Retail and Premium Banking Account Opening Promotions

Raiffeisen Bank Account, Electronic Services Condition List, Annex 2,
Premium Banking Condition List, Annex 2,
Relationship Employee Package – Condition List, Annex 2.

Announced on 5th of November 2026
Valid: from 6th of November 2026
(certain provisions come into effect on the dates specified below)

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Amendments announced on 5th November 2026, and effective from 6th November, 2026, are highlighted with yellow background:

The following account-opening promotions have been announced:

- Raiffeisen Winter Auchan HUF Account Opening Promotion 2026
- Raiffeisen Auchan Digital Coupon Account Opening Promotion 2026

Further changes:

- The promotion titled "Raiffeisen Tesco CC Account Opening Promotion 2026" has been amended due to changes to its structure.

Raiffeisen Bank

1. Available Promotions

1.1 Raiffeisen Winter Auchan HUF-based Account Opening Promotion 2026

Promotional period:
The promotion lasts from 6th of November 2026 until withdrawal, but no later than 7:00 p.m. on 23th of December 2026.

In the case of online account opening, the promotion applies to Promotional bank accounts opened by the following deadline:

- with an application completed by the withdrawal date or no later than 7:00 p.m. on 23 December 2026 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 a Promotional Bank Account.**
Promotional Bank Accounts:
a, Retail accounts: **Aktív and Yelloo** accounts,
b, Premium Banking accounts: **Premium Banking and Premium Banking** Plus accounts.

This promotion is available exclusively where account opening through the myRaiffeisen mobile application is initiated at a Raiffeisen Financial Partner Point in an Auchan store.

In respect of a Promotional bank account opened under this promotion, in addition to this promotion, the Customer may only be eligible for a credit under the bank account opening promotion titled Raiffeisen Auchan Digital Coupon Account Opening Promotion 2026.

As a part of the promotion, the Bank provides new Customers who meet the conditions outlined in these promotional terms with HUF 10,000 per month for up to eight months.

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

1. he/she opens a Promotional account as a new Customer during the promotional period,
2. qualifies as a new Customer, i.e. has not had a Raiffeisen retail, premium or private bank account, six months preceding the account opening, regardless of its currency furthermore:
   - In case of Aktív, 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 and can participate in the promotion,
   - In case of opening a Yelloo 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. The Customer joins the Loyalty Program (Yelloo Club) no later than the last day of the eighth month following the account opening month,
4. The Customer commits to keep the bank account, for at least one and a half year withing the Loyalty Program's (Yello Club's) online platform and makes this declaration no later than the last day of the eighth month following the account opening month.
5. The Customer gives consent for advertising inquiries via email, phone and other electronic channels no later than the last working .
   - This voluntary consent is a condition for participation in this promotion, but can be modified or revoked at any time, free of charge and without justification.
6. The Customer applies for a Visa debit card as the account holder for the Promotional account opened within the campaign, no later than the last business day of the eighth month following the month in which the account was opened,
7. For Aktív, Premium Banking and Premium Banking Plus bank accounts:
   - At least 10 purchases totaling a minimum of HUF 100,000 must be completed each month for eight months starting from the month following the account opening.

   For Yelloo bank accounts:
   - At least 5 purchases totaling a minimum of HUF 25,000 must be completed each month for eight months starting from the month following the account opening.
8. At the time of condition review, the Customer must hold the promotional bank account opened under the promotion, which is not under termination, except for ordinary termination initiated by the Bank. If the Customer closes the account before the credit is made, or if the Bank terminates the account due to the Customer's breach (including delay), the Customer forfeits any promo tional credit(s) missed due to account closure.

Further rules for meeting the purchase condition:
For the purposes of meeting the purchase condition (minimum monthly amount and number of transactions), the Bank takes into account purchase transactions carried out in accordance with these terms using the debit card or credit card (including both primary and supplementary cards) applied for by the Customer as account holder during the promotional period and linked to the account opened under the promotion. Such transactions must be posted to the Customer's Promotional Bank Account or credit card account no later than the last calendar day of the first, second, third, fourth, fifth, sixth, seventh or eighth month following the opening of the Promotional Bank Account. Transactions refunded or credited by the Customer or the merchant by that date are not taken into account.

The following transactions are not taken into account (and do not qualify as purchase transactions):

- Automated and one-off cash disbursements (e.g. cash-deposit ATM transactions),
- Cash withdrawals at post offices, ATMs or bank branches,
- Transactions involving funds that can be directly converted into cash, such as top-ups of online wallets and travellers' cheques (so-called quasi-cash transactions, e.g. any type of transaction carried out through the Revolut system).

The Customer is responsible for ensuring that the debit card or credit card applied for in connection with the Promotional Bank Account is capable of making the purchases required to meet the crediting condition, for example:

- at least the digital version of the card is activated,
- the physical card is fully activated (otherwise, the card may be cancelled),
- the card is not blocked or suspended
- online purchases are enabled, and
- In case of loss, theft, damage, or destruction of the card, a replacement card request is submitted.

The Bank is not responsible if the Customer cannot fulfill the purchase condition for one or more months because the Bank blocks or suspends the card, or otherwise restricts transactions with the card, as long as this is in accordance with the agreement with the Customer.

Assessment of conditions:
The conditions may be met on a calendar-month basis, starting from the month following the opening of the Promotional Bank Account, for up to eight months. The Bank assesses fulfilment of the conditions in each calendar month. If the conditions are not met for a given month, the Customer is not eligible for the promotional credit for that month. Once completed by the deadline, the conditions set out in items 3, 4 and 5 of these promotional terms (joining the Loyalty Program, making the loyalty declaration and giving consent to marketing communications) are deemed fulfilled in every subsequent month.

Crediting:
If the conditions are met, the credit is made monthly, no later than the 16th day of the month following the relevant month (i.e. the month in which the conditions giving entitlement to the credit were met), for up to eight months. The Bank is entitled to determine the actual date of crediting unilaterally.

If the conditions are met, the credit is applied to the Customer's Promotional Bank Account opened under the promotion. The credit is applied to the Promotional Bank Account even if the purchase condition is met wholly or partly through purchases made with a credit card. The Bank is released from its obligation to make the credit if the Promotional Bank Account has already been closed on the date of crediting.

Loyalty Period and Loyalty Declaration:
By making the Loyalty Commitment (declaration) to maintain the Promotional Bank Account opened under the promotion and by participating in this promotion, the Customer acknowledges that they will not be entitled to a credit or, if a credit has been made in any month, must repay the credited amount to the Bank if, within 1.5 years of the conclusion of the framework agreement for the HUF-denominated Promotional Bank Account opened under the promotion (the "Loyalty Period"):

- the Customer terminates the framework agreement, or
- the Bank terminates the framework agreement due to the Customer's breach of contract (including payment delay).

The amount repayable by the Customer to the Bank as described above falls due upon account closure, and the Bank is entitled to debit that amount from the Customer's account.

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

The terms of the Loyalty Program are included in the General Terms and Conditions of the Loyalty Program.

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

The Bank reserves the right to terminate the framework agreement for any Promotional bank account opened under this promotion for business policy reasons. In this case, the Client is not entitled to claim any missed credits due to the termination of the bank account—and the fulfillment of credit conditions becoming impossible—nor any other form of compensation. The termination of the framework agreement for the Promotional bank account by the Bank does not affect the credits due based on conditions already fulfilled by the Customer until the end of the notice period.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits specified in these promotional conditions, in accordance with the applicable tax laws.

1.2 Raiffeisen Auchan Digital Coupon Account Opening Promotion 2026

During the Promotion Period, the Bank announces a promotion **for new Customers who open a Promotional Bank Account online (initiated through the myRaiffeisen mobile application) via Raiffeisen Bank's tied agent in Auchan stores.**

Promotional Bank Accounts:
a, Retail bank accounts: Aktív and Yelloo Accounts.
b, Premium bank accounts: Premium Banking and Premium Banking Plus Accounts

This promotion is available only if the account opening is initiated at a Raiffeisen Financial Partner Point in an Auchan store and completed in the myRaiffeisen mobile application.

With respect to the Promotional Bank Account opened under this Promotion, the Customer may only be eligible for a credit, in addition to this Promotion, under the account opening promotion titled "Raiffeisen Winter Auchan HUF Account Opening Promotion 2026".

In connection with Promotional Bank Accounts opened under this promotion, Raiffeisen Bank provides eligible new Customers with a digital coupon (hereinafter: "Coupon") issued by MH Magyarország Kft. (hereinafter: "Auchan"), subject to the conditions set out in this promotion.

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Auchan organises and operates the Bizalomkártya (Loyalty Card) program. Participation in the Auchan Bizalomkártya program is arranged by the Customer directly with Auchan; the Bank does not participate in this program in any form. When applying for a Promotional Bank Account, the Customer provides the Auchan Bizalomkártya ID number to the Bank. The Bank does not verify the validity of participation in the Bizalomkártya program or the accuracy of the data provided. Coupons provided by the Bank do not constitute Bizalompont points; they are issued by Auchan separately from the Bizalompont points that may be collected in the OKAuchan application.

Promotion Period: From 6th of November 2026 until withdrawal, but no later than 31st of December 2027, 7:00 PM.

For online account opening, the promotion applies to Promotional Bank Accounts opened by the following deadline:
In the case of an account opening through the myRaiffeisen mobile application, the application must be completed by the date specified in the withdrawal notice or, at the latest, by 31st december 2026, 7:00 PM, in order to open a bank account under the promotion.

Coupon credits may be completed after the end of the promotion in accordance with the terms of this promotion and, in the event of withdrawal or amendment, the conditions specified in the relevant withdrawal or amendment.

I. Auchan Digital Coupon Crediting (Welcome and Usage Incentive Coupons)

1.1. General Conditions for All Types of Coupon Credit

The Customer is entitled to Coupon credits if all of the following conditions are met:

1. The Customer opens a new Promotional Bank Account participating in the promotion during the Promotion Period as a new Customer.
2. The bank account is opened in a designated Auchan store at a Raiffeisen Financial Partner Point through the myRaiffeisen mobile application, by scanning the QR code containing the partner sales code and location identifier and recording the Customer's Auchan Bizalomkártya ID number,
3. The Customer has a valid and active Auchan Bizalomkártya at the time the account opening is initiated, when eligibility and the amount of the Coupon credit are determined, and when the Coupons are credited,
4. The Customer qualifies as a new Customer, i.e. has not held a Raiffeisen retail, Premium Banking or Private Banking bank account in the six months preceding the account opening, regardless of the currency of that account. In addition:
    - For Aktív, Premium Banking and Premium Banking Plus Accounts, a Customer who holds only a credit card or securities account qualifies as a new Customer and may participate in the promotion,
    - For a Yelloo Account, the Customer may participate in this promotion if, at the time of account opening, the Customer does not have a loan agreement or securities account agreement.
5. The Customer joins the Loyalty Program (Yelloo Club),
6. The Customer commits to keep the bank account for at least one and a half year within the Loyalty Program's (Yelloo Club's) online platform,
7. The Customer gives consent to receive marketing communications by email, telephone and other electronic channels.
    - Such voluntary consent is a condition of participation in this promotion; however, it may be amended or withdrawn at any time, free of charge and without restriction or justification.
8. The Customer, as account holder, applies for a Visa debit card for the Promotional Bank Account opened under the promotion.
9. At the time the conditions are assessed, the Customer holds the Promotional Bank Account opened under the promotion and it is not subject to termination, except for ordinary termination initiated by the Bank. If the Customer terminates the account before the credit is made, or if the Bank terminates it due to the Customer's breach of contract (including delay), the Customer shall not be entitled to any credit(s) missed due to account closure.

