

III. Cash Transactions

List of Conditions for clients with managed accounts

Announced on 29th May 2025

Effective: As from 30th May 2025

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Amendments announced on 29th May 2025 and effective as of 30th of May 2025 are marked by yellow background:

- Introduction of the promotion for cash deposit fees on the retail Aktiv bank account.

Amendments announced on 30th April 2025 and effective as of 1st of May 2025 are marked by green background:

- The Bank, considering the measures proposed by the Ministry of National Economy to curb inflation, has decided to offer discounts on certain fees on a promotional basis from May 1, 2025, to June 30, 2026. The discounted fees falling within this category—also including the extension of certain previously announced promotions—are highlighted as 'Promotional Fee' with a green background in the current Conditions List. The Bank reserves the right to modify or terminate these promotions with two months' prior notice to the affected clients, should unforeseen material and adverse changes occur in the circumstances existing at the time of the announcement of the promotions—particularly in the legal and regulatory environment applicable to the Bank— that make it unreasonable to maintain these promotional fees (highlighted with a green background) under unchanged conditions.


1. Cash deposit in Hungary [Cash deposit to account] general conditions

	fee/commission	exchange rate	Debit of fee/commission
HUF deposits (in banknotes)			
HUF to HUF account	free of charge		
HUF to FCY account	0.50%	FX selling rate	day of order at the time of cash deposit
FCY deposits (in banknotes)			
FCY to HUF account	0.50%	FCY buying rate	day of order at the time of cash deposit
FCY to FCY account			
kept in the same currency	free of charge		
Kept in a different currency	0.50%	FCY buying/FX selling	day of order at the time of cash deposit
Coin deposit will only be accepted in HUF. HUF coin deposit is accepted to HUF and FCY account as well.			
	fee/commission		Debit of fee/commission
Coin deposit (to the same account on the same day and the same branch)	Maximum 50 coins in HUF: free of charge More than 50 coins in HUF: 1% of the total amount		day of order posterior
	Free of charge in case of Basic Account		

In case of cash deposit with conversion the commission will be charged based on the credited amount on the account.

1.1. Special conditions differing from the above for cash deposits into the Aktiv bank account¹

For conditions not specified here, the general conditions indicated in the above table shall apply.

Fees for cash deposits in HUF banknotes into the Aktiv bank account	
Deposit into the Aktiv account by the account holder or an authorized representative of the account.	Promotional fee until 31.12.2025: HUF 0 Standard fee: HUF 1,000
Deposit as a client with an Aktiv account, into a non-own Active bank account	Promotional fee until 31.12.2025: HUF 0 Standard fee: HUF 1,500
	The Bank does not consider, for example, a supplementary cardholder, co-debtor, guarantor, temporary authorized representative, or death beneficiary to be the account holder or a permanent authorized representative over the account.

	fee/commission	Debit of fee/commission
Coin deposit in case of Aktiv account (to the same account on the same day and the same branch)	Maximum 50 coins in HUF: free of charge More than 50 coins in HUF: 2% of the total amount, max HUF 250,000	day of order posterior
FCY deposits (in banknotes)		
In case of Aktiv (HUF) account	0,50%, max. HUF 120,000	FCY buying rate day of order at the time of cash deposit

