal loan or credit agreement—excluding credit cards—with Raiffeisen Bank as a Borrower (excluding Co-borrowers).

If an overdraft facility is used, the Aktiv account package is free of charge if the overdraft is linked to the bank account to which the conditions of the Aktiv account package apply. The Bank does not consider the Customer's credit cards when determining eligibility for the account management fee exemption. The Bank reviews the fulfillment of this condition on the last banking day of the relevant month.



This means that as long as you have a loan with us—excluding credit cards—which you still need to repay, this bank account will be free of account management fees for you.

After you have paid the last installment of your loan, you can continue to use this bank account without account management fees by meeting either of the other two conditions.

### Indexation of charges and fees

The Bank ties the calculation of fees indicated for the Aktiv bank account package and all related Conditions Lists (such as Raiffeisen CLEVERcard, Bank-, and Credit Card List of Conditions, Cash Transactions List of Conditions for Private Individuals) to the average consumer price index published annually by the Central Statistical Office for the previous calendar year. The amount or rate of the fee is automatically adjusted (indexed) from April 1st each year according to the average consumer price index applicable for the previous calendar year. The Bank publishes the fee changes in the current Conditions List by April 1st each year at the latest. For fee changes, the Bank applies whole forint amounts based on general rounding rules, and for fees determined in euros, amounts up to two decimal places. The Bank reserves the right not to apply the indexation for certain customer groups or types of services one or more times.

The Bank undertakes not to follow the change in the average consumer price index for 2024 in April 2025 for fees applicable to the Aktiv account package and all fees determined by the account package as announced in November 2024. The Bank's commitment does not apply to:

- indexation of fees that are not determined by account package but are uniformly applied to all account packages,
- indexation due in 2026 and subsequent years,
- automatic increases in the expected credit or transaction amounts tied to the minimum wage related to the monthly account management fee discount condition (occurring by force of law),
- possible extensions of promotions announced for a fixed period in the account package.

This practically means for you that, based on the Bank's own commitment, the announced fee changes will not be implemented until 2026 at the earliest, following the average consumer price index for the year 2025.


This commitment, with the above exceptions, pertains to maintaining the announced fees in April 2025.

For fees announced as promotional until a fixed date, it depends on the Bank's future business policy decision whether to extend the promotion, so it cannot be excluded that the Bank may choose not to extend the promotion.

Account maintenance conditions		
		Aktiv Account
Account closing fee within 6 months		HUF 7.000
Crediting of items received in forint		
Transfers received from banks		HUF 0
Transfers arriving by post		Costs charged by the Hungarian Post
Crediting of items received in foreign currency		
Standard fee		HUF 0
Conversion fee		0,46%, min. EUR 2, max. EUR 300
Sending money within Hungary in HUF [One-off transfer in forint] <sup>1,3</sup>		
Transfers between the Customer's accounts – in branch		HUF 1,000
Transfers between the Customer's accounts – via Raiffeisen Direkt		Promotional fee: HUF 0 until 31.05.2025 Standard fee: HUF 1,000
Transfers between the Customer's accounts – via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal		HUF 0
At the branch	Intra-bank and bank-to-bank	1% min. HUF 1,000, max. HUF 20,000 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	1% min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000

Via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal	Intra-bank and bank-to-bank	Up to HUF 50,000: HUF 0 – promotional fee, until 31.05.2025 Standard fee: 0,15% and for the portion exceeding HUF 50,000 an additional 0,15%, min. HUF 100, max. HUF 15,000 and 0,45%, max. HUF 20,000
Transfer of a credit balance in the context of bank account switching	bank-to-bank	1% min. HUF 1,500, max. HUF 20,000 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		In the case of instant HUF transfers initiated via a unified data entry solution or payment request, the Bank does not charge a fee under the provisions of Section 36/E of Act LXXXV of 2009 on the provision of payment services (Pft.), while this provision is in effect.
<div><div><div><div><div></div><div>i</div></div></div><div><p>For the Aktiv account, you can transfer up to HUF 50,000 free of charge through online channels until 31 May 2025, with the possibility of the Bank extending this promotion later.</p><p>If the total amount you transfer exceeds HUF 50,000, the fee for the amount above HUF 50,000 consists of two parts. The first fee component is determined as a percentage, with both a minimum and a maximum value. The second fee component is also determined as a percentage, with only a maximum value. Therefore, for the portion of your transfer exceeding HUF 50,000, you need to account for these two fee components.</p><p>Example: Suppose you want to transfer HUF 83,000 from your account using the myRaiffeisen mobile application. In this case, you transfer up to HUF 50,000 free of charge. The portion exceeding HUF 50,000 is HUF 33,000. In November 2024, the applicable fee for the HUF 33,000 is: 0.15%, min. HUF 100, max. HUF 15,000, plus an additional 0.45%, max. HUF 20,000. This means that 0.15% of HUF 33,000 is HUF 49.5, so the minimum fee of HUF 100 applies. Additionally, 0.45% of HUF 33,000 is HUF 148.5. Adding these two fee components, the total fee for the transfer is HUF 248.5.</p></div></div></div>		
Setting up / modifying / canceling / suspending a regular HUF transfer [Standing order]		
At the branch or via Raiffeisen Direkten		Promotional fee: HUF 0 until 31.05.2025 Standard fee: HUF 2,000
Via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal		HUF 0
Standing order in HUF <sup>1</sup>		
Standing in-bank transfer between the customer's own accounts		HUF 0
At the branch <sup>6</sup>	Intra-bank and bank-to-bank	0,6%, min. HUF 1,000, max. HUF 20,000 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	<u>Promotional fee until 31.05.2025:</u> up to HUF 50,000: 0,15% and for the portion exceeding HUF 50,000 an additional 0,15%, min. HUF 100, max. HUF 15,000 and + 0,45%, max. HUF 20,000  <u>Standard fee:</u> (for the full amount) 0,6%, min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup>	Intra-bank and bank-to-bank	up to HUF 50,000: 0,15% and for the portion exceeding HUF 50,000 an additional 0,15%, min. HUF 100, max. HUF 15,000 and + 0,45%, max. HUF 20,000
Direct Debit [Utility fee collection (direct debit order)] Setting up / modifying / canceling / suspending a service provider fee collection authorization		
At the branch or via Raiffeisen Direkten		Promotional fee: HUF 0 until 31.05.2025 Standard fee: HUF 2,000
Via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal		HUF 0
Direct debit [Utility fee collection (direct debit order)]		
At the branch <sup>6</sup>	Intra-bank and bank-to-bank	0,6%, min. HUF 1,000, max. HUF 20,000
Via Raiffeisen Direkt	Intra-bank and bank-to-bank	Promotional fee until 31.05.2025: 0,45%, max. HUF 20,000 Standard fee: 0,6%, min. HUF 1,000, max. HUF 20,000
Via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal	Intra-bank and bank-to-bank	0,45%, max. HUF 20,000
SEPA direct debit order (with conversion)	Intra-bank and bank-to-bank	1,5%, min. EUR 20, max. EUR 250 and 0,45%, max. HUF 20,000
Transfer between own accounts in SEPA, other foreign currencies		
Standard transfer fee	At the branch	HUF 0
	Via Raiffeisen Direkt	HUF 0
	Via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup>	HUF 0



Conversion fee			0,46%, min. EUR 2, max. EUR 300
Sending money in euro intra-bank and bank-to-bank within Hungary (SEPA) [SEPA Credit Transfer]			
Standard transfer fee	At the branch	Intra-bank and bank-to-bank	1%, min. HUF 1,000, max. HUF 20,000 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	1%, min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal	Intra-bank and bank-to-bank	1%, min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Conversion fee		Intra-bank and bank-to-bank	0,46%, min. EUR 2, max. EUR 300
Priority fee and Extra Priority fee <sup>5</sup>		Intra-bank and bank-to-bank	0,8%, min. EUR 15, max. EUR 250
Sending money in euro bank-to-bank to abroad (SEPA) [SEPA Credit Transfer]			
Standard transfer fee	At the branch	bank-to-bank	1%, min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	bank-to-bank	1%, min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal	bank-to-bank	Promotional fee up to HUF 50,000: HUF 0 until 31.05.2025 Standard fee: 0,15% and for the portion exceeding HUF 50,000 an additional 0,15%, min. HUF 100, max. HUF 15,000 and + 0,45%, max. HUF 20,000
Conversion fee		bank-to-bank	0,46%, min. EUR 2, max. EUR 300
Priority fee and Extra Priority fee <sup>5</sup>		bank-to-bank	0,8%, min. EUR 15, max. EUR 250
Sending money in foreign currency intra-bank (excluding SEPA)			
Standard transfer fee	At the branch	Intra-bank	1% min. EUR 9, max. EUR 150 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	Intra-bank	1% min. EUR 9, max. EUR 150 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal	Intra-bank	1% min. EUR 9, max. EUR 150 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Conversion fee		Intra-bank	0,46%, min. EUR 2, max. EUR 300
Priority fee and Extra Priority fee <sup>5</sup>		Intra-bank	0,8%, min. EUR 15, max. EUR 250
Fee for HUF transfers initiated in foreign currency in addition to the applicable one-off foreign exchange transfer fee			EUR 10
Sending money in foreign currency intra-to-bank (excluding SEPA)			
Standard transfer fee	At the branch	bank-to-bank	1% min. EUR 9, max. EUR 300 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	bank-to-bank	1% min. EUR 9, max. EUR 300 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal	bank-to-bank	1% min. EUR 9, max. EUR 300 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Conversion fee		bank-to-bank	0,46%, min. EUR 2, max. EUR 300
Priority fee and Extra Priority fee <sup>5</sup>		bank-to-bank	0,8%, min. EUR 15, max. EUR 250
Fee for HUF transfers initiated in foreign currency in addition to the applicable one-off foreign exchange transfer fee			EUR 10
	What fee components make up a foreign currency transfer (not between own accounts)? For foreign currency transfers (SEPA and non-SEPA), both the Base Transfer Fee and the Conversion Fee are charged for each transfer, so you must pay both fees. Additionally, if an Urgent or Extra Urgent transfer is specified when submitting the order, this fee must also be considered.		
Other fees associated with the Active bank account			
Cancelling a one-off transfer			HUF 0
Death disposition (authorization, modification, revocation)*			HUF 2.000

\* Modifying the death disposition means revoking the existing death disposition by providing a new one.

#### Account statements, deposit and credit advices



		fee/commission	debit	possible delivery channels
Paper based statement mailed to the customer's notification address in case of Aktiv account		HUF 990 / pc	azonnali	postal mail
Issuance and provision of certificates				
		fee/commission	debit	possible delivery channels
Issue of certificates for the customer [Duplicates of statements and advices]				
for the last 12months (For electronic statement holder customers)		HUF 0	-	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
for the last 12months (For paper based statement holder customers)		HUF 2,000 / pc, statement or notification	promptly	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
for the period before the last 12 months		HUF 3,500 / pc, statement or notification		postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
Printout of transaction history				
	Requested in branch – fee of printout of one month's transaction history	HUF 2,000 Ft / pc	promptly	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
	Requested in branch – fee of printout of transaction history for more than one year period	HUF 3,500 / pc	promptly	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
	Requested in Raiffeisen Direkt	Promotional fee until 31.05.2025: HUF 0 Standard fee: HUF 3,500 / pc	-	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
Issue of certificates for the customer [Certification of available balance] / [Other certificates issued by the Bank] <sup>19,20</sup> / [Fees of other notifications]				
at branch and in Raiffeisen Direkt		HUF 2,000	promptly	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
myRaiffeisen portal (Account holder can apply)		Promotional fee until 31.05.2025: HUF 0 Standard fee: HUF 3,500 / pc	-	electronic (myRaiffeisen portal)

For fees not specified in this chapter, the provisions and chapters of the other sections of the current Conditions List, as well as the Conditions Lists related to the product you use, shall apply.

<b>i Bankcard fees</b>	The annual fees for bank cards available with the Aktiv account, as well as the fees for transactions and related services, can be found in the current Raiffeisen CLEVERcard, Bank-, and Credit Card List of Conditions, available at <a href="https://raiffeisen.hu/hasznos/kondiciok">raiffeisen.hu/hasznos/kondiciok</a> .
<b>i Cash-in fees</b>	The fees for cash deposits to the Aktiv account can be found in the current Cash Transactions List of Conditions available at <a href="https://raiffeisen.hu/web/english/useful-information">raiffeisen.hu/web/english/useful-information</a>
<b>i Cash-out fees</b>	The fees for cash withdrawals from the Aktiv account can be found in the current Cash Transactions List of Conditions available at <a href="https://raiffeisen.hu/web/english/useful-information">raiffeisen.hu/web/english/useful-information</a>
<b>i Premium Banking and Private Banking terms and conditions</b>	If you have any products or services belonging to the Premium Banking or Private Banking segment, the applicable conditions lists can be found in the current Premium Banking Terms and Conditions List and Private Banking Conditions List. available at <a href="https://raiffeisen.hu/web/english/useful-information">raiffeisen.hu/web/english/useful-information</a>
<b>i Didn't find a fee item?</b>	For fees not specified here, the provisions and chapters of the current conditions lists related to the product you use shall apply.