General rules for fulfilling the purchase condition under Sections 1.2 and 1.3 below:

1. The following transactions are not taken into account and do not qualify as purchase transactions:
    • Automatic and one-off cash disbursements (e.g. cash-deposit ATM transactions)
    • Cash withdrawals at post offices, ATMs or bank branches
    • Transactions involving funds that can be converted directly into cash, such as top-ups of e-wallets or traveller's cheques (so-called quasi-cash transactions, e.g. any type of transaction made through Revolut).

2. The Customer must ensure that the debit card requested for the Promotional Bank Account, or, in the case of the Welcome Coupon, the credit card, is capable of making the purchases required to fulfil the credit condition; for example:
    - at least the digital version of the card is activated,
    - the card is not blocked or suspended,
    - online purchases are enabled, and
    - in the event that the card is lost, stolen, damaged or destroyed, a replacement card is requested.

    The Bank shall not be liable if the Customer is unable to fulfil the purchase condition in one or more months because the Bank blocks or suspends the card or otherwise restricts card transactions, provided that this is done in accordance with the agreement concluded with the Customer.

Based on the Bank's notification, Auchan credits the Coupons to the Customer's Auchan Bizalomkártya account in the OKAuchan application in the manner and at the time stipulated in the rules governing the Auchan Bizalomkártya program and the Coupons. Coupons may be used in accordance with the rules in force from time to time governing the Auchan Bizalomkártya program and Coupons, and within their validity period.

For the purpose of Coupon crediting, the Bank provides Auchan with the following data: the Customer's Bizalomkártya ID number, the value of the Coupons to be credited to the Customer for the relevant month, and the basis of entitlement (i.e. the promotion under which the relevant Customer is entitled to the Coupon).

The Customer must notify the Bank without delay of any change to the Auchan Bizalomkártya ID number. Unless the Customer notifies the Bank otherwise, Coupon credits will be made to the Auchan Bizalomkártya ID number provided by the Customer (as Main Cardholder) at the time of account opening and held in the Bank's records.

Eligibility for Coupon credits and the determination of the amount of Coupon credits are based exclusively on the Bank's records.

For the purposes of this promotion, the relevant account-opening date is the date on which the Bank actually opens the bank account, rather than the date on which the Customer submits the account-opening application.

The bonuses and discounts specified in these promotional terms qualify as tax-exempt benefits pursuant to point 8.14 of Annex I to Act CXVII of 1995 on Personal Income Tax, as in force at the time the agreement is concluded.

This promotion is announced by the Bank for a fixed period. The Bank reserves the right to announce a new promotion for the year following the expiry of that fixed period, either on the terms detailed in these rules or on new terms. The Bank is entitled to amend, terminate or withdraw the promotion at any time. The Bank will not send individual notifications to Customers of the amendment, termination or withdrawal of the promotion; it will notify Customers in advance by publishing the information on the Conditions List page of its website. If the promotion is withdrawn, the Bank will calculate and credit the Coupon amount based on purchase transactions completed up to the effective date of withdrawal (the actual termination date).

1.2. Special Conditions for Welcome Coupon Credit

Under the promotion, upon the joint fulfilment of the general conditions for Coupon credit set out in Section 1.1 above and the special conditions in this section, the Bank grants the Customer the following Welcome Coupon credit in connection with the newly opened Promotional Bank Account:

- **For an Aktív, Premium Banking or Premium Banking Plus Account: a one-off Welcome Coupon of HUF 10,000 and, where the account is opened by 31st of December 2026, an additional HUF 10,000, i.e. a total Welcome Coupon of HUF 20,000,**
- **For a Yelloo Account: a one-off Welcome Coupon of HUF 5,000.**

Special conditions:

For Aktív, Premium Banking and Premium Banking Plus Accounts:

- At least 10 purchases totalling a minimum of HUF 100,000 in the month following the account-opening month

For a Yelloo Account:

- At least 5 purchases totalling a minimum of HUF 25,000 in the month following the account-opening month

Deadline for fulfilling the conditions: the last day of the month following the opening of the Promotional Bank Account.
The Bank assesses fulfilment of the conditions for the calendar month following account opening. If the conditions are not fulfilled for the month following account opening, the Customer will not be entitled to the Welcome Coupon credit.

When determining whether the purchase condition (minimum amount and number of purchases) has been met, the Bank takes into account purchase transactions made in accordance with these terms using a debit or credit card (including primary and supplementary cards) applied for by the Customer as account holder during the Promotion Period in connection with the account opened under the promotion, provided that they are posted to the Customer's Promotional Bank Account or credit card account in the month following account opening, no later than the last calendar day of that month. When determining the Coupon credit amount, the Bank takes into account purchase transactions posted to the Customer's bank account opened under this promotion between 00:00 on the first calendar day and 23:59 on the last calendar day of the relevant month. Transactions refunded or credited by the Customer, the merchant or the Bank by that time are not taken into account.

For the Welcome Coupon, the Bank transfers data to Auchan by the 20th day of the second month following the Bank's approval of the account opening. Auchan credits the Coupon by the last day of the month in which the data are transferred, to the Auchan Bizalomkártya ID number provided by the Customer to the Bank and held in the Bank's records.

A Customer is entitled to the Welcome Coupon credit only once.

1.3. Special Conditions for Usage Incentive Coupon Credit

Under the promotion, upon the joint fulfilment of the general conditions for Coupon credit set out in Section 1.1 above and the special conditions in this section, **the Bank grants a Usage Incentive Coupon credit for purchases made with the primary debit card linked to the bank account opened under the promotion. Coupon credit under this promotion is available until withdrawal.**

Special conditions:

- The primary debit card linked to the bank account opened under the promotion is active, i.e. its status in the Bank's systems is "OK",
- The Customer makes purchases with the primary debit card linked to the Promotional Bank Account opened under the promotion.

Deadline for fulfilling the conditions for the first time (reference month): the last day of the month in which the Promotional Bank Account is opened.
Deadline for fulfilling the conditions on each subsequent occasion (reference month): the last day of each month.

The Bank assesses fulfilment of the general and special conditions for Usage Incentive Coupons

- for the first time, on the 6th business day of the first month following the month of account opening,
- thereafter, on the 6th business day of the month following each reference month.

The amount of Coupons credited equals:

a) 1% of the value of purchases made in the relevant calendar month in Auchan stores, in any retail outlet operated by Auchan or on Auchan online platforms ("Auchan Purchases"), up to a maximum of HUF 1,000 per month. No Usage Incentive Coupon credit is granted under this item for transactions made with merchants leasing business premises in an Auchan store.
***** From 6th of November 2026 to 31st of May 2027, the Bank provides an additional Coupon equal to 1% of the value of purchase transactions, up to a maximum of HUF 1,000 per month. Accordingly, the Coupon available in respect of Auchan Purchases equals 2% of the value of purchase transactions, up to a maximum of HUF 2,000 per month.
and

b) 1% of the value of purchases made in the relevant calendar month other than those under item (a) above ("non-Auchan Purchases"), up to a maximum of HUF 1,000 per month.

When determining the Coupon credit amount, the Bank takes into account purchase transactions posted to the Customer's bank account opened under this promotion between 00:00 on the first calendar day and 23:59 on the last calendar day of the relevant month. The Bank does not take into account purchase transactions subsequently credited or refunded following a correction initiated by the merchant, the Customer or the Bank. For Usage Incentive Coupons, the Bank transfers data to Auchan monthly by the 20th day of the month following the reference month. Auchan credits the Coupons by the last day of the month in which the data are transferred, to the Auchan Bizalomkártya ID number provided by the Customer to the Bank and held in the Bank's records.

The Bank determines the Coupon credit amount rounded to the nearest whole HUF in accordance with the applicable rounding rules.

The Coupon credit under this section is in addition to the Welcome Coupon credit. The Customer remains eligible for this benefit until the promotion is withdrawn.

Additional Terms
For the purposes of this promotion, the relevant account-opening date is the date on which the Bank actually opens the bank account, instead of the date on which the Customer submits the account-opening application.

The terms of the Loyalty Program are included in the General Terms and Conditions of the Loyalty Program.

The Bank reserves the right to withdraw or amend the promotion described in these promotional terms.

The Bank reserves the right to terminate, where applicable for business policy reasons, the framework agreement relating to any Promotional Bank Account opened under this promotion. In such a case, the Customer shall have no claim to credits not made because closure of the bank account makes it impossible to fulfil the Coupon credit conditions, or to any other compensation. Termination by the Bank of the framework agreement relating to the Promotional Bank Account does not affect credits due on the basis of conditions already fulfilled by the Customer by the end of the notice period.

Raiffeisen Bank Zrt., as payer, shall fulfil any tax payment and tax return obligations arising, where necessary, in respect of the HUF-denominated credits specified in these promotional terms, in accordance with the tax legislation in force from time to time.

1.3 Raiffeisen End of Year Account Opening Promotion 2026 – for Telekom Magenta Moments members

Promotional period:
The promotion lasts from 03 November, 2026, until withdrawal, but no later than November 30, 2026.

In the case of online account opening, the promotion applies to Promotional bank accounts opened by the following deadlines:

- with an application completed by the withdrawal date or no later than 07:00 PM on 30th November, 2026 for opening an account on the myRaiffeisen mobile application.

Customers who have provided their data and registered on the Bank's online platform by November 30, 2026 (see condition 3 below), but have not yet opened a Promotional account, may open an account with the opportunity to participate in the promotion no later than 7:00 PM on December 7, 2026.

During the promotion period, the Bank announces a promotion for customers opening a Promotional bank account.
Promotional Bank Accounts:
a, from retail accounts: **Aktív** accounts,
b, from premium bank accounts: **Premium Banking** and **Premium Banking Plus** accounts.

Customers under the age of 18 are not eligible to participate in this promotion.

The promotional offers are NOT AVAILABLE for account openings initiated at Raiffeisen Financial Partner Points in Tesco and Auchan stores. In respect of the Promotional Account opened under this promotion, the Customer may be eligible for a credit only under the Customer Referral Program Rules, in addition to this promotion.

Telekom Magenta Moments members: Registered users of the Magenta Moments discount program of Magyar Telekom Plc. (Headquarters: 1097 Budapest, Könyves Kálmán Blvd. 36.)

As part of the promotion, the Bank provides a discount to new customers who meet the conditions within 6 months following the month of account opening specified in these promotional terms, for a maximum of one month, with a one-time promotional amount of HUF 120,000.

The Customer is eligible to the account opening credit upon the joint fulfillment of the following conditions.

1. he/she opens online a new Promotional account as a new Customer during the promotional period,
    - A new Customer is defined as someone who has not held a Raiffeisen Retail, Premium Banking, or Private Banking account in the six months prior to account opening, regardless of the currency. Furthermore, in the case of opening Aktív, Premium Banking, or Premium Banking Plus accounts, if the customer only has a loan or securities account, they are considered a new customer and may participate in the promotion.
2. The Customer is a Telekom Magenta Moments member,
3. prior to opening an account, the Customer (as Telekom Magenta Moments Member) 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. the account is opened using the information provided on the Bank's online interface (first name, last name, phone number, email address, and date of birth).
5. The Customer joins the Loyalty Program no later than the last day of the sixth month following the month in which the account was opened.
6. the Customer commits to keep the bank account for at least one and a half year within the Loyalty Program's online platform and makes this declaration no later than the last day of the sixth month following the month in which the account was opened.
7. the Customer provides consent for advertising inquiries via email, phone and other electronic channels by the last day of the sixth month following the month the opening of the Promotional bank account.
    - Voluntary consent is a condition for participation in this promotion; however, it can be modified or withdrawn at any time without restrictions, justification, or cost.
8. The Customer applies for a Visa debit card as the account holder for the Promotional account opened within the promotion, and activates it no later than the last working day of the sixth month following the month of account opening,
9. At least one direct debit transaction must be executed by the end of the sixth month following the month of account opening.