2. Cash withdrawal in Hungary [Cash withdrawal from account]

	fee/commission	exchange rate	Debit of fee/commission debit
HUF payments (in banknotes and coins)			
HUF from HUF Aktiv account ¹	1.2% min. HUF 2,000 max. HUF 100,000 and + 0,9%		day of order posterior
HUF from HUF account ¹ in case of FeeWaiver Plus and Feewinner account	Promotional fee: 0.94%, min. HUF 1,601 max. HUF 24,296 + 0.9% Standard fee: 0.97%, min. HUF 1,660 max. HUF 25,194 + 0.9%		day of order posterior
HUF from HUF account ¹ in case of Yelloo Account, Online Account, Activity 3.0, FeeWaiver 2.0, Activity 2.0, Everyday 2.0 and Base 2.0 accounts	Promotional fee: 0.94%, min. HUF 1,751 max. HUF 31,855 + 0.9% Standard fee: 0.97%, min. HUF 1,815 max. HUF 33,033 + 0.9%		day of order posterior
in case of Basic Account ¹	Free of charge max. 1 pc up to HUF 50,000, after that: Promotional fee: 0.94%, min. HUF 1,751 max. HUF 31,855 + 0.9% Standard fee: 0.97%, min. HUF 1,815 max. HUF 33,033 + 0.9%		day of order posterior
HUF from HUF account ¹ in case of further retail and premium accounts	Promotional fee: 0.61%, min. HUF 854 max. HUF 21,492 + 0.9% max. HUF 420,000 Standard fee: 0.63%, min. HUF 885 max. HUF 22,287 + 0.9%, max. HUF 420,000		day of order posterior
in case of Premium Banking and Premium Banking Plus accounts	according to Premium Banking List of Conditions		

¹ 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.

HUF from FCY account	0.50% + 0.9%, max. HUF 420,000	FX buying rate	day of order at the time of cash withdrawal
FCY payments (in banknotes)			
FCY from HUF account	0.50% + 0.9%, max. HUF 420,000	FCY selling rate	day of order at the time of cash withdrawal
FCY from HUF Aktiv account ¹	1.2% min. HUF 1,500 max. HUF 100,000 and + 0,9%	FCY selling rate	day of order at the time of cash withdrawal
FCY from FCY account			
kept in the same currency	0.50% + 0.9%, max. HUF 420,000		day of order at the time of cash withdrawal
kept in the different currency	0.50% + 0.9%, max. HUF 420,000	FX buying/FCY selling rate	day of order at the time of cash withdrawal

The maximum HUF 420,000 refers to the 0.9% added to the given fee.

Coin can be withdrawn only in HUF.

In case of cash withdrawal with conversion the commission will be charged based on the debited amount on the account.

Ad hoc authorisation given to third parties in respect of cash withdrawal shall be accepted only up to the amount of max. HUF 500,000 (or an equivalent thereof in a foreign currency).

Cash withdrawal in HUF

Natural persons should give notice to the Bank at the branch of the withdrawal or by Raiffeisen Direkt of cash withdrawals reaching or exceeding the amount of HUF 500,000 by 2 p.m. on the banking day preceding the transaction. The revocation is not possible. After the ordered and not received cash the Bank charges 0,25% fee.

Cash withdrawal in foreign currencies:

Natural persons should give notice to the Bank at the branch on the withdrawal or by Raiffeisen Direkt of foreign currency cash withdrawals reaching or exceeding the equivalent of HUF 500,000 by 11 a.m. on the second banking day preceding the transaction. The revocation is not possible. After the ordered and not received cash the Bank charges 0,25% fee.

In accordance with **Government Decree 262/2016 (VIII.31.) on Access to Basic Account and the Features of and Charges Payable for the Keeping of Basic Accounts**, to Basic Account holding customers the Bank shall provide free of charge

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

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

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

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

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

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

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

If subsequently the Customer who is entitled to free cash withdrawal or his/her guardian is allowed to and does apply for a bankcard, and the bankcard is activated, from then on the opportunity for free cash withdrawal can be used from automated teller machines (ATM) installed in Hungary.

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

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

3. Foreign currency exchange without account transaction

Foreign currency exchange	fee/commission	exchange rate
Buying (only for HUF)	free of charge	FCY buying rate
Selling	Not possible	

4. Denomination exchange of banknotes and coins

	fee/commission	Debit of fee/commission
Exchange of HUF coins/banknotes (per day, per denomination) ¹	Maximum 50 coins/banknotes: free of charge More than 50 coins/banknotes: 2% of the face value of the banknotes and coins to be paid over 50 to the customer	day of order
Exchange of HUF coins/banknotes in case of Aktiv account (per day, per denomination) ¹	Maximum 50 coins/banknotes: free of charge More than 50 coins/banknotes: 2%, max. HUF 250.000 of the face value of the banknotes and coins to be paid over 50 to the customer	day of order