## 4.2. Yelloo Account

### 4.2.1. General provisions concerning Yelloo Account

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

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

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

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

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

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

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

The availability of Yelloo Account is time-bound.

### Availability of Yelloo Account

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

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

Account keeping		HUF 0 / month / account
In-Bank transfer between the customer's own accounts [Ad hoc payment orders]		HUF 0
Sending money within Hungary in HUF [Ad hoc payment orders] <sup>1, 2, 3,</sup>		
At branch, in Raiffeisen Direkt <sup>4</sup>	in-Bank and interbank	1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000
Standing order [Standing payment orders] <sup>1, 2</sup>		
Standing book transfer between own HUF accounts	in-Bank and interbank	HUF 0
At branch, in Raiffeisen Direkt <sup>4, 6</sup>	in-Bank and interbank	1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000
Sending money in euro (SEPA) [SEPA Credit Transfer]		
EUR payment to abroad, to Single Euro Payment Area <sup>2</sup>		
Book transfer between own accounts		HUF 0
Credit transfer basic fee	At branch, in Raiffeisen Direkt <sup>4</sup>	1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup>	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000
Conversion fee <sup>4</sup>		0.32%, max. EUR 212.55
Urgency fee – in case of extra urgent performance <sup>4</sup>		0.80%, min. EUR 9.10, max. EUR 536.48

**Direct debit [Payment of utility bills with limit monitoring (direct debit)] <sup>2</sup>**

At branch, in Raiffeisen Direkt <sup>4,6</sup>	in-Bank and interbank	1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup>	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000

**4.3. Basic Account**

		Basic Account
Account maintenance <sup>4</sup>	Monthly fee	0.5% of the lowest-amount monthly gross minimum wage valid on the last day of the previous year, which is HUF 1,334/month/account in 2025
Crediting HUF items		
From Banks		free of charge
Transfer (through Hungarian Post)		Fee charged by the Hungarian Post
In-Bank transfer between the customer's own accounts [Ad hoc payment orders]		free of charge
Sending money within Hungary in HUF [Ad hoc payment orders] <sup>4,1,2</sup>		Maximum 4 ad hoc payment orders per month are free of charge, provided that the sum total of the ad hoc payment orders, together with the standing payment orders, does not exceed HUF 100,000. The Bank ensures the fee exemption in the sequence of booking of the executed orders. Fees charged for any additional** ad hoc payment orders:
at branch	in-Bank	0.48%, min. HUF 799, max. HUF 24,772
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	interbank	0.53%, min. HUF 964, max. HUF 24,772
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
in Raiffeisen Direkt	in Bank	0.22%, min. HUF 411, max. HUF 16,516
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	interbank	0.32%, min. HUF 494, max. HUF 16,516
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal	in-Bank	Promotional fee: HUF 0* Standard fee: For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000
	interbank	Promotional fee: HUF 0* Standard fee 0.20%, min. HUF 384, max. HUF 9,268
		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	interbank	0.53%, min. HUF 964, max. HUF 24,772
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
Standing order [Standing payment orders] <sup>4,1,2</sup>		An unlimited number of standing payment orders, provided that the sum total of these payment orders, together with the maximum 4 ad hoc payment orders (defined as fee exempt) does not exceed HUF 100,000. The Bank ensures the fee exemption in the sequence of booking of the executed orders. Fees charged for any additional** standing payment orders:
In-Bank transfer between the customer's own accounts [Standing payment orders]		free of charge
at branch		0.22%, min. HUF 329, max. HUF 19,817
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000

	<b>Basic Account</b>
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup>	For the portion exceeding HUF 50,000 + 0.45%, max. HUF 20,000
<b>Direct debit [Payment of utility bills with limit monitoring (direct debit)]</b>	
at branch	free of charge
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application	free of charge

<b>Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area<sup>4</sup></b>		
Standard fee	at branch	up to EUR 1015: 0.53%, min. HUF 964, max. HUF 24,772 above EUR 1015: 0.32%, min. HUF 964, max. HUF 24,772 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	in Raiffeisen Direkt	0.32%, min. HUF 494, max. HUF 16,516 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	0.20%, min. HUF 384, max. HUF 9,268 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee		0.32%, max. EUR 212.55
Priority fee – in case of extra urgent orders <sup>5</sup>		0.80%, min. EUR 9.10, max. EUR 536.48

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

Basic Package is available only in branches.

\*The promotion is valid until withdrawal but no later than 31/12/2025.

\*\* If the amount of the one-time/standing transfer order exceeds the 100,000 HUF limit, the Bank will charge a fee on the amount exceeding 100,000 HUF.

**5. Non-marketed Account packages – Feewinner, Activity 3.0, Everyday 2.0, Base 2.0, Online, FeeWaiver, FeeWaiver 2.0, FeeWaiver Plus, Activity 2.0, Activity, Dynamic, Everyday, Base, Menza**

**5.1. Account packages not available from 6 PM on 21 November 2024**

		Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package
Account maintenance <sup>4</sup>	Conditions of promotional monthly fee	1. Min. an amount equalling the monthly gross minimum wage from time to time in - in 2025 HUF 290,800 - is credited to the account each month in not more than 2 items 2. Min. 20 card purchases 3. Special promotion until 31.12.2024: 1 ad hoc payment order via myRaiffeisen mobile application <sup>7</sup>	1. Min. 4 fulfilled transactions per month totalling at least half the monthly gross minimum wage from time to time in effect -in 2025 HUF 145,400 - <b>AND</b> 2. Activated bankcard or CLEVERcard <sup>8</sup>	-	in case Customer has Loan product determined in the detailed <sup>9</sup> conditions:
	Monthly fee	If 1 condition is met: <b>HUF 1,499/month/account</b> If both conditions are met: Promotional fee: <b>0</b> <b>HUF/month/account*</b> Standard fee: <b>HUF 148/month/account</b>	If both conditions are met Promotional fee: <b>HUF 0/month/account**</b> Standard fee: <b>HUF 377/month/account</b>	HUF 987/ month/account	<b>HUF 0/month/account</b>
		If neither of the above conditions are met: HUF 3,015/month/account	If the above conditions are unmet: HUF 2,120/month/account		If the conditions mentioned above are not fulfilled: HUF 1,632/month/account
		Crediting HUF items			
From Banks		free of charge	free of charge	free of charge	free of charge
Transfer (through Hungarian Post)		Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post
In-Bank transfer between the customer's own accounts [Ad hoc payment orders]		free of charge	free of charge	free of charge	free of charge

Raiffeisen Bank Zrt.

Postal address: Budapest 1700, [www.raiffeisen.hu](http://www.raiffeisen.hu) | Raiffeisen Bank Zrt., 1133 Budapest, Váci út 116-118.  
Municipal Court as Court of Registration, Company Registration Number: 01-10-041042  
Phone: **+36 80 488 588**, E-mail: **info@raiffeisen.hu**

		Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package
Sending money within Hungary in HUF [Ad hoc payment orders] <sup>4, 1, 3</sup>					
at branch	in-Bank	0.61%, min. HUF 955, max. HUF 16,245	0.45%, min. HUF 773, max. HUF 23,960	0.48%, min. HUF 799, max. HUF 24,772	0.63%, min. HUF 987, max. HUF 24,772
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	interbank	1.08%, min. HUF 1,118, max. HUF 16,245	0.52%, min. HUF 931, max. HUF 23,960	0.53%, min. HUF 964, max. HUF 24,772	1.16%, min. HUF 1,155, max. HUF 24,772
and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000					
in Raiffeisen Direkt	in Bank	0.19%, min. HUF 467, max. HUF 8,929	0.19%, min. HUF 398, max. HUF 15,972	0.22%, min. HUF 411, max. HUF 16,516	0.40%, min HUF 494, max HUF 16,516
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	interbank	0.45%, min. HUF 633, max. HUF 8,933	0.31%, min. HUF 475, max. HUF 15,972	0.32%, min. HUF 494, max. HUF 16,516	0.48%, min. HUF 660, max. HUF 16,516
and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000					
via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal	in-Bank	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000 0.12%, min. HUF 69, max. HUF 8,506 + 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000	0.30%, min HUF 309, max HUF 15,449 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	interbank		For the portion exceeding HUF 50,000 0.12%, min. HUF 103, max. HUF 8,506 + 0.45%, max. HUF 20,000	0.20%, min. HUF 384, max. HUF 9,268	0.38%, min HUF 462, max HUF 15,449
				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	interbank	1,08%, min. HUF 1,118, max. HUF 16,245	0.52%, min. HUF 931, max. HUF 23,960	0.53%, min. HUF 964, max. HUF 24,772	1.16%, min. HUF 1,155, max. HUF 24,772
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
Standing order [Standing payment orders] <sup>4, 1, 2</sup>					
In-Bank transfer between the customer's own accounts [Standing payment orders]		free of charge	free of charge	free of charge	free of charge
at branch <sup>6</sup>		0.61%, min. HUF 955, max. HUF 16,245	0.19%, min. HUF 320, max. HUF 19,166	0.22%, min. HUF 329, max. HUF 19,817	0.63%, min. HUF 987, max. HUF 19,817
	and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application		0.19%, min. HUF 467, max. HUF 8,933 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000 0.12%, min. HUF 110, max. HUF 9,094 + 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000	0.22%, min. HUF 494, max. HUF 19,817 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000

	Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package
<b>Direct debit [Payment of utility bills with limit monitoring (direct debit)]</b> <sup>4,2</sup>				
at branch <sup>6</sup>	free of charge	0.45%, max. HUF 20,000	0.45%, max. HUF 20,000	0.48%, min. HUF 163, max. HUF 9,909
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application	free of charge	0.45%, max. HUF 20,000	0.45%, max. HUF 20,000	0.48%, min. HUF 163, max. HUF 9,909

Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area <sup>4</sup>					
Standard fee	at branch	up to EUR 620: 1.08%, min. HUF 1,118, max. HUF 16,245 above EUR 620: 0.31%, min. HUF 1,118, max. HUF 16,245	up to EUR 1015: 0.52%, min. HUF 931, max. HUF 23,960 above EUR 1015: 0.31%, min. HUF 931, max. HUF 23,960	up to EUR 1015: 0.53%, min. HUF 964, max. HUF 24,772 above EUR 1015: 0.32%, min. HUF 964, max. HUF 24,772	up to EUR 620: 1.16%, min. HUF 1,155, max. HUF 24,772 above EUR 620: 0.32%, min. HUF 1,155, max. HUF 24,772
		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: 0.45%, min. HUF 633, max. HUF 8,933 above EUR 1104: 0.31%, min. HUF 633, max. HUF 8,933	0.31%, min. HUF 475, max. HUF 15,972	0.32%, min. HUF 494, max. HUF 16,516	up to EUR 1104: 0.48%, min. HUF 660, max. HUF 16,516 above EUR 1104: 0.32%, min. HUF 660, max. HUF 16,516
		and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	via Raiffeisen DirektNet, myRaiffeisen mobile-application	for the portion exceeding equivalent amount of HUF 50,000, 0.45%, max. HUF 20,000	0.12%, min. HUF 103, max. HUF 8,506	0.20%, min. HUF 384, max. HUF 9,268	up to EUR 1159: 0.38%, min. HUF 462, max. HUF 15,449 above EUR 1159: 0.30%, min. HUF 462, max. HUF 15,449
			and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000		
Conversion fee		0.32%, max. EUR 212.55	0.32%, max. EUR 212.55	0.32%, max. EUR 212.55	0.32%, max. EUR 212.55
Priority fee – in case of extra urgent orders <sup>5</sup>		0.80%, min. EUR 9.10, max. EUR 536.48	0.80%, min. EUR 9.10, max. EUR 536.48	0.80%, min. EUR 9.10, max. EUR 536.48	0.80%, min. EUR 9.10, max. EUR 536.48

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

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



## 5.2. Raiffeisen Online Account - not available from 6 PM on 21 November 2024

### 5.2.1. General provisions concerning Online Account

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

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

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

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

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

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

### Availability of Raiffeisen Online Account

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

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

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

<b>Account opening in the Raiffeisen Online Retail Account Opening Platform, in myRaiffeisen mobile application, via Raiffeisen Online Personal Loan Platform</b>		Free of charge
<b>Account opening in other channels<sup>4</sup></b>		HUF 25,000 (not available for the time being)
<b>Account keeping</b>		HUF 0 / month / account
<b>In-Bank transfer between the customer's own accounts [Ad hoc payment orders]</b>		HUF 0
<b>Sending money within Hungary in HUF [Ad hoc payment orders]<sup>1, 2, 3</sup></b>		
At branch, in Raiffeisen Direkt <sup>4</sup>	in-Bank and interbank	1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000
<b>Standing order [Standing payment orders]</b>		
Standing book transfer between own HUF accounts	in-Bank and interbank	HUF 0
At branch, in Raiffeisen Direkt	in-Bank and interbank	1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application		For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000
<b>Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area<sup>1, 2</sup></b>		
Book transfer between own accounts		HUF 0
Credit transfer basic fee	At branch, in Raiffeisen Direkt <sup>4, 6</sup>	1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup>	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000
Conversion fee <sup>4</sup>		0.32%, max. EUR 212.55
Urgency fee – in case of extra urgent performance <sup>4</sup>		0.80%, min. EUR 9.10, max. EUR 536.48

Raiffeisen Bank Zrt.