Condition Assessment: The Bank assesses the fulfillment of conditions each calendar month. The Customer becomes eligible for the promotional payment in the month when the above-defined conditions are first met simultaneously. The conditions outlined in points 5., 6., and 7. of these promotional terms (consent to advertising inquiries, joining the Loyalty Program, and making the loyalty declaration) are considered fulfilled for all following months once completed within the deadline.

Crediting: If the conditions are met, the credit will be made no later than the 16th day of the month following the relevant month (the month in which the conditions entitling the credit were first fulfilled), for a maximum of **one month within the six-month period.** The Bank reserves the right to unilaterally determine the actual date of crediting.

If the conditions are met, the credit will be applied to the Customer's Promotional bank account opened under the promotion. The Bank is exempt from the crediting obligation if the Promotional bank account has already been closed on the day of crediting.

Direct debit orders are processed by the Bank within the deadline specified in the fee schedule after submission; however, the Bank has no influence over the timing of the first debit initiated by the service providers.

Loyalty Period and Loyalty Declaration:
By making the Commitment of Loyalty (declaration) and participating in this promotion, the Customer acknowledges and agrees that they shall not be entitled to any credit, and if any credit has been granted to them in any month, they shall reimburse the Bank the credited amount if, within **1,5** year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "loyalty period"):

- The Customer terminating the agreement, or
- The Bank terminating the agreement due to the Customer's breach (including delays).

The amount to be refunded by the Customer to the Bank, as described above, is due simultaneously with the account closure, and the Bank is entitled to debit this amount from the Customer's account.

Other Common Conditions:
For the purposes of this promotion, the actual account opening date considered is the date the Bank officially opens the Promotional bank account, not the date the Customer submits the account opening request.

For opening Aktív, Premium Banking, and Premium Banking Plus accounts, applying for a debit card is not a condition for participation in this promotion; the purchase condition can also be fulfilled with credit card purchases, provided the Customer holds a credit card issued by the Bank.

The terms of the Loyalty Program are included in the General Terms and Conditions of the Loyalty Program.

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

The Bank reserves the right to terminate the framework agreement for any Promotional bank account opened under this promotion for business policy reasons. In this case, the Client is not entitled to claim any missed credits due to the termination of the bank account—and the fulfillment of credit conditions becoming impossible—nor any other form of compensation. The termination of the framework agreement for the Promotional bank account by the Bank does not affect the credits due based on conditions already fulfilled by the Customer until the end of the notice period.

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

1.4 Raiffeisen Autumn Account Opening Promotion 2026 - Extension

Promotional period:
The promotion lasts from 01 September, 2026, until withdrawal, but no later than 06 December, 2026.

In the case of online account opening, the promotion applies to Promotional bank accounts opened by the following deadlines:

- with an application completed by the withdrawal date or no later than 07:00 PM on 06 December, 2026 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 a Promotional bank account.**
Promotional Bank Accounts:
a, from retail accounts: **Aktív**, **and Relationship** accounts,
b, from premium bank accounts: **Premium Banking** and **Premium Banking Plus** accounts.

This promotion cannot be used for account openings initiated through the Raiffeisen Financial Partner Point in Tesco and Auchan stores.

As part of the promotion, the Bank provides a discount to new customers who meet the conditions within 6 months following the month of account opening specified in these promotional terms, for a maximum of one month, with a one-time promotional amount of HUF 100,000.

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

1. he/she opens a Promotional account as a new Customer during the promotional period,
2. In case of Aktív, 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 and can participate in the promotion,
3. the Customer joins the Loyalty Programno later than the last day of the sixth month following the account opening.
4. the Customer commits to keep the bank account for at least one and a half year within the Loyalty Program's online platform and makes this declaration no later than the last day of the sixth month following the account opening month.
5. The customer gives consent for advertising inquiries via email, phone and other electronic channels no later than the last day of the sixth month following the month of the Promotional account opening:
   - This voluntary consent is a condition for participation in this promotion, but can be modified or revoked at any time, free of charge and without justification.
6. The Customer applies for a Visa debit card as the account holder for the Promotional account opened within the promotion, and activates it no later than the last working day of the sixth month following the month of account opening,
7. At least one direct debit transaction must be executed by the end of the sixth month following the month of account opening,

Condition Assessment: The Bank assesses the fulfillment of conditions each calendar month. The Customer becomes eligible for the promotional payment in the month when the above-defined conditions are first met simultaneously.
The conditions outlined in points 3., 4. and 5. of these promotional terms (joining the Loyalty Program, and making the loyalty declaration, consent to advertising inquiries,) are considered fulfilled for all following months once completed within the deadline.

Crediting:
If the conditions are met, the credit will be made no later than the 16th day of the month following the relevant month (the month in which the conditions entitling the credit were first fulfilled), for a maximum of one month within the six-month period. The Bank reserves the right to unilaterally determine the actual date of crediting.

If the conditions are met, the credit will be applied to the Customer's Promotional bank account opened under the promotion. The Bank is exempt from the crediting obligation if the Promotional bank account has already been closed on the day of crediting.

Direct debit orders are processed by the Bank within the deadline specified in the fee schedule after submission; however, the Bank has no influence over the timing of the first debit initiated by the service providers.

Loyalty Period and Loyalty Declaration:
By making the Commitment of Loyalty (declaration) and participating in this promotion, the Customer acknowledges and agrees that they shall not be entitled to any credit, and if any credit has been granted to them in any month, they shall reimburse the Bank the credited amount if, within 1,5 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "loyalty period"):

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

The amount to be refunded by the Customer to the Bank, as specified above, is due simultaneously with the account closure, and the Bank is entitled to debit the customer's account with the amount.

Other Conditions:

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

The terms of the Loyalty Program are included in the General Terms and Conditions of the Loyalty Program.

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

The Bank reserves the right to terminate the framework agreement for any Promotional bank account opened under this promotion for business policy reasons. In this case, the Client is not entitled to claim any missed credits due to the termination of the bank account—and the fulfillment of credit conditions becoming impossible—nor any other form of compensation. The termination of the framework agreement for the Promotional bank account by the Bank does not affect the credits due based on conditions already fulfilled by the Customer until the end of the notice period.

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

1.5 Raiffeisen Autumn Tesco HUF-based Account Opening Promotion 2026 - Extension

Promotional period:
The promotion lasts from 01 September, 2026, until withdrawal, but no later than December 23, 2026.

In the case of online account opening, the promotion applies to Promotional bank accounts opened by the following deadlines:

- with an application completed by the withdrawal date or no later than 7:00 PM on December 23, 2026 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 a Promotional bank account.**
Promotional Bank Accounts:
a, from retail accounts: **Aktív** and **Yelloo** accounts,
b, from premium bank accounts: **Premium Banking** and **Premium Banking Plus** accounts.

As part of the promotion, the Bank provides new customers who meet the conditions outlined in these promotional terms with 10,000 Ft per month for up to eight months.

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

1. he/she opens a Promotional account as a new Customer during the promotional period,
2. qualifies as a new Customer, i.e. has not had a Raiffeisen retail, premium or private bank account six months preceding the account opening, regardless of its currency furthermore:
   - In case of Aktív, 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 and can participate in the promotion,
   - 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. the Customer joins the Loyalty Program (Yelloo Club), no later than the last day of the eighth month following the account opening month.
4. the Customer commits to keep the bank account for at least one and a half year within the Loyalty Program's (Yelloo Club's) online platform and makes this declaration no later than the last day of the eighth month following the account opening month.
5. The customer gives consent for advertising inquiries via email, phone and other electronic channels no later than the last working day of the eighth month following month of the account opening month:
   - This voluntary consent is a condition for participation in this promotion, but can be modified or revoked at any time, free of charge and without justification.
6. The Customer applies for a Visa debit card as the account holder for the Promotional account opened within the campaign, no later than the last business day of the eighth month following the month in which the account was opened.
7. for Aktív, Premium Banking, Premium and Banking Plus bank accounts:
   - At least 10 purchases totaling a minimum of HUF 100,000 must be completed each month for eight months starting from the month following the account opening.

   for Yelloo bank accounts:
   - At least 5 purchases totaling a minimum of HUF 25,000 must be completed each month for eight months starting from the month following the account opening.
8. At the time of condition review, the Customer must hold the promotional bank account opened under the promotion, which is not under termination, except for ordinary termination initiated by the Bank. If the Customer closes the account before the credit is made, or if the Bank terminates the account due to the Customer's breach (including delay), the Customer forfeits any promo tional credit(s) missed due to account closure.

Rules for fulfilling the purchase condition:
When meeting the purchase conditions (minimum amount and quantity per month), purchase transactions made with the debit or credit card (including primary and supplementary cards) applied for as the account holder during the promotion period on the account opened within the campaign will be considered according to these terms. These transactions must be posted to the Client's Promotional bank account or credit card account no later than the last calendar day of the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th or 8th month following the Promotional account opening (maximum the 8th month for accounts opened at Raiffeisen Financial Partner Points in Tesco stores). Transactions refunded or credited by either the Client or the merchant before this date will not be considered.

The following transactions are not considered (do not qualify as purchase transactions):

- Automatic and one-time cash disbursements (e.g., deposit ATM transactions)
- Cash withdrawals at post offices, ATMs, or bank branches
- Transactions related to funds that can be directly converted to cash, such as loading web wallets, traveler's checks (so-called quasi-cash transactions, e.g., any type of transaction executed through Revolut).

The Customer must ensure that the debit or credit card requested for the Promotional bank account is capable of executing the purchases required to fulfill the credit condition, such as:

- At least the digital version of the card is activated,
- The physical card is fully activated (otherwise, the card may be canceled),
- The card is not in a blocked or suspended status,
- Online purchases are enabled, and
- In case of loss, theft, damage, or destruction of the card, a replacement card request is submitted.

The Bank is not responsible if the Customer cannot fulfill the purchase condition for one or more months because the Bank blocks or suspends the card, or otherwise restricts transactions with the card, as long as this is in accordance with the agreement with the Customer.

Condition Assessment:
The conditions can be fulfilled on a calendar month basis starting from the month following the opening of the Promotional bank account, for up to eight months. The Bank assesses the fulfillment of conditions each calendar month. If the conditions are not met for a given month, the Customer is not eligible for the promotional credit for that month.
The conditions outlined in points 3, 4. and 5. of these promotional terms (joining the Loyalty Program, and making the loyalty declaration and consent to advertising inquiries) are considered fulfilled for all following months once completed within the deadline.

Crediting:
If the conditions are met, the credit is applied monthly, by the 16th day of the month following the subject month (the month in which the conditions for credit eligibility were fulfilled), for up to eight months.

If the conditions are met, the credit is granted to the Customer's Promotional bank account opened under the promotion. The credit is applied to the Promotional bank account even if the purchase condition is fulfilled wholly or partially through purchases made with a credit card.

Loyalty Period and Loyalty Declaration:
By making the Commitment of Loyalty (declaration) and participating in this promotion, the Customer acknowledges and agrees that they shall not be entitled to any credit, and if any credit has been granted to them in any month, they shall reimburse the Bank the credited amount if, within 1**,5** year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion **(the "loyalty period"):**

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

The amount to be refunded by the Customer to the Bank, as specified above, is due simultaneously with the account closure, and the Bank is entitled to debit the customer's account with the amount.