Postal address: Budapest 1700, [www.raiffeisen.hu](http://www.raiffeisen.hu) | Raiffeisen Bank Zrt., 1133 Budapest, Váci út 116-118.

Municipal Court as Court of Registration, Company Registration Number: 01-10-041042

Phone: +36 80 488 588, E-mail: [info@raiffeisen.hu](mailto:info@raiffeisen.hu)

---

**Direct debit [Payment of utility bills with limit monitoring (direct debit)] <sup>2</sup>**

At branch, in Raiffeisen Direkt <sup>4, 6</sup>	in-Bank and interbank	1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup>	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000

---

### 5.3. Account packages with conditions

		<b>FeeWaiver Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>Activity Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>FeeWaiver 2.0 Package</b> (not available after 9 <sup>th</sup> August 2016)	<b>FeeWaiver Plus Package</b> (not available after 21 <sup>st</sup> July 2019)	<b>Activity 2.0 Package</b> (not available after 21 <sup>st</sup> July 2019)
<b>Account maintenance<sup>4</sup></b>		in case of incoming fund of minimum HUF 120,000, in at the most two amounts <sup>10</sup> : <b>HUF 0/month/account</b>	in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard <sup>8</sup> : <b>HUF 0/month/account</b>	in case of incoming fund of minimum HUF 120,000, in at the most two amounts <sup>10</sup> : <b>HUF 0/month/account</b>	in case of incoming fund of minimum HUF 150,000, in at the most two amounts <sup>11</sup> : <b>HUF 0/month/account</b>	in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard <sup>8</sup> : <b>HUF 0/month/account</b>
		If the condition mentioned above is not fulfilled: HUF 1,853/month/account	If the conditions mentioned above are not fulfilled: HUF 1,736/month/account	If the condition mentioned above is not fulfilled: HUF 2,294/month/account	If the condition mentioned above is not fulfilled: HUF 3,286/month/account	If the conditions mentioned above are not fulfilled: HUF 2,128 /month/account
<b>Crediting HUF items</b>						
From Banks		free of charge	free of charge	free of charge	free of charge	free of charge
Transfer (through Hungarian Post)		Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post
<b>In-Bank transfer between the customer's own accounts</b>		free of charge	free of charge	free of charge	free of charge	free of charge
<b>Sending money within Hungary in HUF [Ad hoc payment orders]<sup>4, 1, 3</sup></b>						
at branch	in-Bank	0.40%, min. HUF 593, max. HUF 12,154	0.48%, min. HUF 799, max. HUF 20,202	0.48%, min. HUF 799, max. HUF 24,772	0.63%, min. HUF 987, max. HUF 16,797	0.48%, min. HUF 799, max. HUF 24,772
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
	interbank	0.48%, min. HUF 593, max. HUF 12,154	0.53%, min. HUF 799, max. HUF 20,202	0.53%, min. HUF 964, max. HUF 24,772	1.16%, min. HUF 1,158, max. HUF 16,797	0.53%, min. HUF 964, max. HUF 24,772
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
in Raiffeisen Direkt	in Bank	0.22%, min. HUF 291, max. HUF 8,065	0.22%, min. HUF 291, max. HUF 8,065	0.22%, min. HUF 411, max. HUF 16,516	0.22%, min. HUF 485, max. HUF 9,232	0.22%, min. HUF 411, max. HUF 16,516
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
	interbank	0.32%, min. HUF 391, max. HUF 8,065	0.32%, min. HUF 391, max. HUF 8,065	0.32%, min. HUF 494, max. HUF 16,516	0.48%, min. HUF 654, max. HUF 9,237	0.32%, min. HUF 494, max. HUF 16,516
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				

		FeeWaiver Package (not available after 13 <sup>rd</sup> April 2014)	Activity Package (not available after 13 <sup>rd</sup> April 2014)	FeeWaiver 2.0 Package (not available after 9 <sup>th</sup> August 2016)	FeeWaiver Plus Package (not available after 21 <sup>st</sup> July 2019)	Activity 2.0 Package (not available after 21 <sup>st</sup> July 2019)
via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal	in-Bank	free of charge	free of charge	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000	Free of charge up to HUF 100,000 in total, above HUF 100,000 <sup>12</sup>	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000
	interbank	free of charge	free of charge	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000	in-Bank: 0.05%, min. HUF 236, max. HUF 8,640 interbank: 0.20%, min. HUF 453, max. HUF 8,640 and in all the two cases for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000
Transfer of positive account balance in bank account switching process	interbank	0.48%, min. HUF 593, max. HUF 12,154	0.53%, min. HUF 799, max. HUF 20,202	0.53%, min. HUF 964, max. HUF 24,772	1.16%, min. HUF 1,158, max. HUF 16,797	0.53%, min. HUF 964, max. HUF 24,772
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
Standing order [Standing payment orders] <sup>4, 1, 3</sup>						
In-Bank transfer between the customer's own accounts [Standing payment orders]		free of charge	free of charge	free of charge	free of charge	free of charge
at branch <sup>6</sup>		0.11%, min. HUF 129, max. HUF 11,664	0.12%, min. HUF 177, max. HUF 19,427	0.22%, min. HUF 329, max. HUF 19,817	0.63%, min. HUF 987, max. HUF 16,797	0.22%, min. HUF 329, max. HUF 19,817
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application		free of charge	free of charge	For the portion exceeding HUF 50,000 + 0.45%, max. HUF 20,000	0.22%, min. HUF 485, max. HUF 9,237 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000 + 0.45%, max. HUF 20,000
Direct debit [Payment of utility bills with limit monitoring (direct debit)] <sup>4, 2</sup>						
at branch <sup>6</sup>		free of charge	free of charge	free of charge	free of charge	free of charge
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application		free of charge	free of charge	free of charge	free of charge	free of charge



		<b>FeeWaiver Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>Activity Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>FeeWaiver 2.0 Package</b> (not available after 9 <sup>th</sup> August 2016)	<b>FeeWaiver Plus Package</b> (not available after 21 <sup>st</sup> July 2019)	<b>Activity 2.0 Package</b> (not available after 21 <sup>st</sup> July 2019)
<b>Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area<sup>4</sup></b>						
Standard fee	at branch	up to EUR 1104: 0.48%, min. HUF 593, max. HUF 12,154 above EUR 1104: 0.32%, min. HUF 593, max. HUF 12,154	up to EUR 1015: 0.53%, min. HUF 799, max. HUF 20,202 above EUR 1015: 0.32%, min. HUF 799, max. HUF 20,202	up to EUR 1015: 0.53%, min. HUF 964, max. HUF 24,772 above EUR 1015: 0.32%, min. HUF 964, max. HUF 24,772	up to EUR 620: 1.16%, min. HUF 1,158, max. HUF 16,797 above EUR 620: 0.32%, min. HUF 1,158, max. HUF 16,797	up to EUR 1015: 0.53%, min. HUF 964, max. HUF 24,772 above EUR 1015: 0.32%, min. HUF 964, max. HUF 24,772
		and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000				
	in Raiffeisen Direkt	0.32%, min. HUF 391, max. HUF 8,065	0.32%, min. HUF 391, max. HUF 8,065	0.32%, min. HUF 494, max. HUF 16,516	up to EUR 1104: 0.48%, min. HUF 654, max. HUF 9,237 above EUR 1104: 0.32%, min. HUF 654, max. HUF 9,237	0.32%, min. HUF 494, max. HUF 16,516
		and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000				
	via Raiffeisen DirektNet, myRaiffeisen mobile-application	free of charge	free of charge	for the portion exceeding equivalent amount of HUF 50,000, 0.45%, max. HUF 20,000	0.20%, min. HUF 437, max. HUF 8,332 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000	for the portion exceeding equivalent amount of HUF 50,000, 0.45%, max. HUF 20,000
	Conversion fee	0.32%, max. EUR 212.55	0.32%, max. EUR 212.55	0.32%, max. EUR 212.55	0.32%, max. EUR 212.55	0.32%, max. EUR 212.55
Priority fee – in case of extra urgent orders <sup>5</sup>		0.80%, min. EUR 9.10, max. EUR 536.48	0.80%, min. EUR 9.10, max. EUR 536.48	0.80%, min. EUR 9.10, max. EUR 536.48	0.80%, min. EUR 9.10, max. EUR 536.48	0.80%, min. EUR 9.10, max. EUR 536.48

#### 5.4. Account packages without conditions

		<b>Dynamic Package</b> (not available after 7 <sup>th</sup> May 2012)	<b>Menza Student Account</b> (not available after 7 <sup>th</sup> May 2012)	<b>Everyday Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>Base Package</b> (not available after 26 <sup>th</sup> October 2014)
<b>Account maintenance<sup>4</sup></b>		HUF 1,340 / month/account	HUF 88/month/account	HUF 629/ month/account	free of charge
<b>Crediting HUF items</b>					
From Banks		free of charge	free of charge	free of charge	free of charge
Transfer (through Hungarian Post)		Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post
<b>In-Bank transfer between the customer's own accounts</b>		free of charge	free of charge	free of charge	free of charge
<b>Sending money within Hungary in HUF [Ad hoc payment orders] <sup>4, 1, 3</sup></b>					
at branch	in-Bank	0.40%, min. HUF 593, max. HUF 12,154	0.40%, min. HUF 593, max. HUF 12,154	0.40%, min. HUF 593, max. HUF 12,154	0.48%, min. HUF 799, max. HUF 20,202
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	interbank	0.48%, min. HUF 593, max. HUF 12,154	0.48%, min. HUF 593, max. HUF 12,154	0.48%, min. HUF 593, max. HUF 12,154	0.53%, min. HUF 799, max. HUF 20,202
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
in Raiffeisen Direkt	in Bank	free of charge	free of charge	0.22%, min. HUF 291, max. HUF 8,065	0.40%, min HUF 391, max HUF 9,047
		free of charge	free of charge	and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	
	interbank	free of charge	free of charge	0.32%, min. HUF 391, max. HUF 8,065	0.48%, min. HUF 391, max. HUF 9,047
		free of charge	free of charge	and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	
via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>5</sup> , myRaiffeisen portal	in-Bank	free of charge	free of charge	free of charge	0.30%, min. HUF 271, max. HUF 8,463 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	interbank	free of charge	free of charge	0.20%, min. HUF 271, max. HUF 7,544 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	0.38%, min HUF 367, max HUF 8,463 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	interbank	0.48%, min. HUF 593, max. HUF 12,154	0.48%, min. HUF 593, max. HUF 12,154	0.48%, min. HUF 593, max. HUF 12,154	0.53%, min. HUF 799, max. HUF 20,202
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			



	Dynamic Package (not available after 7 <sup>th</sup> May 2012)	Menza Student Account (not available after 7 <sup>th</sup> May 2012)	Everyday Package (not available after 13 <sup>rd</sup> April 2014)	Base Package (not available after 26 <sup>th</sup> October 2014)	
Standing order [Standing payment orders] <sup>4, 1, 2</sup>					
In-Bank transfer between the customer's own accounts [Standing payment orders]	free of charge	free of charge	free of charge	free of charge	
at branch <sup>6</sup>	0.11 %, min. HUF 129, max. HUF 11,664	0.11 %, min. HUF 129, max. HUF 11,664	0.11%, min. HUF 129, max. HUF 11,664	0.12%, min. HUF 177, max. HUF 19,427	
	and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application	free of charge	free of charge	free of charge	0.12%, min. HUF 177, max. HUF 19,427 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	
Direct debit [Payment of utility bills with limit monitoring (direct debit)]					
at branch <sup>6</sup>	free of charge	free of charge	free of charge	HUF 238/item	
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application <sup>6</sup>	free of charge	free of charge	free of charge	free of charge	
Sending money in euro (SEPA) [SEPA Credit Transfer] <sup>4</sup>					
EUR payment to abroad, to Single Euro Payment Area					
Standard fee	at branch	up to EUR 1104: 0.48%, min. HUF 593, max. HUF 12,154 above EUR 1104: 0.32%, min. HUF 593, max. HUF 12,154	up to EUR 1104: 0.48% min. HUF 593, max. HUF 12,154 above EUR 1104: 0.32% min. HUF 593, max. HUF 12,154	up to EUR 1104: 0.48%, min. HUF 593, max. HUF 12,154 above EUR 1104: 0.32%, min. HUF 593, max. HUF 12,154	up to EUR 1015: 0.53%, min. HUF 799, max. HUF 20,202 above EUR 1015: 0.32%, min. HUF 799, max. HUF 20,202
		and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	in Raiffeisen Direkt	free of charge	free of charge	0.32%, min. HUF 391, max. HUF 8,065	up to EUR 1104: 0.48%, min. HUF 391, max. HUF 9,047 above EUR 1104: 0.32%, min. HUF 391 max. HUF 9,047
				and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000	
	via Raiffeisen DirektNet, myRaiffeisen mobile application	free of charge	free of charge	0.20%, min. HUF 271, max. HUF 7,544	up to EUR 1159: 0.38%, min. HUF 367, max. HUF 8,463 above EUR 1159: 0.30%, min. HUF 367, max. HUF 8,463
				and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000	
Conversion fee		0.32%, max. EUR 212.55	0.32%, max. EUR 212.55	0.32%, max. EUR 212.55	0.32%, max. EUR 212.55
Priority fee – in case of extra urgent orders <sup>5</sup>		0.80%, min. EUR 9.10, max. EUR 536.48	0.80%, min. EUR 9.10, max. EUR 536.48	0.80%, min. EUR 9.10, max. EUR 536.48	0.80%, min. EUR 9.10, max. EUR 536.48



## 6. In case of special HUF account with higher deposit insurance

Account maintenance <sup>4</sup>	Promotional fee: free of charge* Standard fee: HUF 987
Account closing fee	free of charge
Sending money within Hungary in HUF [In-Bank transfer between the customer's own accounts (Ad hoc payment orders)]	free of charge

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

## 7. Fees and commissions of Debt Repayment and Living Expenses Accounts

Fees and commissions of Debt Repayment and Living Expenses Accounts	With the conditions of the Raiffeisen Everyday 2.0 account package applied
---	--

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

## 8. Other fees and commissions of all Bank account packages kept in HUF

The special fees applicable to the Aktiv account are specified in Chapter 4.1. For fees not listed in Chapter 4.1 and not specifically defined for the Active account, the following shall apply.

<b>Changing fee package<sup>4,13</sup></b> No switch from another account type to Raiffeisen Online Bank Account and Yellow Account is possible	Promotional fee until withdrawal but no later than 31.12.2025: 0 HUF Standard fee: HUF 3,868
<b>Changing fee package from Base package</b>	free of charge
<b>Changing fee package from Base 2.0 package<sup>4</sup></b>	Promotional fee: 0 HUF Standard fee: HUF 3,868*
<b>Account closing fee</b> It shall be charged in respect of HUF bank accounts opened starting from 27 October 2014, provided the account closing has been initiated by the Customer, and less than 6 months have passed between the opening of the account and the submission of the bank account termination request. <sup>14</sup> The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000
<b>Cancellation<sup>15</sup> of ad hoc or standing payment orders and direct debit payments</b>	free of charge
<b>Recalling ad hoc or standing order payments<sup>4</sup></b>	HUF 2,668/item
<b>Payment request<sup>4</sup></b>	
Initiation	Promotional fee until withdrawal but no later than 31.05.2025 HUF 0/pcs Standard fee HUF 69/pcs
Reception / deletion	HUF 0
Incoming payment request deletion (Standard deletion)	Promotional fee until withdrawal but no later than 31.12.2025 HUF 0/pcs Standard fee HUF 2,093/pcs
Reactivation after standard deletion	Promotional fee until withdrawal but no later than 31.12.2025 HUF 0/pcs Standard fee HUF 2,093/pcs
<b>Crediting of foreign currency amounts [Crediting FCY items]<sup>4</sup></b>	
Standard fee	free of charge
Conversion fee	0.32%, min. EUR 9.21, max. EUR 961.51
<b>Sending money in other currencies [Ad hoc payment orders from HUF account in FCY between own accounts]<sup>4</sup></b>	
Standard fee	free of charge
Conversion fee	0.32%, min. EUR 9.21, max. EUR 320.49
Priority fee – in case of urgent orders	0.39%, min. EUR 9.10, max. EUR 531.89
Priority fee – in case of extra urgent orders **	0.63%, min. EUR 9.10, max. EUR 640.99
<b>Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR ad hoc payment orders from HUF account in EUR between own accounts<sup>4</sup></b>	
Standard fee	free of charge
Conversion fee	0.32%, min. EUR 9.21, max. EUR 961.51

<b>Sending money in other currencies [Ad hoc payment orders from HUF account in FCY] <sup>4,1,5</sup></b>	
<b>In Bank</b>	
Standard fee	0.22%, min. EUR 6.56, max. EUR 228.93 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	0.07%, min. EUR 2.63, max. EUR 91.57
<b>Interbank</b>	
Standard fee	0.32%, min. EUR 4.60, max. EUR 212.55 portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	0.32%, min. EUR 4.60, max. EUR 212.55
Priority fee – in case of urgent orders	0.48%, min. EUR 9.10, max. EUR 415.82
Priority fee – in case of extra urgent orders	0.80%, min. EUR 9.10, max. EUR 536.48
<b>Sending money in euro (SEPA) [SEPA Credit Transfer] <sup>4</sup></b>	
<b>In Bank</b>	
Standard fee	0.22%, min. EUR 6.56, max. EUR 686.85 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	0.07%, min. EUR 2.63, max. EUR 274.74
<b>Domestic EUR payment<sup>4</sup></b>	
Standard fee	0.32%, min. EUR 4.60, max. EUR 212.55 portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	0.32%, min. EUR 4.60, max. EUR 212.55
Priority fee – in case of urgent orders <sup>5**</sup>	0.80%, min. EUR 9.10, max. EUR 536.48
<b>Ad hoc payment orders from HUF account in HUF to another country <sup>4,5</sup></b>	
Standard fee	0.32%, min. EUR 4.60, max. EUR 212.55 portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Priority fee – in case of urgent orders	0.14%, min. EUR 13.72, max. EUR 749.05
<b>Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee<sup>16,5</sup></b>	EUR 5.01
<b>Direct debit [SEPA DD Core Direct Debit] <sup>4,5</sup></b>	
Direct debit – with conversion <sup>4</sup>	1.47%, min. EUR 18.33, max. EUR 961.29
<b>SEPA DD Core direct debit limiting statement set/modification/cancellation <sup>4,5</sup></b>	HUF 3,313
<b>Forbidding the execution of a direct debit <sup>4,5</sup></b>	Free of charge

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

\*\* If the amount of a SEPA credit transfer with conversion is given in the currency of the credited account – different from EUR –, than the credit transfer can not be extra urgent.

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

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

#### **9.1.1. Account keeping fee**

<b>For clients who have concluded a framework agreement before 04.04.2025</b>	
<b>Account opening</b>	free of charge
<b>Account maintenance</b>	free of charge

<b>For new clients who have concluded a framework agreement after 04.04.2025:</b>
---

An individual is considered a new client if they did not hold a Raiffeisen Retail, Premium, or Private Banking account prior to 04 April 2025, regardless of the currency, and enters into a framework agreement with the Bank for the provision of financial services on or after 04 April, 2025. Additionally, an individual who only held a loan agreement or a securities account with the Bank prior to April 4, 2025, is also considered a new client.	
<b>Account opening</b>	free of charge
<b>Account maintenance</b>	
If the conditions detailed in below of these List of Terms & Conditions are met	
EUR bank account	0 EUR /month / bank account
USD bank account	0 USD / month / bank account
CHF bank account	0 CHF/ month / bank account
GBP bank account	0 GBP/ month / bank account
If the conditions detailed in below of these List of Terms & Conditions are not met	
EUR bank account	6 EUR/ month / bank account
USD bank account	7 USD/ month / bank account
CHF bank account	6 CHF/ month / bank account
GBP bank account	5 GBP month / bank account
<p><b>The condition for utilizing foreign currency accounts with a discounted account maintenance fee for clients who have entered into a framework agreement from 04 April 2025, is that:</b></p> <ul style="list-style-type: none"> <li>• <b>The Customer has no outstanding debt exceeding 5,000 HUF overdue by more than 60 days with the Bank on the day of the review, and</b></li> <li>• <b>At least one of the conditions listed here is met:</b></li> </ul>	<p>I. The Client holds <b>a HUF payment bank account</b> on the day of the review. (A securities account, loan accounts and credit card accounts do not qualify as payment accounts in this regard.)</p> <p>II. <b>The Client receives a total credit on payment accounts amounting to at least the current monthly gross minimum wage—290,800 HUF in 2025—but until December 31, 2025, a promotional amount equal to the current monthly net minimum wage—193,382 HUF in 2025—in no more than two transactions, under any legal title. The required credit cannot be fulfilled through cash deposits or transfers between the Client's own accounts.</b></p> <p>III. <b>At least 10 transactions must be completed on all payment accounts in the given calendar month, and the total value of the transactions completed each month must reach an amount equivalent to half of the current minimum gross monthly wage — HUF 145,400 in 2025.</b></p> <p>When determining the fulfillment of the conditions, the Bank examines the following types of transactions charged to the Customer's bank accounts:</p> <ul style="list-style-type: none"> <li>a) one-time transfers submitted and completed via online channels,</li> <li>b) standing orders submitted and completed via any channel,</li> <li>c) direct debits,</li> <li>d) ATM cash withdrawals using a bank card, and</li> <li>e) bank card purchases, including transactions made with the Customer's credit card on the credit card account.</li> </ul> <p>The condition regarding the minimum number of transactions and amount can be met with any type of transaction. The Bank does not consider transactions between the Customer's own accounts when determining the fulfillment of the conditions.</p> <p>Transactions already booked on the bank account in the given month, and the day the order is placed in the case of instant HUF transfers, are taken into account during the review.</p> <p>IV. <b>The Customer must have an active personal loan or credit agreement —excluding credit cards — with Raiffeisen Bank as a Borrower (excluding Co-borrowers) on the day of the review.</b></p>

Further detailed information can be read below this table

**Additional general rules regarding the monthly account maintenance fee:**

1. The Bank does not charge a monthly account maintenance fee for the month in which the foreign currency account is opened and for the following first month.
2. The Bank first reviews the conditions for applying the discounted account management fee in the second month following the opening of the foreign currency account and subsequently on a monthly basis, on the last banking day of each month (review date).
3. The review period/point differs for each condition:
  - For the overdue condition described above, the review date and the preceding 60 calendar days are applicable.
  - For Conditions I and IV, the review date is applicable.
  - For Condition II, the period from the 20th day of the month preceding the target month to the 19th day of the target month is applicable.
  - For Condition III, the entire target month (from the first calendar day to the last calendar day) is applicable.
4. For Conditions II and III, when examining the fulfillment of conditions tied to the minimum wage specified in HUF, the Bank uses the Raiffeisen bank foreign exchange middle rate applicable to private individuals on the review date for converting foreign currency transactions.
5. From the second month following account opening (first target month), if the conditions for applying the discounted account maintenance fee are not met according to the target month review, the Bank will charge the monthly account maintenance fee specified in the current Condition List to all of the Client's active foreign currency bank accounts on the 6th banking day of the month following the target month.

The amounts specified in the conditions for the discounted monthly account management fee, determined in relation to the minimum wage, are tied to the mandatory minimum base wage for full-time employees (current full monthly gross or net minimum wage). These amounts are automatically adjusted from January 1st of each year to the mandatory minimum base wage for full-time employees for that year, or to amounts calculated in the same manner based on this. The Bank publishes the changes in the affected amounts in the current Condition List by December 20th of each year, or if the regulation on the minimum wage is announced after December 20th, then no later than the working day following the announcement of the regulation.