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

The terms of the Loyalty Program are included in the General Terms and Conditions of the Loyalty Program.

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

The Bank reserves the right to terminate the framework agreement for any Promotional bank account opened under this promotion for business policy reasons. In this case, the Client is not entitled to claim any missed credits due to the termination of the bank account—and the fulfillment of credit conditions becoming impossible—nor any other form of compensation. The termination of the framework agreement for the Promotional bank account by the Bank does not affect the credits due based on conditions already fulfilled by the Customer until the end of the notice period.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits specified in these promotional conditions, in accordance with the applicable tax laws.

1.6 Raiffeisen Autumn Yelloo Account Opening Promotion 2026 - Extension

Promotional period:
The promotion lasts from September 01, 2026, until withdrawal, but no later than December 06, 2026, at 19:00.

The promotion is only available for online account openings for promotional bank accounts opened by the following deadlines:

- For account openings via the myRaiffeisen mobile application, the application must be completed on the withdrawal date specified or no later than December 06, 2026, at 19:00 to open a bank account under the promotion.

For the period of the promotion the Bank announces a promotion for its **new customers who open Promotional bank account.**
Promotional Bank Account:

- **Yelloo** account.

This promotion cannot be used for account openings initiated through the Raiffeisen Financial Partner Point in Tesco and Auchan stores.

I. Account opening credit

Under the promotion, the Bank will provide the Customer with a HUF 100,000 account opening credit for the newly opened promotional bank account upon the joint fulfillment of the conditions specified below.

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 as a new Customer 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 prior the account opening, regardless of its currency furthermore 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. The Customer must join the Loyalty Program (i.e. Yelloo Club) no later than the last day of the third month following the month in which the account was opened.
4. Within the Loyalty Program, the Customer agrees via its online platform to keep their bank account open for at least one and a half year and must make this declaration by the last day of the third month following the month in which the account was opened the latest.
5. The Customer must provide consent for marketing communications via email, phone and other electronic channels by the last day of the third month following the month in which the account was opened the latest.
    - This voluntary consent is a condition for participation in the promotion but can be modified or withdrawn at any time, free of charge, without restriction or justification.
6. The customer requests, as an account holder, a Visa debit card linked to the Promotional Account opened under the campaign, no later than the last business day of the third month following the month in which the account was opened.
7. During the three month period following the month of account opening, at least one of the following conditions must be met in at least two months in respect of the Promotional Bank Account:
    - at least 5 card purchase transactions per month, with a total value at least HUF 25,000; OR
    - credits of at least HUF 50,000 per month must be received on the account (in one or more instalments).
        - The Bank shall not accept transfers between the Customer's own accounts or transactions completed by ATM cash deposits as qualifying transactions. In case of instant HUF transfers, the date on which the payment order is submitted shall be taken into account for the purposes of the assessment.
8. At the time of condition review, the Customer must hold the promotional bank account opened under the promotion, which is not under termination, except for ordinary termination initiated by the Bank. If the Customer closes the account before the credit is issued, or if the Bank terminates the account due to the Customer's breach (including overdue), the Customer forfeits any promotional credit(s) missed due to account closure.

Additional rules for fulfilling the purchase conditions:
When assessing the fulfilment of the purchase conditions (minimum monthly amount and number of transactions), the Bank shall take into account purchase transactions executed in accordance with these Terms and Conditions with a debit card or credit card requested as account holder during the promotional period in connection with the account opened under the promotion (including both main and supplementary cards), provided that such transactions are posted to the Customer's Promotional Bank Account opened under this promotion or to the Customer's credit card account no later than the last calendar day of the third month following the opening of the Promotional Bank Account.
Any transaction that is refunded or credited back by this date, whether at the initiative of the Customer or the merchant, shall not be taken into account.

The following transactions shall not be taken into account and shall not qualify as purchase transactions:

- automated and one-off cash disbursements, e.g. cash deposit ATM transactions;
- cash withdrawals at post offices, ATMs or bank branches;
- transactions related to funds that can be directly converted into cash, such as topping up e-wallets, traveller's cheques, i.e. quasi-cash transactions, including any type of transaction executed through the Revolut system.

The Customer shall ensure that the debit card or credit card requested in connection with the Promotional Bank Account is suitable for carrying out the purchases required to fulfil the crediting condition, including, for example, that:

- at least the digital version of the card is activated;
- the physical card is also fully activated, (since failure to activate the card may result in its termination);
- the card is not blocked or suspended;
- online purchases are enabled; and
- in the event of loss, theft, damage or destruction of the card, a request for a replacement card is submitted.

The Bank shall not be liable if the Customer is unable to fulfil the purchase condition in one or more months because the Bank blocks or suspends the card, or otherwise restricts the execution of transactions with the card, provided that this is done in accordance with the agreement concluded with the Customer.

Assessment of conditions:
The purchase condition or the condition relating to the receipt of credits must be fulfilled in at least two months by the last business day of the third month following the month of account opening. The Bank shall assess the fulfilment of the conditions on the first business day of the fourth month following the month of account opening. If the conditions are not fulfilled, the Customer shall not be eligible for the promotional credit in the fourth month. If the conditions set out in Sections 3, 4 and 5 of these Promotional Terms and Conditions are fulfilled by the applicable

deadline (the Customer joins the Loyalty Program, makes the loyalty declaration, and gives consent to marketing communications) these conditions will be considered fulfilled for all following months as well.)

Credit:
If conditions are met, the credit will be made no later than the 16th day of the fourth month after account opening. The Bank reserves the right to unilaterally determine the exact credit date.

Upon meeting the conditions, the credit will be posted to the Customer's promotional bank account opened under the promotion. The Bank is exempt from the credit obligation if the promotional account is closed on the credit date. Each Customer is eligible for receiving the promotional amount only once.

Loyalty Period and Loyalty Declaration:
By making the Commitment of Loyalty (declaration) regarding the maintenance of the Promotional Bank Account opened under the promotion, and by participating in this promotion, the Customer acknowledges that they shall not be eligible for any credit, or, if any credit has been granted to them in any month, they shall be obliged to repay the credited amount to the Bank, if, within 1.5 years from the conclusion of the framework agreement relating to the HUF Promotional Bank Account opened under the promotion (the "Loyalty Period"), such framework agreement is:

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

The amount to be refunded by the Customer to the Bank, as specified above, is due simultaneously with the account closure, and the Bank is entitled to debit the customer's account with the amount.

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

The terms of the Loyalty Program are included in the General Terms and Conditions of the Loyalty Program.

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

The Bank reserves the right to terminate the framework agreement for any Promotional bank account opened under this promotion for business policy reasons. In this case, the Customer is not entitled to claim any missed credits due to the termination of the bank account—and the fulfillment of credit conditions becoming impossible—nor any other form of compensation. The termination of the framework agreement for the Promotional bank account by the Bank does not affect the credits due based on conditions already fulfilled by the Customer until the end of the notice period.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits specified in these promotional conditions, in accordance with the applicable tax laws.

1.7 Raiffeisen Tesco Clubcard Account Opening Promotion 2026

Fort he period of the promotion the Bank announces a promotion for its **new customers who open a Promotional Bank Account online, through Raiffeisen Bank's tied agent at Tesco stores, using the myRaiffeisen mobile application.**

Promotional Bank Accounts:
a) from retail account: Aktív and Yelloo account
b) from premium bank accounts: Premium Banking and Premium Banking Plus accounts.

This Promotion is available exclusively for accounts opened via the myRaiffeisen mobile application at a Raiffeisen Financial Partner Point located in a Tesco store.

In respect of a Promotional Bank Account opened under this Promotion, the Customer may be eligible for a credit under only one other account-opening promotion, namely the Raiffeisen Autumn Tesco HUF Account Opening Promotion 2026.

Promotional Period: From **1 July 2026 until withdrawal, but no later than 31 December 2026**.
For online account opening, the Promotion applies to Promotional Bank Accounts opened by the deadline below:
Where the account is opened through the myRaiffeisen mobile application, the application must be completed by the date specified in the withdrawal notice, or, at the latest, by **7:00 p.m. on 31 December 2026**.

Clubcard Points may be credited after the end of the Promotion in accordance with these Terms and Conditions and, where applicable, the terms specified in the notice of amendment or withdrawal.

Raiffeisen Bank

I. Crediting of Tesco Clubcard Points (Welcome Points and Usage Incentive Points)

1.1 General Conditions Applicable to All Types of Point Credits:

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 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 numberthe account is opened at a Raiffeisen Financial Partner Point in a designated Tesco store through the myRaiffeisen mobile application, by scanning the QR code containing the partner sales code and location identifier, and by entering the Customer's Tesco Clubcard identification number;
3. the Customer has a valid and active Tesco Clubcard membership both when the account-opening process is initiated and when the amount of Clubcard Points is determined and credited;
4. the Customer qualifies as a new customer, meaning that during the six months preceding the account opening, the Customer did not hold any Raiffeisen retail, Premium Banking or Private Banking bank account, irrespective of the currency of such account;
    - In case of Aktív, 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;
5. The Customer joins the Loyalty Program (Yelloo Club) ~~no later than the last day of the month following the account opening month~~
6. the Customer commits to keep the bank account for at least one year **(from September 1, 2026, for one and a half years)** within the Loyalty Program's (Yelloo Club's) online platform ~~and makes this declaration no later than the last day of the month following the account opening month;~~
7. The customer gives consent for via email, phone and other digital channels ~~no later than the last day of the month following the account opening month~~.
    - Such voluntary consent is a condition of participation in the Promotion; however, it may be amended or withdrawn at any time, free of charge, without restriction and without giving reasons;
8. The Customer applies for a Visa debit card as the account holder for the Promotional account opened within the campaign,
9. At the time the eligibility criteria are assessed, the Customer holds the Promotional Bank Account opened under the Promotion, and such account is not subject to termination, except where the Bank has given ordinary notice of termination. If the Customer terminates the account before the credit is made, or the Bank terminates the account due to the Customer's breach of contract, including late performance, the Customer shall not be entitled to any credit not made as a result of the termination of the bank account.

General Rules for Fulfilling the Purchase Conditions:

1. The following transactions are not considered (do not qualify as purchase transactions):
    - Automatic and one-time cash disbursements (e.g., deposit ATM transactions)
    - Cash withdrawals at post offices, ATMs or bank branches;
    - Transactions related to funds that can be directly converted to cash, such as loading web wallets, traveler's checks (so-called quasi cash transactions, e.g., any type of transaction executed through Revolut).).

2. The Customer must ensure that the debit or credit card requested for the Promotional bank account is capable of executing the purchases required to fulfill the credit condition, such as:
    - At least the digital version of the card is activated;
    - The card is not in a blocked or suspended status;
    - Online purchases are enabled; and
    - In case of loss, theft, damage, or destruction of the card, a replacement card request is submitted..

The Bank is not responsible if the Customer cannot fulfill the purchase condition for one or more months because the Bank blocks or suspends the card, or otherwise restricts transactions with the card, as long as this is in accordance with the agreement with the Customer.

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).

For the purposes of this promotion, the relevant date of account opening is the date on which the Bank actually opens the bank account, not the date on which the Customer submits the account opening application.

The 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.