**9.1.2. Other fees and conditions of standard Bank Account kept in foreign currency**

<b>Account opening</b>	free of charge
<b>Account maintenance</b>	free of charge
<b>Account closing fee</b> It shall be charged in respect of foreign currency bank accounts opened starting from 27 October 2014, provided the account closing has been initiated by the Customer, and less than 6 months have passed between the opening of the account and the submission of the bank account termination request. <sup>14</sup> The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000
<b>Crediting of foreign currency amounts [Credit in Bank Account kept in FCY]</b>	
Standard fee	free of charge
Conversion fee <sup>4</sup>	0.32%, min. EUR 9.21, max EUR 961.51
<b>Sending money in other currencies [Ad hoc payment order in FCY or in HUF between own accounts]<sup>4</sup></b>	
<b>Without conversion</b>	
Standard fee	free of charge
<b>With conversion</b>	
Standard fee	free of charge
Conversion fee	0.32%, min. EUR 9.21, max. EUR 320.49
Priority fee – in case of urgent orders	0.39%, min. EUR 9.10, max. EUR 531.89
Priority fee – in case of extra urgent orders **	0.63%, min. EUR 9.10, max. EUR 640.99
<b>Sending money in euro (SEPA) [SEPA Credit Transfer] – Ad hoc payment order in EUR between own accounts<sup>4</sup></b>	
<b>Without conversion</b>	
Standard fee	free of charge
<b>With conversion</b>	
Standard fee	free of charge
Conversion fee	0.32%, min. EUR 9.21, max. EUR 320.49
Priority fee – in case of urgent orders <sup>5</sup>	0.39%, min. EUR 9.10, max. EUR 531.89

Priority fee – in case of extra urgent orders ** 5		0.63%, min. EUR 9.10, max. EUR 640.99
Sending money in other currencies and Sending money within Hungary in HUF [Ad hoc payment order in FCY or in HUF] 4,1,5		
In Bank		
Without conversion		
Standard fee	0.22%, min. EUR 6.56, max. EUR 228.93 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000	
With conversion		
Standard fee	0.22%, min. EUR 6.56 max. EUR 228.93 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000	
Conversion fee	0.07 %, min. EUR 2.63 max. EUR 91.57	
Priority fee – in case of urgent orders 5	0.39%, min. EUR 9.10, max. EUR 531.96	
Priority fee – in case of extra urgent orders ** 5	0.63%, min. EUR 9.10, max. EUR 641.08	
Interbank		
Without conversion		
Standard fee	0.32%, min. EUR 4.60, max. EUR 212.55 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000	
Urgent (T, only in USD, GBP, EUR, HUF)	0.14%, min. EUR 13.72, max. EUR 749.05	
With conversion		
Standard fee	0.32%, min. EUR 4.60, max. EUR 212.55 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000	
Conversion fee	0.32%, min. EUR 4.60, max. EUR 212.55	
Priority fee – in case of urgent orders 5	0.48%, min. EUR 9.10, max. EUR 415.82	
Priority fee – in case of extra urgent orders ** 5	0.80%, min. EUR 9.10, max. EUR 536.48	
Sending money in euro (SEPA) [SEPA Credit Transfer] - Ad hoc payment order in EUR in Bank		
Without conversion		
Standard fee	0.22%, min. EUR 6.56, max. EUR 228.93 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000	
With conversion		
Standard fee	0.22%, min. EUR 6.56, max. EUR 228.93 for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000	
Conversion fee	0.07 %, min. EUR 2.63, max. EUR 91.57	
Domestic EUR payment		
Without conversion		
Standard fee	0.32%, min. EUR 4.60, max. EUR 212.55 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000	
Priority fee – in case of extra urgent orders ** 5	0.14%, min. EUR 13.72, max. EUR 749.05	
With conversion		
Standard fee	0.32%, min. EUR 4.60, max. EUR 212.55 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000	
Conversion fee	0.32%, min. EUR 4.60 max. EUR 212.55	
Priority fee – in case of urgent orders 5	0.48%, min. EUR 9.10, max. EUR 415.82	
Priority fee – in case of extra urgent orders ** 5	0.80%, min. EUR 9.10, max. EUR 536.48	
EUR payment to abroad, to Single Euro Payment Area		
Without conversion		
Standard fee	at branch	up to EUR 1054: 0.53%, min. HUF 964, max. HUF 24.772 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 above EUR 1054: 0.32%, min. HUF 964, max. HUF 24.772 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
	in Raiffeisen Direkt	0.32%, min. HUF 494,max. HUF 16.516 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
	via Raiffeisen DirektNet, myRaiffeisen mobile application	0.20%, min. HUF 384, max. HUF 9,268 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Priority fee – in case of extra urgent orders 5		0.14%, min. EUR 9.10, max. EUR 330.46

<b>With conversion</b>		
Standard fee	at branch	up to EUR 1054: 0.53%, min. HUF 964, max. HUF 24.772 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 above EUR 1054: 0.32%, min. HUF 964, max. HUF 24.772 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
	in Raiffeisen Direkt	0.32%, min. HUF 494, max. HUF 16.516 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
	via Raiffeisen DirektNet, myRaiffeisen mobile application	0.20%, min. HUF 384, max. HUF 9.268 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee		0.32%, max. EUR 212.55
Priority fee – in case of urgent orders <sup>5</sup>		0.48%, min. EUR 9.10, max. EUR 415.82
Priority fee – in case of extra urgent orders <sup>** 5</sup>		0.80%, min. EUR 9.10, max. EUR 536.48
<b>With Special FCY exchange conversion<sup>17</sup></b>		Free of charge
<b>Sending money within Hungary in HUF [Transfer of positive account balance in bank account switching process (Standard fee)]<sup>4</sup></b>		0.32%, min. EUR 4.60, max. EUR 212.55 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
<b>Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee<sup>16</sup></b>		EUR 5.01
<b>Direct debit [SEPA DD Core Direct Debit]<sup>4, 5</sup></b>		
Direct debit – without conversion <sup>4</sup>		0.48%, min. EUR 18.33, max. EUR 961.59 + 0.45%, max. HUF 20,000
Direct debit – with conversion <sup>4</sup>		1.47%, min. EUR 18.33, max. EUR 961.59 + 0.45%, max. HUF 20,000
<b>SEPA DD Core direct debit limiting statement set/modification/cancellation<sup>4, 5</sup></b>		HUF 3,313
<b>Forbidding the execution of a direct debit<sup>4, 5</sup></b>		Free of charge
<b>Refund of paid direct debit<sup>4, 5</sup></b>		HUF 2,668
<b>Conversion</b>		
Exchange rate		FX buying/selling rate*
The conversion fee shall be debited promptly when incurred. Fees and commissions are calculated through EUR.		
<b>Payment request<sup>4</sup></b>		
	Initiation (not available at the present)	Promotional fee until withdrawal but no later than 31.05.2025 HUF 0/pcs Standard fee HUF 69/pcs
	Reception / deletion (not available at the present)	HUF 0
	Incoming payment request deletion (Standard deletion)	Promotional fee until withdrawal but no later than 31.12.2025 HUF 0/pcs Standard fee HUF 2,093/pcs
	Reactivation after standard deletion	Promotional fee until withdrawal but no later than 31.12.2025 HUF 0/pcs Standard fee HUF 2,093/pcs

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

\*\* If the amount of a SEPA credit transfer with conversion is given in the currency of the credited account – different from EUR –, than the credit transfer can not be extra urgent.

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

<b>Account maintenance<sup>4</sup></b>	Promotional fee: free of charge* Standard fee: HUF 987
<b>Account closing fee</b>	free of charge
<b>Sending money within Hungary in HUF [In-Bank transfer between the customer's own accounts (Ad hoc payment orders)]</b>	free of charge

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

## 10. Informations about payment orders and crediting

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

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

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

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

Due to the changes effective of Act CXVI of 2012, the Bank will not charge the fee element of 0.45%, 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.

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:

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

In case of transactions to special accounts opened to collect donations to handle emergency situations, regulated by government decree about National Humanitarian Coordination Council, Bank reimburses to customer 0.45%, max. HUF 20,000 of the transferred amount from the charged fee. The reimbursement will be fulfilled at latest last working day of the following month of the transaction on the concerned account.

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

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

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

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

#### Types of cost bearing:

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

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

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

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

Cost-bearing options for payment transactions					
Outgoing		Currency			
		With conversion			
		Forint - Euro	Other EEA	EEA - non-EEA	non-EEA



Location of addressee	Domestic	SHA	SHA	SHA	SHA
	Non-domestic, but EEA	SHA	SHA	SHA	SHA
	non-EEA	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN

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

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

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

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

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

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

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

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

In accordance with Regulation (EU) 2015/847 (the "Regulation"), the Bank is required to check whether information on payers and payees, accompanying incoming and outgoing transactions and those going through the Bank are available fully, in accordance with the requirements of the Regulation, and furthermore in the cases specified in the Regulation it is required in the case of incoming transactions to be credited to accounts kept at the Bank to verify the accuracy of the information on the payee. The Regulation applies to transfers of funds, in any currency, which are sent or received by a payment service provider or an intermediary payment service provider established in the European Union, and which are carried out at least partially by electronic means. Credit transfers and direct debits both fall within the scope of the Regulation.

Irrespective of currency, all transfers of funds should include the following information:

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

\* In the case of a transfer not made from or to a payment account, a unique transaction identifier can be used.

In accordance with the Regulation, the information concerning the payee is deemed to be available in full if the payment account number/IBAN and the name are available. If a transfer of funds fails to include information concerning the payer and the payee fully, this may result in the transfer being carried out with a delay or being rejected.

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

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

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

The special fees applicable to the Active account are specified in Chapter 4.1. For fees not listed in Chapter 4.1 and not specifically defined for the Active account, the following shall apply.

	fee/commission	debit
<b>Fee of bank account switching<sup>4</sup></b> Fees for transfer of positive account balance in bank account switching process are listed in points 5.1, 5.2 és 6.1 of the present List of Conditions,	Promotional fee: 0 Ft * Standard fee: HUF 2,482	

account closing fees are listed in points 5.4 and 6.1 of the present List of Conditions.		
<b>Distraint</b>	free of charge	
<b>Order</b> (modification of order**) <b>concerning event of death</b> <sup>4</sup>	HUF 1,841	promptly
<b>Account statements, deposit and credit advices</b> <sup>4</sup>	free of charge	
<b>Electronic account statement</b>	free of charge	
<b>Paper based statement with pick-up at branch</b>	free of charge	

	fee/commission	debit	delivery options
<b>Paper based statement mailed to the customer's notification address in Yelloo Account, Online Account, Feewinner, Activity 3.0, FeeWaiver 2.0, Activity 2.0 and Everyday 2.0, Base 2.0 and Basic Account</b> <sup>4, 20</sup>	HUF 163/statement from 16.05.2025: HUF 256/item	promptly	postal letter
<b>Paper based statement mailed to the customer's notification address in FeeWaiver Plus, FeeWaiver and Activity packages</b> <sup>18</sup> Hibál: A könyvjelző nem létezik.	HUF 100/statement from 16.05.2025: HUF 193/item	promptly	postal letter
<b>Issue of certificates for the customer</b>			
	fee/commission	debit	delivery options
<b>[Duplicates of statements and advices]</b> <sup>4</sup>			
for the last 12months (For electronic statement holder customers)	Free of charge	-	postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****
for the last 12months (For paper based statement holder customers)	HUF 1,931/statement or advice	promptly	postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****
for the period before the last 12 months	HUF 3,868	promptly	postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****

	fee/commission	debit	delivery options
<b>Printout of transaction history</b> <sup>4</sup>			
at branch – fee of printout of one month's transaction history	HUF 1,931	promptly	postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****
at branch – fee of printout of transaction history for more than one year period	HUF 3,868	promptly	postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****
in Raiffeisen Direct	free of charge		postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****

<b>Issue of certificates for the customer [Certification of available balance] / [Other certificates issued by the Bank]</b> <sup>18, 19</sup> / <b>[Fees of other notifications]</b> <sup>4</sup>			
at branch and in Raiffeisen Direkt	HUF 1,921	promptly	postal letter, in person at a branch, electronic

			(via myRaiffeisen portál)*****
myRaiffeisen portal (Account holder can apply)	HUF 960	promptly	electronic (via myRaiffeisen portál)*****

	fee/commission	debit
<b>Collection fee *** 4</b>	HUF 6,289	promptly
<b>Dunning letter fee</b>	HUF 206/letter	promptly
<b>Data supply from Central Credit Bureau <sup>4</sup></b>	free of charge	
<b>Handling of Secondary Account Identifier <sup>4</sup></b>		
Registration****	Promotional fee until withdrawal but no later than 31.12.2025 HUF 0/pc Standard fee HUF 696/pc	promptly
Deletion	Promotional fee until withdrawal but no later than 31.12.2025 HUF 0/pc Standard fee HUF 696/pc	promptly
Yearly confirmation	Promotional fee until withdrawal but no later than 31.12.2025 HUF 0/pc Standard fee HUF 696/pc	promptly

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

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

\*\*\* This fee will be applied and debited: a.) when the customer submits the same request regarding the application for data report, migration or handling within the last 365 days since the last submission. With a promotional nature, in the case above the fee will not be debited until withdrawal. b.) if a Customer to whom the statement of fees has been sent electronically only files a request for a second (paper-based) duplicate copy of the statement of fees c) if a Customer to whom the statement of fees has been sent on paper, files a request for a first (paper-based) duplicate copy of the statement of fees d) in the case of confirmatory certification, if the customer requests a paper-based statement of account to be signed by authorized signatories

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

\*\*\*\*\*Only account holders can request electronic receipt (via myRaiffeisen portal).

**To require electronic account statement customer must also have Raiffeisen DirektNet access.**

## 12. Account related insurances

### Available products:

#### Raiffeisen Accident Insurance

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

#### Raiffeisen Income Protection

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

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

#### Raiffeisen Care II.

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

### No longer available products:

**Raiffeisen Care II.**
**Conditions for customers contracted before 31<sup>st</sup> April 2022 and after 15<sup>th</sup> April 2016**

<b>Raiffeisen Care II.</b>	<b>Standard</b>	<b>Standard family</b>	<b>Top</b>	<b>Top family</b>	<b>Premium</b>	<b>Premium family</b>
Insurance fee /monthly from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 689 / month	HUF 1,378 / month	HUF 1,799 / month	HUF 3,598 / month	HUF 5,399 / month	HUF 10,798 / month
<b>Risk factor</b>	<b>Insurance sum</b>					
Term life insurance	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 7,500,000	HUF 7,500,000
Accidental death	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 10,000,000	HUF 10,000,000
Death by traffic accident (for the period between 01.01.2025 and 31.12. 2025)	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Accidental disability (50-100%)	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 5,000,000	HUF 5,000,000
Disability due to any reason (from 70%)	-	-	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Dread diseases	-	-	HUF 500,000	HUF 500,000	HUF 500,000	HUF 500,000
Lump sum allowance for sick leave over 28 days due to any reason	-	-	HUF 50,000	HUF 50,000	HUF 50,000	HUF 50,000
Lump sum allowance for surgery due to accident					HUF 500,000	HUF 500,000
Emergency rescue/transport					HUF 1,000,000	HUF 1,000,000
Burn injuries					HUF 500,000	HUF 500,000

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

<b>Raiffeisen Care II.</b>	<b>Standard</b>	<b>Standard family</b>	<b>Plus</b>	<b>Plus family</b>	<b>Top</b>	<b>Top family</b>
Insurance fee /monthly from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 689 / month	HUF 1,378 / month	HUF 1,099 / month	HUF 2,198 / month	HUF 1,799 / month	HUF 3,598 / month
<b>Risk factor</b>	<b>Insurance sum</b>					
Term life insurance	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Accidental death	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000
Death by traffic accident (for the period between 01.01.2025 and 31.12. 2025)	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Accidental disability (50-100%)	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 2,000,000	HUF 2,000,000
Disability due to any reason (from 70%)	-	-	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Dread diseases	-	-	-	-	HUF 500,000	HUF 500,000
Lump sum for sick leave over 28 days due to any reason	-	-	-	-	HUF 50,000	HUF 50,000

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

	<b>Raiffeisen Care Basic</b>	<b>Raiffeisen Care Plus</b>	<b>Raiffeisen Care Extra</b>
Insurance fee /monthly from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 499 /month	HUF 689 /month	HUF 999 /month
<b>Risk factor</b>	<b>Insurance sum</b>		
Death		HUF 500,000	HUF 750,000
Accidental death	HUF 1,000,000	HUF 500,000	HUF 1,000,000

Death by traffic accident (for the period between 01.01.2025 and 31.12. 2025)	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Permanent disability in consequence of an accident	HUF 1,000,000	HUF 500,000	HUF 1,000,000
Disability pension classified in category I or II		HUF 500,000	HUF 1,000,000

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

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

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

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

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

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

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

**Provisions concerning account related insurances**

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

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

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

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

Opening time for receiving payment orders:

Branch	Raiffeisen Direkt	Raiffeisen DirektNet myRaiffeisen portal	myRaiffeisen mobile application <sup>5</sup>
Beginning of opening hours	7:00 a.m.	7:00 a.m. In case of special FCY exchange conversion: 8:00 In case of transfers qualified as in-bank instant credit transfer or instant credit transfer and early withdrawal of time deposit: 0:00	7:00 a.m. In case of transfers qualified as in-bank instant credit transfer or instant credit transfers and early withdrawal of time deposit: 0:00

T day: day of the processing.

The Bank assumes the same day (T) receipt and processing of orders arrived until the deadlines shown in the next table below. In case of HUF orders the processing is assumed according to the table in chapter 11. and in case of FCY orders the processing is assumed according to the table in chapter 12. In case of orders arriving after the deadlines, the Bank consider these as received on the next working day. If the order is given in the branch the deadlines can be different than showed in the table below according to the opening hours.

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

<b>In-Bank transfers</b> between the customers own accounts if it is qualified as an in-bank instant credit transfer (from HUF account, in HUF)	-	-	12:00 p.m.	12:00 p.m.	-
<b>Ad hoc payment orders:</b>					
in-Bank	4:00 p.m.	5:00 p.m.	5:00 p.m.	5:00 p.m.	5:00 p.m.
interbank	4:00 p.m.	4:30 p.m.	4:30 p.m.	4:30 p.m.	4:30 p.m.
payment orders qualified as in-bank instant credit transfer	-	-	12:00 p.m.	12:00 p.m.	12:00 p.m.
payment orders qualified as instant credit transfer	-	-	12:00 p.m.	12:00 p.m.	12:00 p.m.
<b>Standing payment orders</b>	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 4:00 p.m.	-
<b>Modification and cancellation of standing payment orders</b>	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 5:00 p.m. <sup>20</sup>	on banking day preceding execution 4:00 p.m.	-
<b>Recalling ad hoc, or standing order HUF payments*</b>	3:00 p.m.	4:00 p.m.	-	-	-
<b>Time deposit</b>	4:00 p.m.	4:00 p.m.	5:00 p.m. <sup>20</sup>	4:00 p.m.	-
<b>Early withdrawal of time deposit</b>	4:00 p.m.	4:00 p.m.	12:00 p.m.	12:00 p.m.	-
<b>Authorization for Payment of utility bills T+2 days <sup>21</sup></b>	4:00 p.m.	4:00 p.m.	-	-	-
<b>Authorization for Payment of utility bills T+1 days <sup>21</sup></b>	-	-	5:00 p.m. <sup>20</sup>	5:00 p.m.	-
<b>Stop payment of utility bills</b> (stop payment on direct debit)	by 4:00 p.m. on banking day preceding execution	by 4:00 p.m. on banking day preceding execution	by 12:00 p.m. on banking day preceding execution	by 12:00 p.m. on banking day preceding execution	-
<b>In FCY</b>					
FX transactions in-Bank with conversion	4:00 p.m.	4:00 p.m.	4:00 p.m.	4:00 p.m.****	-
FX transactions in-Bank without conversion – not EUR	4:00 p.m.	4:00 p.m.	6:00 p.m.	-	-
FX transactions in-Bank without conversion – EUR	4:00 p.m.	5:00 p.m.	6:00 p.m.	6:00 p.m.	-



FX transactions interbank with conversion	11:00 a.m.	12:00 a.m.	12:00 a.m.	-	-
FX transactions interbank without conversion	1:00 p.m.	3:00 p.m.	3:00 p.m.	-	-
<b>Conversion</b>	4:00 p.m.	4:00 p.m.	4:00 p.m.	-	-
<b>Special FCY exchange conversion<sup>17</sup></b>	-	-	6:00 p.m.	6:00 p.m.	-
<b>SEPA DD Core direct debit limiting statement set/modification /cancellation**</b>	3:30 p.m.	-	-	-	-
<b>Forbidding the execution of a SEPA DD Core direct debit</b>	by 3:30 p.m. on banking day preceding execution	by 3:30 p.m. on banking day preceding execution	-	-	-
<b>Refund of paid SEPA DD Core direct debit***</b>	1:30 p.m.	-	-	-	-

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

In case of HUF transfers to be qualified as in-bank instant credit transfer (corresponding to GBC Chapter 1 Section 5.1.1/C) the Bank ensures that the HUF amount of the payment transaction will be transferred within 5 seconds to the beneficiary's account in a way it will be available to the beneficiary.

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

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

\* The deadline of giving order for recalling interbank HUF payments can be given latest until the 30<sup>th</sup> working day after the payment is executed. If the beneficiary has not declared about the recalled HUF transfer until the 60<sup>th</sup> working day after the recalled payment is executed, then the Bank will cancel the order. Recalling of in-bank instant credit transfer and instant credit transfer by the payer can be given until the 13th months from the month of the initiation of the transfer. If the beneficiary has not declared about the recalled HUF transfer until the 30<sup>th</sup> working day after the recalled payment is executed, then the Bank will cancel the order

\*\* The SEPA DD Core direct debits are executed according to the instructions about restrictions, on the first workday after the day of receipt of the instructions, including the SEPA DD Core direct debits if the day of execution is on that first working day. The Bank accepts instructions about SEPA DD Core direct debit restrictions from 3rd October 2016.

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

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

#### 14. Execution of HUF payments in HUF

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

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

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

<b>Ad-hoc payment orders interbank</b>	Day of execution	Day of execution In case of instant credit transfer within 5 seconds after it was received	-
<b>Standing payment orders interbank</b>	Day of execution	Day of execution	-

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

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

## 15. Execution of FX payments

In Bank transfer between own account (debit)		
Without conversion		
Normal	In key EEA <sup>22</sup> currencies (EUR, HUF) In key other currencies (USD, GBP)	T day
	In standard EEA currencies (e.g. CZK) In standard other currencies (e.g. CAD)	T day
With conversion		
Normal	In key EEA currencies (EUR, HUF)*	T day
	In key other currencies (USD, GBP)	T day
	In standard EEA currencies (e.g. CZK)*	T day
	In standard other currencies (e.g. CAD)	T day
Urgent	In key EEA currencies (EUR, HUF)*	-
	In key other currencies (USD, GBP)	T day
	In standard EEA currencies (e.g. CZK)*	-
	In standard other currencies (e.g. CAD)	T day
Extra urgent	In key EEA currencies (EUR, HUF)*	-
	In key other currencies (USD, GBP)	T day
	In standard EEA currencies (e.g. CZK)*	-
	In standard other currencies (e.g. CAD)	T day
Outgoing FX payments (debit)		
Without conversion		
Normal	In key EEA currencies (EUR, HUF) In key other currencies (USD, GBP)	T day + 1 banking days
	In standard EEA currencies (e.g. CZK)	T day + 1 banking days
	In standard other currencies (e.g. CAD)	T day + 2 banking days
Extra urgent	In key EEA currencies (EUR, HUF) In key other currencies (USD, GBP)	T day
With conversion		
Normal	In key EEA currencies (EUR, HUF)*	T day + 1 banking day
	In key other currencies (USD, GBP)	T day + 2 banking days
	In standard EEA currencies (e.g. CZK)*	T day + 1 banking day
	In standard other currencies (e.g. CAD)	T day + 2 banking days
Urgent	In key EEA currencies (EUR, HUF)* In key other currencies (USD, GBP)	- T day + 1 banking days
Extra urgent	In key EEA currencies (EUR, HUF)* In key other currencies (USD, GBP)	T day
Incoming FX payments (credit) <sup>23</sup>		
Without conversion		
Normal	In all currencies	T day

With conversion		
Normal	In key EEA currencies (EUR, HUF)* In standard EEA currencies (e.g. CZK)* <sup>24</sup>	T day
	In key other currencies (USD, GBP) In standard other currencies (e.g. CAD)	T day
Urgent	In key EEA currencies (EUR, HUF)*	T day
	In key other currencies (USD, GBP)	T day
Extra urgent	In key EEA currencies (EUR, HUF)*	T day
	In key other currencies (USD, GBP)	T day
In Bank FX payments (debit)		
Without and with conversion		
Normal	In key EEA currencies (EUR, HUF) In key other currencies (USD, GBP)	T day
	In standard EEA currencies (e.g. CZK) In standard other currencies (e.g. CAD)	T day
SEPA direct debit (execution)		
	Without conversion	T day
	With conversion	T day

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

In case of debiting on T day the information in chapter 11 Cut-off times connected to account management, orders, applications are valid. Information about execution of payments crediting (incoming FX transfers), if not beneficiary of in-bank instant credit transfer:

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

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

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

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

Incoming foreign exchange payments without conversion, received directly from nostro bank or as SEPA credit transfer until 18:00, are processed on receipt day; received from other banks or non SEPA credit transfer are processed on the day of receiving credit advice from nostro bank, but not earlier than receipt day.

Payments without conversion in euro currency received until 18:00 are processed on the receipt day, the end of the working day is 18:00 p.m. In case of payments without conversion the processing day cannot be earlier than value date of the payments or covers. Incoming payments received after the above mentioned Cut off Times are processed on the next banking day.

The payments are processed with normal priority based on our standard processing except any other disposition from client. Excluding orders in EUR without conversion the deadline of receiving orders to be executed on the same business day and the deadline within the business day of receiving orders are considered the same.