The promotional description is announced by the Bank for a fixed 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 modify, terminate, or withdraw the promotion at any time. The Bank will not send individual notifications to Customers about modifications, termination, or withdrawal 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 Point Credit

Under the Promotion, in respect of a newly opened Promotional Bank Account, the Bank shall arrange the following Point credits, provided that the general conditions for Point credits set out in Section I.1.1 above and the special conditions set out below are met:

- **20,000 Clubcard Points on a one-off basis where an Aktív, Premium Banking or Premium Banking Plus Account is opened;**
- **5,000 Clubcard Points on a one-off basis where a Yelloo Account is opened.**

shall be provided to the Customer

Special Conditions:

For Aktív, Premium Banking, and Premium Banking Plus accounts:

- At least 10 purchases totaling a minimum of HUF 100,000 in the month following the account opening.

For Yelloo account:

- At least 5 purchases totaling a minimum of HUF 25,000 in the month following the account opening.

The deadline for fulfilling the conditions is the last day of the month following the month in which the Promotional Bank Account is opened.

The Bank shall assess fulfilment of the conditions for the calendar month following the account-opening month. If the conditions are not met in that month, the Customer shall not be entitled to the Welcome Point credit.

For the purpose of fulfilling the purchase requirement, including the minimum amount and minimum number of transactions, the Bank shall take into account purchase transactions carried out in accordance with these Terms and Conditions using a debit card or credit card, including both primary and supplementary cards, applied for by the Customer as the account holder in connection with the account opened under the Promotion during the Promotion Period, provided that such transactions are posted to the Customer's Promotional Bank Account or credit card account no later than the last calendar day of the month following the opening of the Promotional Bank Account. For the purpose of determining the amount of the Point credit, the Bank shall take into account purchase transactions posted to the Customer's bank account opened under this Promotion during the relevant month, between 00:00 on the first calendar day and 23:59 on the last calendar day of that month. Transactions that have been refunded or credited by that time at the initiative of the Customer, the merchant or the Bank shall not be taken into account.

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.

A Customer is entitled to the Welcome Points credit only once.

1.3 Special Conditions for Usage Incentive Points Credit:

Under this promotion, in addition to the newly opened Promotional Bank Account, the Bank will award points for purchases made at Tesco stores or through Tesco's online platforms using the debit card linked to the account opened under the promotion, provided that both the general conditions for crediting points set out in Section I.1.1 above and the specific conditions set out in this section are met.

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 Customer must make purchases using the primary debit card linked to the Promotional Bank Account opened under the Promotion.

The deadline for fulfilling the conditions for the first time (relevant month) is the last day of the month in which the Promotional Bank Account is opened.
The deadline for fulfilling the conditions for each subsequent occasion (relevant month) is the last day of each month.

The Bank shall assess compliance with the general and special conditions for Usage Incentive Points:

- for the first time, on the sixth business day of the month following the month in which the bank account is opened; and
- thereafter, on the sixth business day of the month following each relevant 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.

The credit under this clause is in addition to the Welcome Clubcard points credit, and the Customer is eligible for this benefit only while the promotion is active.

Additional Terms:
In this promotion, the actual opening of the bank account by the Bank is considered, not the customer's application date.

The terms of the Loyalty Program are included in the General Terms and Conditions of the Loyalty Program.

The bank reserves the right to withdraw or modify the actions described in this promotional description.

The Bank reserves the right to terminate, for business policy reasons, the framework agreement related to any Promotional bank account opened under this campaign. In such cases, the Customer shall have no claim to any credits missed due to the account closure—resulting in the impossibility of fulfilling the point credit conditions—or to any other compensation. Termination of the framework agreement by the Bank does not affect credits already granted based on conditions met by the Customer until the end of the notice period.

The Raiffeisen Bank Ltd. (as the payer) shall fulfill any tax payment and reporting obligations arising from the HUF-based credits defined in these promotional terms, in accordance with the applicable tax laws.

2. Unavailable Promotions

2.1 Raiffeisen Autumn Account Opening Promotion 2026 – for Telekom Magenta Moments members

Promotional period:
The promotion lasts from 01 September, 2026, until withdrawal, but no later than September 30, 2026.

In the case of online account opening, the promotion applies to Promotional bank accounts opened by the following deadlines:

- with an application completed by the withdrawal date or no later than 07:00 PM on 30th September, 2026 for opening an account on the myRaiffeisen mobile application.

Customers who have provided their data and registered on the Bank's online platform by September 30, 2026 (see condition 3 below), but have not yet opened a Promotional account, may open an account with the opportunity to participate in the promotion no later than 7:00 PM on October 7, 2026.

During the promotion period, the Bank announces a promotion for customers opening a Promotional bank account.
Promotional Bank Accounts:
a, from retail accounts: **Aktív** accounts,
b, from premium bank accounts: **Premium Banking** and **Premium Banking Plus** accounts.

Customers under the age of 18 are not eligible to participate in this promotion.

The promotional offers are NOT AVAILABLE for account openings initiated at Raiffeisen Financial Partner Points in Tesco stores.

Telekom Magenta Moments members: Registered users of the Magenta Moments discount program of Magyar Telekom Plc. (Headquarters: 1097 Budapest, Könyves Kálmán Blvd. 36.)

As part of the promotion, the Bank provides a discount to new customers who meet the conditions within 6 months following the month of account opening specified in these promotional terms, for a maximum of one month, with a one-time promotional amount of HUF 120,000.

The Customer is eligible to the account opening credit upon the joint fulfillment of the following conditions.

1. he/she opens online a new Promotional account as a new Customer during the promotional period,
    - A new Customer is defined as someone who has not held a Raiffeisen Retail, Premium Banking, or Private Banking account in the six months prior to account opening, regardless of the currency. Furthermore, in the case of opening Aktív, Premium Banking, or Premium Banking Plus accounts, if the customer only has a loan or securities account, they are considered a new customer and may participate in the promotion.
2. The Customer is a Telekom Magenta Moments member,

3. prior to opening an account, the Customer (as Telekom Magenta Moments Member) 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. the account is opened using the information provided on the Bank's online interface (first name, last name, phone number, email address, and date of birth).
5. The Customer joins the Loyalty Program by the last day of the month following the account opening month at the latest.
6. the Customer commits to keep the bank account for at least one and a half year within the Loyalty Program's online platform and makes this declaration no later than the last day of the month following the account opening month.
7. the Customer provides consent for advertising inquiries via email and other electronic channels by the last day of the month following the opening of the Promotional bank account.
    - Voluntary consent is a condition for participation in this promotion; however, it can be modified or withdrawn at any time without restrictions, justification, or cost.
8. The Customer applies for a Visa debit card as the account holder for the Promotional account opened within the promotion, and activates it no later than the last working day of the sixth month following the month of account opening,
9. At least one direct debit transaction must be executed by the end of the sixth month following the month of account opening.

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Condition Assessment: The Bank assesses the fulfillment of conditions each calendar month. The Customer becomes eligible for the promotional payment in the month when the above-defined conditions are first met simultaneously. The conditions outlined in points 5., 6., and 7. of these promotional terms (consent to advertising inquiries, joining the Loyalty Program, and making the loyalty declaration) are considered fulfilled for all following months once completed within the deadline.

Crediting: If the conditions are met, the credit will be made no later than the 16th day of the month following the relevant month (the month in which the conditions entitling the credit were first fulfilled), for a maximum of **one month within the six-month period.** The Bank reserves the right to unilaterally determine the actual date of crediting.

If the conditions are met, the credit will be applied to the Customer's Promotional bank account opened under the promotion. The Bank is exempt from the crediting obligation if the Promotional bank account has already been closed on the day of crediting.

Direct debit orders are processed by the Bank within the deadline specified in the fee schedule after submission; however, the Bank has no influence over the timing of the first debit initiated by the service providers.

Loyalty Period and Loyalty Declaration:
By making the Commitment of Loyalty (declaration) and participating in this promotion, the Customer acknowledges and agrees that they shall not be entitled to any credit, and if any credit has been granted to them in any month, they shall reimburse the Bank the credited amount if, within **1,5** year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "loyalty period"):

- The Customer terminating the agreement, or
- The Bank terminating the agreement due to the Customer's breach (including delays).

The amount to be refunded by the Customer to the Bank, as described above, is due simultaneously with the account closure, and the Bank is entitled to debit this amount from the Customer's account.

Other Common Conditions:
For the purposes of this promotion, the actual account opening date considered is the date the Bank officially opens the Promotional bank account, not the date the Customer submits the account opening request.

For opening Aktív, Premium Banking, and Premium Banking Plus accounts, applying for a debit card is not a condition for participation in this promotion; the purchase condition can also be fulfilled with credit card purchases, provided the Customer holds a credit card issued by the Bank.

The terms of the Loyalty Program are included in the General Terms and Conditions of the Loyalty Program.

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

The Bank reserves the right to terminate the framework agreement for any Promotional bank account opened under this promotion for business policy reasons. In this case, the Client is not entitled to claim any missed credits due to the termination of the bank account—and the fulfillment of credit conditions becoming impossible—nor any other form of compensation. The termination of the framework agreement for the Promotional bank account by the Bank does not affect the credits due based on conditions already fulfilled by the Customer until the end of the notice period.

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

2.2 Raiffeisen Summer Account Opening Promotion 2026 - Modification

Promotional period:
The promotion lasts from 1st July, 2026, until withdrawal, but no later than 31st August, 2026.

In the case of online account opening, the promotion applies to Promotional bank accounts opened by the following deadlines:

- with an application completed by the withdrawal date or no later than 7:00 PM on December 31st , 2026 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 a Promotional bank account.**
Promotional Bank Accounts:

a, from retail accounts: **Aktív**, **Yelloo and Relationship*** accounts,
The Yelloo account is available in the promotion during the following period:

- 2026.07.01-2026.07.19
- 2026.07.31. 19:01-2026.08.31

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

*The Relationship account cannot be opened at Raiffeisen Financial Partner Points in Tesco stores.

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

As part of the promotion, the Bank provides new customers who meet the conditions outlined in these promotional terms with 10,000 Ft per month for up to ten months (up to eight months for accounts opened at Raiffeisen Financial Partner Points in Tesco stores).

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

1. he/she opens a Promotional account as a new Customer during the promotional period,
2. qualifies as a new Customer, i.e. has not had a Raiffeisen retail, premium or private bank account six months preceding the account opening, regardless of its currency furthermore:
   - In case of Aktív, Kapcsolat, 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 and can participate in the promotion,
   - 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. the Customer joins the Loyalty Program (Yelloo Club), no later than the last day of the tenth month following the account opening month **(eighth month in case of account opening initiated at Raiffeisen Financial Partner Points in Tesco stores**).
4. the Customer commits to keep the bank account for at least one year within the Loyalty Program's (Yelloo Club's) online platform and makes this declaration no later than the last day of the tenth month following the account opening month **(eighth month in case of account opening initiated at Raiffeisen Financial Partner Points in Tesco stores**).
5. The customer gives consent for advertising inquiries via email and other digital channels no later than the last working day of the tenth month following month of the account opening month **(eighth month in case of account opening initiated at Raiffeisen Financial Partner Points in Tesco stores**):
   - This voluntary consent is a condition for participation in this promotion, but can be modified or revoked at any time, free of charge and without justification.
6. The Customer applies for a Visa debit card as the account holder for the Promotional account opened within the campaign,
7. for Aktív, Premium Banking, Premium Banking Plus, and Relationship bank accounts:
   - At least 10 purchases totaling a minimum of HUF 100,000 must be completed each month for ten months **(eighth month in case of account opening initiated at Raiffeisen Financial Partner Points in Tesco stores)** starting from the month following the account opening.

   for Yelloo bank accounts:
   - At least 5 purchases totaling a minimum of HUF 25,000 must be completed each month for six months **(eighth month in case of account opening initiated at Raiffeisen Financial Partner Points in Tesco stores)** , starting from the month following the account opening.
8. the Customer has an active (capable of handling payment transactions) Promotional Bank Account opened under the promotion that is not under termination at the time of the condition assessments,

<u>Rules for fulfilling the purchase condition:</u>

When meeting the purchase conditions (minimum amount and quantity per month), purchase transactions made with the debit or credit card (including primary and supplementary cards) applied for as the account holder during the promotion period on the account opened within the campaign will be considered according to these terms. These transactions must be posted to the Client's Promotional bank account or credit card account no later than the last calendar day of the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, or 10th month following the Promotional account opening (maximum the 8th month for accounts opened at Raiffeisen Financial Partner Points in Tesco stores). Transactions refunded or credited by either the Client or the merchant before this date will not be considered.
The following transactions are not considered (do not qualify as purchase transactions):

- Automatic and one-time cash disbursements (e.g., deposit ATM transactions)
- Cash withdrawals at post offices, ATMs, or bank branches
- Transactions related to funds that can be directly converted to cash, such as loading web wallets, traveler's checks (so-called quasi-cash transactions, e.g., any type of transaction executed through Revolut).