In the case of payments not in EUR initiated by the Customer in favour of bank accounts registered in the Member States of the EU, or in Switzerland, Norway, Iceland or Liechtenstein, and in the case of payments initiated by the Customer in favour of bank accounts registered in Turkey or the United Arab Emirates, the Customer shall bear an obligation of identifying the beneficiary's International Bank Account Number (IBAN), as well as the SWIFT code (BIC or Bank Identifier Code) of the beneficiary's account-keeping bank for the Bank when giving the payment order.

The Bank shall check the IBAN featuring in the payment order on the basis of the standard (EBS204 V3-February 2001) of the European Committee for Banking Standards (ECBS) concerning IBAN generation.

If the Customer provides an invalid IBAN in the payment order, or fails to provide any, the Bank rejects fulfilling the payment order, and the Bank shall notify the Customer about the rejection and the cause of the rejection. The Bank shall have the right to reject fulfilling the payment order until the Customer has provided a faultless IBAN to the Bank. All emerging costs related to the invalid or not provided IBAN charges the Customer.

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

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

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

As regards any issue concerning the receiving and fulfilment of payment orders that is unregulated in this section, the general rules set forth in the Bank's business regulations shall be governing.

EXECUTION OF OUTGOING SEPA CREDIT TRANSFER PAYMENTS											
WITH CONVERSION						WITHOUT CONVERSION					
TRANSACTION VALUE DATE	PRIORITY	CUT-OFF TIME				TRANSACTION VALUE DATE	PRIORITY	CUT-OFF TIME			
		Branch	Raiffeisen Direkt	Raiffeisen DirektNet	my- Raiffeisen mobile- application <sup>5</sup>			Branch	Raiffeisen Direkt	Raiffeisen DirektNet	my- Raiffeisen mobile- application <sup>5</sup>
T	extra urgent	11:00 <sup>1,2</sup>	12:00 <sup>1,2</sup>	12:00 <sup>1,2</sup>	-	T	extra urgent	11:00 <sup>2</sup>	12:00 <sup>2</sup>	12:00 <sup>2</sup>	-
T+1	urgent	11:00	12:00	12:00	-	T+1	standard	13:00	15:00	15:00	-
T+2	standard				12:00						15:00

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

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

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

#### 16. Maximum order amounts

	Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen mobile application	myRaiffeisen portal
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 <sup>25</sup> , HUF 1,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code	using a Raiffeisen Mobile Token identification:	using a one-time code sent in SMS <sup>25</sup> , HUF 1,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware
--------------------------	----------------------	----------------------	---	---	--

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

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

**17. Telephone banking service [Raiffeisen Direkt], Internet banking and mobile app services [DirektNet and myRaiffeisen mobile applicationservice]<sup>4</sup>**

Non-recurrent connection fee	free of charge
Internet Brokering connection fee	free of charge
Direkt and DirektNet activation code (SMS)	free of charge
SMS service [DirektNet login notification SMS service]	HUF 177/month
Limit change [DirektNet/myRaiffeisen mobileapplication payment orders daily maximum limit set and change]	HUF 494

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

**18. SMS service [Mobil Banking service]**

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

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

**In case of Aktiv Account<sup>4</sup>:**

Service fees		
	SMS service [Mobil Banking CARD INFO]	SMS service [Mobil Banking ACCOUNT INFO]
monthly fee	HUF 250/month/phone number	HUF 250/month/phone number
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS (bankcard and bank account transactions)	HUF 40/message	HUF 40/message

**In case of applications before 12th of September 2011: <sup>4</sup>**

Service fees		
	SMS service [Mobil Banking CARD INFO]	SMS service [Mobil Banking ACCOUNT INFO]
monthly fee	HUF 129/month/phone number	HUF 129/month/phone number
	Free of charge for Menza Student Accounts and Dynamic Account Package.	Free of charge for Dynamic Account Package

Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS (bankcard and bank account transactions)	HUF 35/message	HUF 35/message

**In case of applications from 12th of September 2011: <sup>4</sup>**

<b>Service fees</b>		
	<b>SMS service [Mobil Banking CARD INFO]</b>	<b>SMS service [Mobil Banking ACCOUNT INFO]</b>
monthly fee	HUF 177/month/phone number	HUF 177/month/phone number
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS (bankcard and bank account transactions)	HUF 35/message	HUF 35/message

**In case of Raiffeisen Online and Yelloo Account: <sup>4</sup>**

	<b>SMS service [Mobile Banking CARD INFO]</b>	<b>SMS service [Mobile Banking ACCOUNT INFO]</b>
Monthly fee	Promotion fee: until 31/05/2025 HUF 177/month/phone number Standard fee: HUF 482/month/phone number	Promotion fee: until 31/05/2025 HUF 177/month/phone number Standard fee: HUF 482/month/phone number
Application for, change and termination of service	Free of charge	Free of charge
Automatic SMS message (card transactions, movements in bank account)	HUF 0/SMS	HUF 0/SMS

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

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

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

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

**19. 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.

**20. Allowances, promotions**
**20.1. Spring Account Opening Promotion 2025 – For Telekom Magenta Moments Members**
**Promotional period:**

Regarding points I and III, the promotion lasts from April 23 14:00 PM, 2025, until withdrawal, but no later than May 31, 2025.

Regarding point II, the promotion lasts from April 23 14:00 PM, 2025, until withdrawal, but no later than June 20, 2025.

In the case of online account opening, the credit mentioned in point I. applies to accounts opened by the following deadlines:

- with an application completed by the withdrawal date or no later than 23:00 PM on May 31, 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.**

**Promotional Bank Accounts:**

a, from retail accounts: **Aktív account**

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

**Customers under the age of 18 can only initiate account opening in person at a bank branch with their legal representative.**

#### **I. Account opening credit**

**The promotion mentioned in the I. point does not apply to account openings initiated through the Raiffeisen Financial Partner Point in Tesco stores.**

**Under the promotion, the Bank provides a credit of HUF 50,000 to new customers who fulfill all the conditions outlined in each point of these promotional terms (Account Opening Credit).**

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

1. he/she opens online a new Promotional account during the promotional period,
2. Customer is a Telekom Magenta Moments Member,
3. prior to opening an account, the Customer activates the coupon related to the discount within the Telekom Magenta Moments discount program platform and successfully provides the necessary information on the Bank's online interface.
4. after providing the information, the account opening must be initiated in the myRaiffeisen mobile application.
5. the account is opened using the information provided on the Bank's online interface (e.g., email address).
6. the Customer consents to receive promotional inquiries via email,
7. qualifies as a new customer, i.e. has not had a Raiffeisen retail, premium or private bank account six months preceding the account opening, regardless of its currency furthermore:
  - in case of Aktiv, Premium Banking and Premium Banking Plus bank accounts, if the customer has only Credit Card account or Investment account, then he/she qualifies as a new customer,
8. he/she applies for a Mastercard debit card as an account holder during the period of the promotion,
9. fulfill one of the free account maintenance conditions by the 6th working day of the third month following the month of the account opening,
10. register for the Loyalty Program 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.
11. 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,
12. 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,
13. the Customer 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,
14. 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.

**\*Telekom Magenta Moments members:** Registered users of the Magenta Moments discount program by Magyar Telekom Plc. (Headquarters: Budapest 1097 Könyves Kálmán krt. 36.).

The credits related to the promotional account opening (promotional amounts indicated in points (I. and III.)) will be made to the bank account opened under 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 April 2025, the credit will be made by July 31, 2025.
- for accounts opened in May 2025, the credit will be made by August 31, 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.

#### **II. Spring Account Opening Promotion 2025 Related Supplement - Reflex Savings Promotion for New Telekom Magenta Moments Members**

**This promotion mentioned in point II. is not available for account openings initiated at Raiffeisen Financial Partner Points in Tesco stores.**



**As part of the promotion, new Customers who fulfill all the conditions outlined in point I. of these promotional terms (Account Opening Credit) will receive an additional HUF 40,000 credit from the Bank for a newly opened Reflex Savings Account, subject to the conditions specified below.**

**The Customer is eligible for the credit upon fulfilling the following conditions:**

1. opens a new Savings Account (Reflex Savings Program) at a bank branch or through the myRaiffeisen mobile application until June 20, 2025,
2. increases the balance of the Savings Account by at least HUF 5,000 each month for 6 consecutive months starting from the month following the account opening,
3. the Savings Account opened under the promotion is an active account on all condition assessment days and is not subject to termination,
4. the Customer does not have any overdue and payable debt to the Bank on any of the condition assessment days concerning the Promotional bank account opened under the account opening promotion.

The credit will be made in a single installment to the Savings Account. The Bank will assess the fulfillment of the conditions by the end of the 6th month following the month in which the Savings Account was opened. The condition assessment will take place on the last calendar day of each month. Savings related to card transactions will be transferred to the Savings Account at the time specified in the Reflex Savings Program Conditions List and not immediately.

The credits related to the Reflex savings promotion will be made to the Client's Savings Account opened under the promotion by the following dates:

- For accounts opened in April 2025, the credit will be made by November 15, 2025.
- For accounts opened in May 2025, the credit will be made by December 15, 2025.
- For accounts opened in June 2025, the credit will be made by January 15, 2026.

### **III. General Provisions**

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.

The offers included in this promotional description cannot be combined with any other offers or promotions.

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.

#### **20.2. Spring Double Account Opening Promotion 2025 – Complemented with Reflex and Partner Discounts**

##### **Promotional period:**

Regarding points I and III, the promotion lasts from March 10, 2025, until withdrawal, but no later than May 9, 2025. Regarding point II, the promotion lasts from March 10, 2025, until withdrawal, but no later than May 30, 2025.

In the case of online account opening, the credit mentioned in point I applies to accounts opened by the following deadlines:

- with video identification started by the withdrawal date or no later than 6:00 PM on May 9, 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 May 9, 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.**

##### **Promotional Bank Accounts:**

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

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

**Customers under the age of 18 can only initiate account opening in person at a bank branch with their legal representative.**

#### **I. Account opening credit**

**The promotion mentioned in point I. does not apply to account openings initiated through the Raiffeisen Financial Partner Point in Tesco stores.**

As part of the promotion, the Bank **provides** a HUF 40,000 account opening credit (HUF 30,000 in the case of a Yelloo account opening) to the **Customer for a newly opened Promotional bank account, subject to the fulfillment of the conditions specified below. The account opening credit will be provided in a single installment, no later than the end of the third month following the month of 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, premium or private bank account six months preceding the account opening, , regardless of its currency furthermore:
  - In case of Aktiv, Relationship, Premium Banking and Premium Banking Plus bank accounts, 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. 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.
 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.
5. 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.
6. 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,
7. 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,
8. 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,
9. 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. Spring Double Account Opening Promotion 2025 Related Supplement - Reflex Savings Promotion for New Customers**

**This promotion mentioned in point II. is available for account openings initiated at Raiffeisen Financial Partner Points in Tesco stores.**

**As part of the promotion, new Customers who fulfill all the conditions outlined in point I. of these promotional terms (Account Opening Credit) will receive an additional HUF 40,000 (or HUF 30,000 for clients opening a Yelloo account) credit from the Bank for a newly opened Reflex Savings Account, subject to the conditions specified below.**

**The Customer is eligible for the credit upon fulfilling the following conditions:**

5. Opens a new Savings Account (Reflex Savings Program) at a bank branch or through the myRaiffeisen mobile application until May 30, 2025,
6. Increases the balance of the Savings Account by at least HUF 5,000 each month for 6 consecutive months starting from the month following the account opening,
7. The Savings Account opened under the promotion is an active account on all condition assessment days and is not subject to termination,
8. The Customer does not have any overdue and payable debt to the Bank on any of the condition assessment days concerning the Promotional bank account opened under the account opening promotion.

The credit will be made in a single installment to the Savings Account. The Bank will assess the fulfillment of the conditions by the end of the 6th month following the month in which the Savings Account was opened. The condition assessment will take place on the last calendar day of each month. Savings related to card transactions will be transferred to the Savings Account at the time specified in the Reflex Savings Program Conditions List and not immediately.

The credits related to the Reflex savings promotion will be made to the Client's Savings Account opened under the promotion by the following dates:

- For accounts opened in March 2025, the credit will be made by October 15, 2025.
- For accounts opened in April 2025, the credit will be made by November 15, 2025.
- For accounts opened in May 2025, the credit will be made by December 15, 2025.

## **III. Spring Double Account Opening Promotion 2025 Related Supplement – Insurance partner\* Promotion for New Customer**

**This promotion mentioned in point III. is also available for account openings initiated at Raiffeisen Financial Partner Points in Tesco stores.**

**As part of the promotion, new Customers who fulfill all the conditions outlined in point I. of these promotional terms (Account Opening Credit) will receive an additional HUF 10,000 credit from the Bank, in addition to the HUF 40,000 account opening credit, for a newly opened Promotional bank account, subject to the conditions specified below.**

**Condition:**

- At least one direct debit or standing order from the Promotional account opened under the promotion must be completed by the 6th working day of the third month following the month of account opening. The minimum amount must be HUF 5,000, and the beneficiary must be one of the accounts of the partners listed below. (The Bank will also consider payments completed with bank fee deductions on the Promotional account and provided that its amount reaches HUF 2,990).
- The Client must have an active insurance relationship with the beneficiary partner or initiate it during the promotion period (no later than May 9, 2025).

This promotion can be used simultaneously for multiple beneficiary partners, but the HUF 10,000 credit is only awarded once per partner.

**\*Partners participating in the promotion supplement:**

- **For NN Insurance Company Ltd. policyholders (Headquarters: 1139 Budapest, Fiastyúk utca 4-8.)**
  - Account numbers:
    - 11794008-20508720-00000000
    - 13700016-01853038-00000000
    - 13700016-01853021-00000000
- **For UNIQA Insurance Company Ltd. policyholders (Headquarters: 1134 Budapest, Róbert Károly krt. 70-74.)**
  - Account number:
    - 12001008-00105099-02500007
    - 12001008-00105099-01200003
    - 12001008-00105099-01900002
    - 12001008-00105099-02000002
    - 12001008-00105099-05500006
- **For Alfa Vienna Insurance Group Insurance Company Ltd. policyholders (Headquarters: 1091 Budapest, Üllői út 1.)**
  - Account numbers:
    - 12001008-00312421-00100004
    - 12001008-01951748-00100000
    - 12001008-01951748-00200007
    - 11707110-20003263
    - For customers opening an account with card payment at the Tesco Raiffeisen Financial Partner Point:
      - 10300002-13314984-00014903

#### IV. General Provisions

The credits related to the promotional account opening (promotional amounts indicated in points (I. and III.) will be made to the bank account opened under 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 March 2025, the credit will be made by June 30, 2025.
- For accounts opened in April 2025, the credit will be made by July 31, 2025.
- For accounts opened in May 2025, the credit will be made by August 31, 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.

### 20.3. 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 Aktív, 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.

#### 20.4. 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.

**Spring Double Account Opening Promotion 2025 (applicable to points II. and III.: Reflex Savings and Partnership Promotions) can also be utilized for account openings initiated through the Raiffeisen Financial Partner Point in Tesco stores. Details can be found in the Spring Doubling Account Opening Promotion 2025 chapter of the current Terms and Conditions List. To be eligible for these additional promotions, the Customer must meet all the conditions outlined in point 1.1 of these promotional terms.**

#### 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:
  - o 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.~~ **The promotion has been extended from 10th March 2025 until withdrawal, but no later than 9th May 2025.** (for online account opening, on the day specified in the withdrawal or no later than May 9, 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.



**20.5. Promotion connected to account management services—Winter account opening promotion for Premium Health Fund members Modified: 08 November 2024**

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

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

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

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

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

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

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

1. during the period of the promotion, he/she **registers through the link sent by Premium Health Fund** for the promotion with the following data: name, date of birth, e-mail address and phone number,
2. during the promotion period, the participant **opens a new Promotional Bank Account on the Online Account Opening platform or through the myRaiffeisen mobile app**,
3. the **Customer shall be regarded as a new customer** if in the period since 15 October 2023 he/she has not had a Raiffeisen Retail or Premium bank account until opening the account after 31 January 2024 (the Customer shall qualify as a new customer, and may participate in the promotion even if he/she has a credit card or securities account only),
4. after opening the account, he/she **gives a monthly standing transfer order** from his/her Promotional Account opened under the promotion **to Premium Health Fund's account No. (the first 16 characters of which are 12001008-01978950 and the last 8 characters of which vary from customer to customer) or until 31.12.2024 to the account number 10918001-00000005-06060007 with a minimum amount of HUF 5,000 per transaction**,
5. **for each month in which the standing order is fulfilled, the customer shall be entitled to a credit of HUF 3,000**, which the Bank will credit to the bank account opened under the promotion:
  - the first month to be checked shall be the month following the account opening, and subsequently the standing transfer order should be performed during 11 more consecutive months, i.e. the account shall be checked until the end of the 12th month following the account opening,
  - a customer can receive credit for up to 12 months;
6. it is a further precondition for the credits that:
  - on the day of each condition checking and crediting, the Customer **has a promotional bank account** (suitable for payment transactions) that was **opened under the promotion and** is not subject to termination.
  - on the dates when the conditions are checked, he/she is **not in arrears with its debts to the Bank**.

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

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

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

---

<sup>1</sup> In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.45%, max. HUF 20,000 part of the fee does not apply. This provision shall apply retroactively as of 1 January 2017.

<sup>2</sup> According to the channel of the order.

<sup>3</sup> Under Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.) in case of instant HUF transfers initiated by payment request or unified data entry solution, fee(s) won't be charged by the Bank as long as this provision is effective:

<sup>4</sup> **Indexation of charges and fees:** The Bank links the calculation of the charges and fees indicated in the present List of Conditions to the average consumer price-index yearly announced by the Hungarian Central Statistical Office regarding the preceding calendar year. The

amount or rate of such charges and fees shall be indexed each year from the 1st day of April automatically to the average consumer price-index applicable for the preceding calendar year. The indexed charges and fees shall be published each year in the present List of Conditions on or before the 1st day of April. Charges and fees shall be rounded off to the nearest whole HUF, or if determined in EUR to the nearest two decimal points, according to the general rules of rounding off. The Bank reserves the right not to apply indexation of charges and fees on one or more occasions regarding specific group of Clients or certain types of services.

<sup>5</sup> 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

<sup>6</sup> Payment of standing orders and utility bills moved from other banks through simplified bank account switching is considered as given via Raiffeisen DirektNet.

<sup>7</sup> In the case of the **Feewinner Account**, preconditions for providing the account keeping services at a reduced fee are as follows:

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

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

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

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

<sup>8</sup> As preconditions for using the **Activity 3.0 Account** at a reduced account-keeping fee, **at least 4 transactions should be fulfilled in the given bank account each month, and the sum total of the transactions fulfilled in the given month should reach half the amount of the gross monthly minimum wage from time to time in effect**, and additionally the **Customer should have an activated bankcard or CLEVERcard**. As preconditions for using the **Activity 2.0 and Activity fee packages** at a zero account-keeping fee, **at least 4 transactions should be fulfilled in the bank account affected by the relevant account package each month, and the sum total of the transactions fulfilled in the given month should reach HUF 50,000**, and additionally the **Customer should have an activated bankcard or CLEVERcard**.

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

No monthly account-keeping fee will be charged in the month of account opening, and in the case of a change in fee packages, in the first month of use of the Activity 3.0, Activity 2.0 and Activity account packages, and in the next month. If in the second month following the account opening—or in the case of a change in fee packages, in the second month following the change—the preconditions for using the



given account package at a zero account-keeping fee are not met, the Customer's bank account will be debited with the amount of the account-keeping fee specified in the List of Terms & Conditions. The Customer's bank account will be debited with the account-keeping fee on the first banking day following each month when the preconditions for exemption from account-keeping fee were unmet. The period examined for the purposes of the charging of the fee shall be the period lasting from the 1st banking day of the target month until the last banking day of the target month, including the in-bank instant credit transfer and instant credit transfer only banking days. The fee shall be debited in arrears, on the first banking day following the target month.

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

<sup>9</sup> In the case of a **Basis 2.0 account package**, account maintenance shall be free of charge if the Customer has an active retail credit or loan transaction—not inclusive of credit cards—at Raiffeisen Bank as a Debtor—not inclusive Co-debtor—subject to the following terms. If the customer has an overdraft, then the Basis 2.0 account maintenance shall be free of charge only if the overdraft facility belongs to the Basis 2.0 account package. When checking eligibility for free account maintenance, the Bank shall disregard any credit cards that the Customer may have. The fulfilment of the conditions for free account maintenance shall be checked on the date of debiting of the fee. The actual account maintenance fee is debited on the last banking day of the actual month.

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

<sup>10</sup> In case of **Fee Waiver and Fee Waiver 2.0 Packages** we require a **regular monthly incoming fund of minimum HUF 120,000** to the current account held with Raiffeisen Bank in at the most two amounts.

Raiffeisen Bank grants a onetime grace period of a further one months following the month of the opening of the account or the changing of the account package, for the credit of the first minimum monthly net incoming fund of HUF 120,000 on the account holder's account. If the above determined incoming fund is not arriving to the account in the 2nd month after the month of account opening or package changing in at the most two amounts, the Bank is charging the monthly account maintenance fee specified in this List of Interest Rates and Charges. This rule is valid in the later months as well: the Bank is charging the account maintenance fee on the first banking day of the month followed by the monitored month, when the incoming fund of HUF 120,000 has not arrived in at the most two amounts. The monitored period for the fee charge of the month concerned: from the 21st day of the month prior to the month concerned to the 24th day of the month concerned. The required credit defined in the conditions cannot be fulfilled through cash deposit in branches.

<sup>11</sup> In case of **Fee Waiver Plus Package** we require a **regular monthly incoming fund of minimum HUF 150,000** to the current account held with Raiffeisen Bank in at the most two amounts. Raiffeisen Bank grants a onetime grace period of a further one months following the month of the opening of the account or the changing of the account package, for the credit of the first minimum monthly net incoming fund of HUF 150,000 on the account holder's account. If the above determined incoming fund is not arriving to the account in the 2nd month after the month of account opening or package changing in at the most two amounts, the Bank is charging the monthly account maintenance fee specified in this List of Interest Rates and Charges.

This rule is valid in the later months as well: the Bank is charging the account maintenance fee on the first banking day of the month followed by the monitored month, when the incoming fund of HUF 150,000 has not arrived in at the most two amounts. The monitored period for the fee charge of the month concerned: from the 21st day of the month prior to the month concerned to the 24th day of the month concerned. The required credit defined in the conditions cannot be fulfilled through cash deposit in branches.

<sup>12</sup> Rules regarding the free transfer limit of HUF 100,000 included in the **Fee Waiver Plus** account package:

**Method for calculating the free limit:**

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

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

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

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

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

If the amount of a given transaction is higher than the available free transfer limit, the currently applicable non-discounted fee will be applied to the amount exceeding the limit. Any additional transactions exceeding the free transfer limit will also be subject to the applicable non-discounted fee. Non-discounted fee: for the portion exceeding HUF 50,000 0.45%, 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.

<sup>13</sup> In case of orders for changing fee package given and accepted by the Bank until 16:00, the starting date of the new account package is the first banking day after the day when the order was given. If the order was given after 16:00, the new account package will be set on the second working day after the acceptance. In case of different instruction of the account holder, the Bank fulfills the order for changing fee package later, at the individually indicated time. The Promotion is valid until orders given until withdrawal but no later than 31.12.2025 16:00 for all retail and premium accounts. Orders of changing fee package can be given and accepted only in case of the new account package is currently „available“ in the List of Conditions.

<sup>14</sup> For the purposes of the charging of the account closing fee, a change in account packages shall not be regarded as an account opening. It shall not qualify as an account closing initiated by the Customer if in a personal loan request the Customer provides that in case the personal loan agreement fails to enter in force, then the Bank should take steps to terminate the bank account connected to the personal loan agreement.

<sup>15</sup> The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until the reception of the cancellation order. The cancellation of payment orders executed according to the intraday settlement rules is not available.

<sup>16</sup> Charged in case of HUF transfers from FCY accounts and interbank HUF transfer orders given and processed as foreign currency transfers from HUF accounts.

<sup>17</sup> The 'Special FCY exchange conversion' option is available via DirektNet and the myRaiffeisen mobile application, for amounts between the specified amount limits declared in the certain electronic channel related user manual(s), between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transaction individually, and provided that the funds are fully available on the account.

<sup>18</sup> In certain cases the transaction can be processed after 5:00 p.m., before the evening batch is being started. The DirektNet always confirms the execution date while processing the transaction.

<sup>19</sup> Day of T+1 or T+2 is the beginning of the effectiveness of the authorization. The beneficiary of the authorization (service provider) is eligible to debit the bank account from this day.

<sup>20</sup> EEA member states: European Union member states, and Norway, Iceland and Liechtenstein.

<sup>21</sup> In accordance with the 35/2009 MNB decree cut-off time connected to incoming FX payments is 15:30.

<sup>22</sup> The payment order will be fulfilled in the day of receipt when the currency of incoming and the receiving account is in EEA currency.

<sup>23</sup> To use the service Customer must also have a mobile phone number registered at the Bank for a phone set in a working condition on which the Customer is able to receive the one-time password in an SMS message when using the DirektNet interface. The one-time password sent by the Bank must be entered in the DirektNet interface to approve the order. Customer may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under the DirektNet agreement. The limits mentioned above don't include Transfers between own accounts, except Transfers to own security accounts. Signing transaction with a single-use password sent via SMS is not possible in Raiffeisen Mobile Application(s).