The Customer must ensure that the debit or credit card requested for the Promotional bank account is capable of executing the purchases required to fulfill the credit condition, such as:

- At least the digital version of the card is activated,
- The physical card is fully activated (otherwise, the card may be canceled),
- The card is not in a blocked or suspended status,
- Online purchases are enabled, and
- In case of loss, theft, damage, or destruction of the card, a replacement card request is submitted.

The Bank is not responsible if the Client cannot fulfill the purchase condition for one or more months because the Bank blocks or suspends the card, or otherwise restricts transactions with the card, as long as this is in accordance with the agreement with the Client.

Condition Assessment:
The conditions can be fulfilled on a calendar month basis starting from the month following the opening of the Promotional bank account, for up to ten months **(eighth month in case of account opening initiated at Raiffeisen Financial Partner Points in Tesco stores).** The Bank assesses the fulfillment of conditions each calendar month. If the conditions are not met for a given month, the Customer is not eligible for the promotional credit for that month.
The conditions outlined in points 3, 4. and 5. of these promotional terms (joining the Loyalty Program, and making the loyalty declaration and consent to advertising inquiries) are considered fulfilled for all following months once completed within the deadline.

Crediting:
If the conditions are met, the credit is applied monthly, by the 16th day of the month following the subject month (the month in which the conditions for credit eligibility were fulfilled), for up to ten **(eighth month in case of account opening initiated at Raiffeisen Financial Partner Points in Tesco stores)** months.

If the conditions are met, the credit is granted to the Customer's Promotional bank account opened under the promotion. The credit is applied to the Promotional bank account even if the purchase condition is fulfilled wholly or partially through purchases made with a credit card.

Loyalty Period and Loyalty Declaration:
By making the Commitment of Loyalty (declaration) and participating in this promotion, the Customer acknowledges and agrees that they shall not be entitled to any credit, and if any credit has been granted to them in any month, they shall reimburse the Bank the credited amount if, within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion **(the "loyalty period"):**

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

The amount to be refunded by the Customer to the Bank, as specified above, is due simultaneously with the account closure, and the Bank is entitled to debit the customer's account with the amount.

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

The terms of the Loyalty Program are included in the General Terms and Conditions of the Loyalty Program.

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

The Bank reserves the right to terminate the framework agreement for any Promotional bank account opened under this promotion for business policy reasons. In this case, the Client is not entitled to claim any missed credits due to the termination of the bank account—and the fulfillment of credit conditions becoming impossible—nor any other form of compensation. The termination of the framework agreement for the Promotional bank account by the Bank does not affect the credits due based on conditions already fulfilled by the Customer until the end of the notice period.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits specified in these promotional conditions, in accordance with the applicable tax laws.

2.3 Raiffeisen Account Opening Promotion 2026 - For Telekom Magenta Moments members

Promotional period:
The promotion lasts from 01 June, 2026, until withdrawal, but no later than June 30, 2026.

Customers who have provided their data and registered on the Bank's online platform by June 30, 2026 (see condition 3 below), but have not yet opened a Promotional account, may open an account with the opportunity to participate in the promotion no later than 7:00 PM on July 7, 2026.

During the promotion period, the Bank announces a promotion for customers opening a Promotional bank account.
Promotional Bank Accounts:
a, from retail accounts: **Aktív** accounts,
b, from premium bank accounts: **Premium Banking** and **Premium Banking Plus** accounts.

Customers under the age of 18 are not eligible to participate in this promotion.

The promotional offers are NOT AVAILABLE for account openings initiated at Raiffeisen Financial Partner Points in Tesco stores.

Telekom Magenta Moments members: Registered users of the Magenta Moments discount program of Magyar Telekom Plc. (Headquarters: 1097 Budapest, Könyves Kálmán Blvd. 36.)

As part of the promotion, the Bank provides a discount to new customers who meet the conditions within 6 months following the month of account opening specified in these promotional terms, for a maximum of one month, with a one-time promotional amount of HUF 100,000.

The Customer is eligible to the account opening credit upon the joint fulfillment of the following conditions.

1. he/she opens online a new Promotional account as a new Customer during the promotional period,
    - A new customer is defined as someone who has not held a Raiffeisen Retail, Premium Banking, or Private Banking account in the six months prior to account opening, regardless of the currency. Furthermore, in the case of opening Active, Premium Banking, or Premium Banking Plus accounts, if the customer only has a loan or securities account, they are considered a new customer and may participate in the promotion.
2. The Customer is a Telekom Magenta Moments member,
3. prior to opening an account, the Customer (as Telekom Magenta Moments Member) 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. the account is opened using the information provided on the Bank's online interface (first name, last name, phone number, email address, and date of birth).
5. The Customer joins the Loyalty Program by the last day of the month following the account opening month at the latest.
6. the Customer commits to keep the bank account for at least one year within the Loyalty Program's online platform and makes this declaration no later than the last day of the month following the account opening month.
7. the Customer provides consent for advertising inquiries via email and other digital channels by the last day of the month following the opening of the Promotional bank account.
    - Voluntary consent is a condition for participation in this promotion; however, it can be modified or withdrawn at any time without restrictions, justification, or cost.
8. The Customer applies for a Visa debit card as the account holder for the Promotional account opened within the promotion, and activates it no later than the last working day of the sixth month following the month of account opening,
9. At least one direct debit transaction must be executed by the end of the sixth month following the month of account opening.

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Condition Assessment: The Bank assesses the fulfillment of conditions each calendar month. The Customer becomes eligible for the promotional payment in the month when the above-defined conditions are first met simultaneously. The conditions outlined in points 5, 6, and 7 of these promotional terms (consent to advertising inquiries, joining the Loyalty Program, and making the loyalty declaration) are considered fulfilled for all following months once completed within the deadline.

Crediting: If the conditions are met, the credit will be made no later than the 16th day of the month following the relevant month (the month in which the conditions entitling the credit were first fulfilled), for a maximum of **one month within the six-month period.** The Bank reserves the right to unilaterally determine the actual date of crediting.

If the conditions are met, the credit will be applied to the Customer's Promotional bank account opened under the promotion. The Bank is exempt from the crediting obligation if the Promotional bank account has already been closed on the day of crediting.

Direct debit orders are processed by the Bank within the deadline specified in the fee schedule after submission; however, the Bank has no influence over the timing of the first debit initiated by the service providers.

Loyalty Period and Loyalty Declaration:
By making a **Loyalty Commitment (declaration)** to maintain the Promotional bank account opened under the promotion, and by participating in this promotion, the Customer acknowledges that if any credit is applied in any month, they are obliged to refund the credited amount to the Bank if the framework agreement for the HUF Promotional bank account opened under the promotion is terminated within 1 year (**Loyalty Period**) from its establishment due to:

- The Customer terminating the agreement, or
- The Bank terminating the agreement due to the Customer's breach (including delays).

The amount to be refunded by the Customer to the Bank, as described above, is due simultaneously with the account closure, and the Bank is entitled to debit this amount from the Customer's account.

Other Common Conditions:
For the purposes of this promotion, the actual account opening date considered is the date the Bank officially opens the Promotional bank account, not the date the Customer submits the account opening request.

For opening Aktív, Premium Banking, and Premium Banking Plus accounts, applying for a debit card is not a condition for participation in this promotion; the purchase condition can also be fulfilled with credit card purchases, provided the Customer holds a credit card issued by the Bank.

The terms of the Loyalty Program are included in the General Terms and Conditions of the Loyalty Program.

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

The Bank reserves the right to terminate with immediate effect the framework agreement related to any Promotional bank account opened under this promotion. In such cases, as well as in the event of termination by the Customer, the Customer shall have no claim to any missed credit(s) due to the closure of the bank account – and thus the impossibility of fulfilling the conditions for the credit(s) – nor to any other compensation of any kind. If the Bank terminates the agreement for ordinary reasons (business policy), but all other conditions specified in the promotion are successfully met, the Customer shall be entitled to the promotional credit(s). Termination of the framework agreement related to the Promotional bank account by the Bank does not affect the credit(s) due to the Client based on conditions already fulfilled by the Customer before the end of the notice

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

2.4 Raiffeisen Spring Account Opening Promotion 2026

Promotional period:
The promotion lasts from 01 April, 2026, until withdrawal, but no later than 30 June, 2026.

In the case of online account opening, the promotion applies to Promotional bank accounts opened by the following deadlines:

- with an application completed by the withdrawal date or no later than 07:00 PM on 30th June, 2026 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 a Promotional bank account.**
Promotional Bank Accounts:
a, from retail accounts: **Aktív**, **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.

This promotion cannot be used for account openings initiated through the Raiffeisen Financial Partner Point in Tesco stores.

As part of the promotion, the Bank provides a discount to new customers who meet the conditions within 6 months following the month of account opening specified in these promotional terms, for a maximum of one month, with a one-time promotional amount of HUF 100,000 or HUF 120,000.
Amendment:

- **For Promotional accounts opened between April 1, 2026, and May 31, 2026, the credit provided by the Bank is HUF 120,000.**

- **For Promotional accounts opened between June 1, 2026, and 7:00 PM on June 30, 2026, the credit provided by the Bank is HUF 100,000.**

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

9. he/she opens a Promotional account as a new Customer during the promotional period,
10. In case of Aktív, 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 and can participate in the promotion,
11. The customer gives consent for advertising inquiries via email and other digital channels no later than the last day of the sixth month following the month of the Promotional account opening:
    - This voluntary consent is a condition for participation in this promotion, but can be modified or revoked at any time, free of charge and without justification.
12. The Customer applies for a Visa debit card as the account holder for the Promotional account opened within the promotion, and activates it no later than the last working day of the sixth month following the month of account opening,
13. At least one direct debit transaction must be executed by the end of the sixth month following the month of account opening,
14. the Customer joins the Loyalty Programno later than the last day of the sixth month following the account opening.
15. the Customer commits to keep the bank account for at least one year within the Loyalty Program's online platform and makes this declaration no later than the last day of the sixth month following the account opening month.

Condition Assessment:
The Bank assesses the fulfillment of conditions each calendar month. The Customer becomes eligible for the promotional payment in the month when the above-defined conditions are first met simultaneously.
The conditions outlined in points 3, 6, and 7 of these promotional terms (consent to advertising inquiries, joining the Loyalty Program, and making the loyalty declaration) are considered fulfilled for all following months once completed within the deadline.

Crediting:
If the conditions are met, the credit will be made no later than the 16th day of the month following the relevant month (the month in which the conditions entitling the credit were first fulfilled), for a maximum of one month within the six-month period. The Bank reserves the right to unilaterally determine the actual date of crediting.

If the conditions are met, the credit will be applied to the Customer's Promotional bank account opened under the promotion. The Bank is exempt from the crediting obligation if the Promotional bank account has already been closed on the day of crediting.

Direct debit orders are processed by the Bank within the deadline specified in the fee schedule after submission; however, the Bank has no influence over the timing of the first debit initiated by the service providers.

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

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

The amount to be refunded by the Customer to the Bank, as specified above, is due simultaneously with the account closure, and the Bank is entitled to debit the customer's account with the amount.

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

The terms of the Loyalty Program are included in the General Terms and Conditions of the Loyalty Program.

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

The Bank reserves the right to terminate the framework agreement for any Promotional bank account opened under this promotion for business policy reasons. In this case, the Client is not entitled to claim any missed credits due to the termination of the bank account—and the fulfillment of credit conditions becoming impossible—nor any other form of compensation. The termination of the framework agreement for the Promotional bank account by the Bank does not affect the credits due based on conditions already fulfilled by the Customer until the end of the notice period.

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

2.5 Raiffeisen Tesco HUF-based Account Opening Promotion 2026

Promotional period:
The promotion lasts from 01 April, 2026, until withdrawal, but no later than 30 June, 2026.

In the case of online account opening, the promotion applies to Promotional bank accounts opened by the following deadlines:

- with an application completed by the withdrawal date or no later than 07:00 PM on June 30th, 2026 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 a Promotional bank account.**
Promotional Bank Accounts:

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

This promotion is only available for account openings initiated at Raiffeisen Financial Partner Points in Tesco stores.

I. Purchase cashback
As part of the promotion, the Bank provides new customers who meet the conditions outlined in these promotional terms with 10,000 Ft per month for up to five.

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

1. he/she opens a Promotional account as a new Customer during the promotional period,
2. qualifies as a new Customer, i.e. has not had a Raiffeisen retail, premium or private bank account six months preceding the account opening, regardless of its currency furthermore:
   - In case of Aktív, 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 and can participate in the promotion,
   - 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. The customer gives consent for advertising inquiries via email and other digital channels no later than the last day of the fifth month of the following month of the Promotional account opening:
   - This voluntary consent is a condition for participation in this promotion, but can be modified or revoked at any time, free of charge and without justification.
4. The Customer applies for a Visa debit card as the account holder linked to the Promotional account opened under the promotion, and activates it no later than the last business day of the month following the month of account opening.
5. for Aktív, Premium Banking, Premium Banking Plus bank accounts:
   - At least 10 purchases totaling a minimum of HUF 100,000 must be completed each month for five months starting from the month following the account opening.

   for Yelloo bank accounts:
   - At least 5 purchases totaling a minimum of HUF 25,000 must be completed each month for five months, starting from the month following the account opening.
6. the Customer joins the Loyalty Program (Yelloo Club), no later than the last day of the fifth month following the account opening.
7. the Customer commits to keep the bank account for at least one year within the Loyalty Program's (Yelloo Club's) online platform and makes this declaration no later than the last day of the fifth month following the account opening month.
   e time of the condition assessments,

Rules for fulfilling the purchase condition:

When fulfilling the purchase condition (minimum amount and number of transactions per month), the transactions executed with a debit or credit card (including both primary and supplementary cards) requested as the account holder for the account opened under the promotion during the promotional period are considered. These transactions must be booked on the Customer's Promotional bank account or credit card account by the last calendar day of the first, second, third, fourth, fifth, or sixth month following the opening of the Promotional bank account. Transactions refunded or credited by this date, either at the customer's or the merchant's request, will not be considered.

The following transactions are not considered (do not qualify as purchase transactions):

- Automatic and one-time cash disbursements (e.g., deposit ATM transactions)
- Cash withdrawals at post offices, ATMs, or bank branches
- Transactions related to funds that can be directly converted to cash, such as loading web wallets, traveler's checks (so-called quasi-cash transactions, e.g., any type of transaction executed through Revolut).

The Customer must ensure that the debit or credit card requested for the Promotional bank account is capable of executing the purchases required to fulfill the credit condition, such as:

- At least the digital version of the card is activated,
- The physical card is fully activated (otherwise, the card may be canceled),
- The card is not in a blocked or suspended status,
- Online purchases are enabled, and
- In case of loss, theft, damage, or destruction of the card, a replacement card request is submitted.

The Bank is not responsible if the Client cannot fulfill the purchase condition for one or more months because the Bank blocks or suspends the card, or otherwise restricts transactions with the card, as long as this is in accordance with the agreement with the Client.

Condition Assessment (Account opening credit):

The conditions can be fulfilled on a calendar month basis starting from the month following the opening of the Promotional bank account, for up to five months.The Bank assesses the fulfillment of conditions each calendar month. If the conditions are not met for a given month, the Customer is not eligible for the promotional credit for that month.
The conditions outlined in points 3, 6, and 7 of these promotional terms (consent to advertising inquiries, joining the Loyalty Program, and making the loyalty declaration) are considered fulfilled for all following months once completed within the deadline.

Crediting (Account opening credit):

If the conditions are met, the credit is applied monthly, by the 15th day of the month following the subject month (the month in which the conditions for credit eligibility were fulfilled), for up to 5

If the conditions are met, the credit is granted to the Customer's Promotional bank account opened under the promotion. The credit is applied to the Promotional bank account even if the purchase condition is fulfilled wholly or partially through purchases made with a credit card.

If the conditions are met, the credit will be applied to the Customer's Promotional bank account opened under the promotion. The Bank is exempt from the crediting obligation if the Promotional bank account has already been closed on the day of crediting.

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

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

The amount to be refunded by the Customer to the Bank, as specified above, is due simultaneously with the account closure, and the Bank is entitled to debit the customer's account with the amount.

II. Recurring Investment Program supplementary discount – crediting

As part of the promotion, the Bank provides new customers who meet all the conditions outlined in this section with a maximum of 4 or 6 credits of Huf 10,000 each.
Amendment:

- **For new Customers opening an account between April 1, 2026, and May 31, 2026, who use the Recurrent Investment Program supplementary discount, the Bank provides a discount of 6 × HUF 10,000.**

- **For new Customers opening an account between June 1, 2026, and 7:00 PM on June 30, 2026, who use the Recurrent Investment Program supplementary discount, the Bank provides a discount of 4 × HUF 10,000.**

A new Customer opening an account between April 1, 2026, and May 31, 2026, is entitled to the account opening credit upon fulfilling all of the following conditions:

1. Opens a Promotional bank account as a new customer during the promotion period and fulfills all Promotional conditions specified in point I., except for the transaction-based condition regarding the number and amount of card purchases (condition 5).

2. during the promotion period, initiates a Recurring Investment order of at least HUF 10,000 in a single transaction via the myRaiffeisen mobile application.
3. from the month following the account opening month, a minimum single investment of HUF 10,000 must be made each month for up to 6 consecutive months into one of the investment funds available within the Recurring Investment Program via the myRaiffeisen mobile application.
    - ❖ Solution Start
    - ❖ Solution Plus
    - ❖ Solution Pro

Condition Assessment (Recurring Investment Program discount):
The Bank will assess the fulfillment of the conditions from the month following the account opening month for a period of 6 months (hereinafter referred to as the subject months). The assessment day is the 4th business day of the month following the subject month.
*Fulfillment is considered when the investment unit is credited to the Client's securities account.

Crediting (Recurring Investment Program discount):
If the conditions are met, the credit for the given month (HUF 10,000/month) will be applied monthly, no later than the 15th day of the month following the subject month (the month in which the conditions for the credit were fulfilled), for up to 6 consecutive months. If any of the conditions are not met in the given subject month, no HUF 10,000 credit will be granted for that month. Only one HUF 10,000 credit can be received per subject month, even if multiple recurring investment orders are fulfilled within that month. The credit related to the promotion is applied to the Promotional bank account opened under this promotion.

A new Customer opening an account between June 1, 2026, and 7:00 PM on June 30, 2026, is entitled to the account opening credit upon fulfilling all of the following conditions:

1. Opens a Promotional bank account as a new customer during the promotion period and fulfills all Promotional conditions specified in point I., except for the transaction-based condition regarding the number and amount of card purchases (condition 5).
2. during the promotion period, initiates a Recurring Investment order of at least HUF 10,000 in a single transaction via the myRaiffeisen mobile application.
3. from the month following the account opening month, a minimum single investment of HUF 10,000 must be made each month for up to 4 consecutive months into one of the investment funds available within the Recurring Investment Program via the myRaiffeisen mobile application.
    - ❖ Solution Start
    - ❖ Solution Plus
    - ❖ Solution Pro

Condition Assessment (Recurring Investment Program discount):
The Bank will assess the fulfillment of the conditions from the month following the account opening month for a period of 4 months (hereinafter referred to as the subject months). The assessment day is the 4th business day of the month following the subject month.
*Fulfillment is considered when the investment unit is credited to the Client's securities account.

Crediting (Recurring Investment Program discount):
If the conditions are met, the credit for the given month (HUF 10,000/month) will be applied monthly, no later than the 15th day of the month following the subject month (the month in which the conditions for the credit were fulfilled), for up to 4 consecutive months. If any of the conditions are not met in the given subject month, no HUF 10,000 credit will be granted for that month. Only one HUF 10,000 credit can be received per subject month, even if multiple recurring investment orders are fulfilled within that month. The credit related to the promotion is applied to the Promotional bank account opened under this promotion.

III. Other Conditions:

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

For opening Active, Premium Banking, and Premium Banking Plus accounts, participation in this promotion does not require applying for a debit card; the purchase condition can be fulfilled with credit card purchases if the Customer holds a credit card issued by the Bank.

For opening a Yelloo account, participation in this promotion does not require applying for a credit card; the purchase condition can be fulfilled exclusively with debit card purchases.

The terms of the Loyalty Program are included in the General Terms and Conditions of the Loyalty Program.

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

The Bank reserves the right to terminate the framework agreement for any Promotional bank account opened under this promotion for business policy reasons. In this case, the Client is not entitled to claim any missed credits due to the termination of the bank account—and the fulfillment of credit conditions becoming impossible—nor any other form of compensation. The termination of the framework agreement for the Promotional bank account by the Bank does not affect the credits due based on conditions already fulfilled by the Customer until the end of the notice period.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits specified in these promotional conditions, in accordance with the applicable tax laws.

2.6 Raiffeisen Yelloo Account Opening Promotion 2026

Promotional period:
The promotions described in points I. and II. are valid from 01 April, 2026, until withdrawal, but no later than 30 June, 2026.

In the case of online account opening, the promotion applies to Promotional bank accounts opened by the following deadlines:

- with an application completed by the withdrawal date or no later than 07:00 PM on June 30th, 2026 for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **Customers who open a Yelloo bank account.**

Customers under the age of 18 can only initiate account opening in person at a bank branch with their legal representative.
A Customer under the age of 18 is not eligible to participate in the discount specified in Section II.

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

I. Purchase cashback

As part of the promotion, the Bank provides new customers who meet the conditions outlined in these promotional terms with 10,000 Ft per month for up to five or six months.
Amendment:

- **For new Customers opening a Promotional account between April 1, 2026, and May 31, 2026, the account opening credit provided by the Bank is HUF 10,000 per month for up to six months.**

- **For new Customers opening a Promotional account between June 1, 2026, and 7:00 PM on June 30, 2026, the account opening credit provided by the Bank is HUF 10,000 per month for up to five months.**

A new Customer opening a Promotional account between April 1, 2026, and May 31, 2026, is entitled to the credit upon meeting all of the following conditions:

1. he/she opens a Yelloo bank account as a new Customer 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 the currency and who does not have a credit agreement or securities account agreement at the time of opening
3. The customer gives consent for advertising inquiries via email and other digital channels no later than the last day of the sixth month of the following month of the Promotional account opening:
   - This voluntary consent is a condition for participation in this promotion, but can be modified or revoked at any time, free of charge and without justification.
4. The Customer applies for a Visa debit card as the account holder linked to the Yelloo account opened under the promotion, and activates it no later than the last business day of the month following the month of account opening.
5. At least 5 purchases totaling a minimum of HUF 25,000 must be made each month for six consecutive months starting from the month following the account opening.
6. the Customer joins the Loyalty Program (Yelloo Club), no later than the last day of the sixth month ~~last working day~~ following the account opening.
7. the Customer commits to keep the bank account for at least one year within the Loyalty Program's (Yelloo Club's) online platform, and makes this declaration no later than the last day of the sixth month following the account opening month.

Rules for fulfilling the purchase condition:
When fulfilling the purchase condition (minimum amount and number of transactions per month), the transactions executed with a debit or credit card (including both primary and supplementary cards) requested as the account holder for the account opened under the promotion during the promotional period are considered. These transactions must be booked on the Customer's Promotional bank account or credit card account by the last calendar day of the first, second, third, fourth, fifth, or sixth month following the opening of the Promotional bank account. Transactions refunded or credited by this date, either at the customer's or the merchant's request, will not be considered.

The following transactions are not considered (do not qualify as purchase transactions):

- Automatic and one-time cash disbursements (e.g., deposit ATM transactions)
- Cash withdrawals at post offices, ATMs, or bank branches
- Payments related to any form of gambling
  Transactions related to funds that can be directly converted to cash, such as loading web wallets, traveler's checks (so-called quasi-cash transactions, e.g., any type of transaction executed through Revolut)

The Customer must ensure that the debit or credit card requested for the Promotional bank account is capable of executing the purchases required to fulfill the credit condition, such as:

- At least the digital version of the card is activated,
- The card is not in a blocked or suspended status,
- Online purchases are enabled, and
- In case of loss, theft, damage, or destruction of the card, a replacement card request is submitted.

The Bank is not responsible if the Client cannot fulfill the purchase condition for one or more months because the Bank blocks or suspends the card, or otherwise restricts transactions with the card, as long as this is in accordance with the agreement with the Client.

Condition Assessment (Account Opening Credit):
The conditions can be fulfilled on a calendar month basis starting from the month following the opening of the Promotional bank account, for up to six months.The Bank assesses the fulfillment of conditions each calendar month. If the conditions are not met for a given month, the Customer is not eligible for the promotional credit for that month.
The conditions outlined in points 3, 6, and 7 of these promotional terms (consent to advertising inquiries, joining the Loyalty Program, and making the loyalty declaration) are considered fulfilled for all following months once completed within the deadline.

Crediting (Account Opening Credit):
If the conditions are met, the credit is applied monthly, by the 15th day of the month following the subject month (the month in which the conditions for credit eligibility were fulfilled), for up to 6 months. The Bank reserves the right to unilaterally determine the actual date of crediting.

A new Customer opening a Promotional account between June 1, 2026, and 7:00 PM on June 30, 2026, is entitled to the credit upon meeting all of the following conditions:

1. he/she opens a Yelloo bank account as a new Customer 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 the currency and who does not have a credit agreement or securities account agreement at the time of opening
3. The customer gives consent for advertising inquiries via email and other digital channels no later than the last day of the fifth month of the following month of the Promotional account opening:
   - This voluntary consent is a condition for participation in this promotion, but can be modified or revoked at any time, free of charge and without justification.
4. The Customer applies for a Visa debit card as the account holder linked to the Yelloo account opened under the promotion and activates it no later than the last business day of the month following the month of account opening.
5. At least 5 purchases totaling a minimum of HUF 25,000 must be made each month for five consecutive months starting from the month following the account opening.
6. the Customer joins the Loyalty Program (Yelloo Club), no later than the last day of the five month following the account opening.
7. the Customer commits to keep the bank account for at least one year within the Loyalty Program's (Yelloo Club's) online platform and makes this declaration no later than the last day of the fifth month following the account opening month.

Rules for fulfilling the purchase condition:
When fulfilling the purchase condition (minimum amount and number of transactions per month), the transactions executed with a debit or credit card (including both primary and supplementary cards) requested as the account holder for the account opened under the promotion during the promotional period are considered. These transactions must be booked on the Customer's Promotional bank account or credit card account by the last calendar day of the first, second, third, fourth, fifth, or sixth month following the opening of the Promotional bank account. Transactions refunded or credited by this date, either at the customer's or the merchant's request, will not be considered.

The following transactions are not considered (do not qualify as purchase transactions):

- Automatic and one-time cash disbursements (e.g., deposit ATM transactions)
- Cash withdrawals at post offices, ATMs, or bank branches
- Payments related to any form of gambling
  Transactions related to funds that can be directly converted to cash, such as loading web wallets, traveler's checks (so-called quasi-cash transactions, e.g., any type of transaction executed through Revolut)

The Customer must ensure that the debit or credit card requested for the Promotional bank account is capable of executing the purchases required to fulfill the credit condition, such as:

- At least the digital version of the card is activated,
- The card is not in a blocked or suspended status,
- Online purchases are enabled, and
- In case of loss, theft, damage, or destruction of the card, a replacement card request is submitted.

The Bank is not responsible if the Client cannot fulfill the purchase condition for one or more months because the Bank blocks or suspends the card, or otherwise restricts transactions with the card, as long as this is in accordance with the agreement with the Client.

Condition Assessment (Account Opening Credit):
The conditions can be fulfilled on a calendar month basis starting from the month following the opening of the Promotional bank account, for up to 5 months.The Bank assesses the fulfillment of conditions each calendar month. If the conditions are not met for a given month, the Customer is not eligible for the promotional credit for that month.
The conditions outlined in points 3, 6, and 7 of these promotional terms (consent to advertising inquiries, joining the Loyalty Program, and making the loyalty declaration) are considered fulfilled for all following months once completed within the deadline.

Crediting (Account Opening Credit):
If the conditions are met, the credit is applied monthly, by the 15th day of the month following the subject month (the month in which the conditions for credit eligibility were fulfilled), for up to 5 months. The Bank reserves the right to unilaterally determine the actual date of crediting.

If the conditions are met, the credit is granted to the Customer's Promotional bank account opened under the promotion. The credit is applied to the Promotional bank account even if the purchase condition is fulfilled wholly or partially through purchases made with a credit card. The Bank is exempt from the crediting obligation if the Promotional bank account has already been closed on the day of crediting.

If the conditions are met, the credit will be applied to the Customer's Promotional bank account opened under the promotion. The Bank is exempt from the crediting obligation if the Promotional bank account has already been closed on the day of crediting.

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

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

The amount to be refunded by the Customer to the Bank, as specified above, is due simultaneously with the account closure, and the Bank is entitled to debit the customer's account with the amount.

II. Recurring Investment Program supplementary discount – crediting

As part of the promotion, the Bank provides new customers who meet all the conditions outlined in this section with a maximum of 5 or 6 credits of Huf 10,000 each.
Amendment:

- **For new Customers opening an account between April 1, 2026, and May 31, 2026, who use the Recurrent Investment Program supplementary discount, the Bank provides a discount of 6 × HUF 10,000.**

- **For new Customers opening an account between June 1, 2026, and 7:00 PM on June 30, 2026, who use the Recurrent Investment Program supplementary discount, the Bank provides a discount of 5 × HUF 10,000.**

A new Customer opening an account between April 1, 2026, and May 31, 2026, is entitled to the account opening credit upon fulfilling all of the following conditions:

1. Opens a Yelloo bank account as a new customer during the promotion period and fulfills all Promotional conditions specified in point I., except for the transaction-based condition regarding the number and amount of card purchases (condition 5).
2. during the promotion period, initiates a Recurring Investment order of at least HUF 10,000 in a single transaction via the myRaiffeisen mobile application.
3. from the month following the account opening month, a minimum single investment of HUF 10,000 must be made each month for up to 6 consecutive months into one of the investment funds available within the Recurring Investment Program via the myRaiffeisen mobile application.
    - ❖ Solution Start
    - ❖ Solution Plus
    - ❖ Solution Pro

Condition Assessment (Recurring Investment Program discount):
The Bank will assess the fulfillment of the conditions from the month following the account opening month for a period of 6 months (hereinafter referred to as the subject months). The assessment day is the 4th business day of the month following the subject month.
*Fulfillment is considered when the investment unit is credited to the Client's securities account.

Crediting (Recurring Investment Program discount):
If the conditions are met, the credit for the given month (HUF 10,000/month) will be applied monthly, no later than the 15th day of the month following the subject month (the month in which the conditions for the credit were fulfilled), for up to 6 consecutive months. If any of the conditions are not met in the given subject month, no HUF 10,000 credit will be granted for that month. Only one HUF 10,000 credit can be received per subject month, even if multiple recurring investment orders are fulfilled within that month. The credit related to the promotion is applied to the Yelloo bank account opened under this promotion.

A new Customer opening an account between June 1, 2026, and 7:00 PM on June 30, 2026, is entitled to the account opening credit upon fulfilling all of the following conditions:

1. Opens a Yelloo bank account as a new customer during the promotion period and fulfills all Promotional conditions specified in point I., except for the transaction-based condition regarding the number and amount of card purchases (condition 5).
2. during the promotion period, initiates a Recurring Investment order of at least HUF 10,000 in a single transaction via the myRaiffeisen mobile application.
3. from the month following the account opening month, a minimum single investment of HUF 10,000 must be made each month for up to 5 consecutive months into one of the investment funds available within the Recurring Investment Program via the myRaiffeisen mobile application.
    - ❖ Solution Start
    - ❖ Solution Plus

- Solution Pro

Condition Assessment (Recurring Investment Program discount):
The Bank will assess the fulfillment of the conditions from the month following the account opening month for a period of 5 months (hereinafter referred to as the subject months). The assessment day is the 4th business day of the month following the subject month.
*Fulfillment is considered when the investment unit is credited to the Client's securities account.

Crediting (Recurring Investment Program discount):
If the conditions are met, the credit for the given month (HUF 10,000/month) will be applied monthly, no later than the 15th day of the month following the subject month (the month in which the conditions for the credit were fulfilled), for up to 5 consecutive months. If any of the conditions are not met in the given subject month, no HUF 10,000 credit will be granted for that month. Only one HUF 10,000 credit can be received per subject month, even if multiple recurring investment orders are fulfilled within that month. The credit related to the promotion is applied to the Yelloo bank account opened under this promotion.

III. Other Conditions:

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

For opening a Yelloo account, participation in this promotion does not require applying for a credit card; the purchase condition can be fulfilled exclusively with debit card purchases.

The terms of the Loyalty Program are included in the General Terms and Conditions of the Loyalty Program.

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

The Bank reserves the right to terminate the framework agreement for any Promotional bank account opened under this promotion for business policy reasons. In this case, the Client is not entitled to claim any missed credits due to the termination of the bank account—and the fulfillment of credit conditions becoming impossible—nor any other form of compensation. The termination of the framework agreement for the Promotional bank account by the Bank does not affect the credits due based on conditions already fulfilled by the Customer until the end of the notice period.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits specified in these promotional conditions, in accordance with the applicable tax laws.