Rules for Participation in the Customer Referral Programme for Consumer, Premium Banking and Small Business customers

Announced: 24.09.2026
Effective as of: 25.09.2026

(including changes effective as of 22 July 2019[1], 28 August 2019[2], 1 October 2019[3], 14 October 2019[4], 18 November 2019[5], 1 February 2020[6], 2 June 2020[7], 31 July 2020[8], 1 September 2020[9], 19 September 2020[10], 2 November 2020[11], 31 December 2020[12], 11 January 2021[13], 25 February 2021[14], 1 April 2021[15], 3 May 2021[16], 30 June 2021[17], 6 August 2021[18], 1 October 2021[19], 1 January 2022[20], 24 March 2022[21], 23 June 2022[22], 1 July 2022[23], 28 September 2022[24], 16 December 2022[25], 2 January 2023[26], 6 March 2023[27], 1 April 2023[28], 15 June 2023[29], 1 July 2023[30], 29 September 2023[31], 12 December 2023[32],1 February 2024[33], 28 March 2024[34], 11 April 2024[35], 1 July 2024[36], 16 September 2024[37],31 October 2024, 01 November 2024[38]21.11.2024[39] 19.12.2024[40], 01.04.2025[41], 06.05.2025[42], 20.06.2025[43], 01.10.2025[44],16.12.2025[45] 10.02.2026[46]. 01.04.2026[47] ,01.07.2026[48] and 25.09.2026[49] – hereinafter: **Rules of Participation**

1. Definitions

"**Consumer customer with an account with the Bank at the time of the referral**" means a natural person of legal capacity who holds a *HUF* bank account kept for Consumer customers or Premium Banking customers, which is not subject to termination and which qualifies as a payment account as defined in Article 2 of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (the "Payment Services Act") (hereinafter referred to as the "bank account" or "consumer bank account").

"**Referred-in new consumer customer**" means a natural person of legal capacity who gives an order in the scope of the referral programme to open a *HUF* bank account kept for Consumer or Premium Banking customers, which qualifies as a payment account as defined in Article 2 of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (the "Payment Services Act"), and the order is accepted by the Bank for execution.
An account-opening (Referred-in) customer shall be regarded as a new consumer customer if he/she has not had a transaction account with the Bank in the 6 months preceding the account opening, and opens one of the account packages eligible under the Customer Referral Programme.

"**Grace period**" means a period after the account opening as defined in the List of Terms & Conditions then in force for the relevant consumer account package during which the Bank does not charge an account management fee. In accordance with the List of Terms & Conditions, this period is the month of account opening and the following month. If there is a change to the grace period in the List of Terms & Conditions for a particular consumer account package, the grace period under this scheme will also change automatically.

Newly opened Consumer (Retail and Premium) accounts eligible under the Customer Referral Programme from 01 April 2025
Aktív Account
Premium Banking Account
Premium Banking Plus Account
Yelloo Account between 19 December 2024 until withdrawal, but no later than December 31, 2026
Relationship Account opened between 16 December 2022 and until withdrawal, but no later than 31 September 2026

Previously accepted bank accounts:

Consumer accounts eligible under the Customer Referral Programme until 22 July 2019:
Raiffeisen Fee Waiver Plus Account
Raiffeisen Premium Gold 2.0 Account
Raiffeisen Premium Select Account
Consumer accounts eligible under the Customer Referral Programme until 30 September 2019:
Raiffeisen Feewinner Account
Raiffeisen Premium Gold 2.0 Account
Raiffeisen Premium Select Account

Consumer accounts eligible under the Customer Referral Programme until 15 November 2019:
Raiffeisen Premium Gold 2.0 Account
Raiffeisen Premium Select Account

Consumer accounts eligible under the Customer Referral Programme until 8 January 2021:
Raiffeisen Feewinner Account
Raiffeisen Premium Gold 2.0 Account
Raiffeisen Premium Select Account

Consumer accounts eligible under the Customer Referral Programme until 31 January 2024:
Feewinner Account
Activity 3.0 Account
Premium Gold 2.0 Account
Premium Select Account
Yelloo accounts opened between 6 August 2021 and 31 March 2024
Relationship account opened between 6 August and 1 October, or between 16 December 2022 and 31 March 2024

Newly opened consumer (Retail and Premium) accounts eligible under the Customer Referral Programme from 1 February 2024 until 21 November 2024 18:00.
Feewinner Account
Activity 3.0 Account
Premium Banking Account
Premium Banking Plus Account
Yelloo Account until 31. October 2024 and between 04. November 2024 and 18. December 2024
Relationship Account opened between 6 August 2021 and 1 October 2021, or between 16 December 2022 and 31 December 2024

Consumer (Retail and Premium) accounts eligible under the Customer Referral Programme from 21. November 2024 until 18. December 2024
Aktív Account
Premium Banking Account
Premium Banking Plus Account
Yelloo Account until 31. October 2024 and between 04. November 2024 and 18. December 2024
Relationship Account opened between 16 December 2022 and 31 December 2024

"**Small business customer with an account with the Bank at the time of the referral**" means a small business customer holding an account with Raiffeisen Bank and having an annual net turnover of less than HUF 431 million which has a HUF transaction account with the Bank that is not in the process of being terminated.

"**Referred-in new small business customer**" means a small business customer opening an account with Raiffeisen Bank under the Referral Programme with an annual net turnover of less than HUF 431 million, who opens a HUF transaction account under the Customer Referral Programme in any of the account packages listed below. An account-opening (Referred-in) customer shall be regarded as a new small business customer if it has not had a transaction account with the Bank in the 6 months preceding the account opening.

Small business account packages eligible under the Customer Referral Programme
Raiffeisen Business Active 1 Account
Raiffeisen Business Active 2 Account
Raiffeisen Business Active 3 Account
Raiffeisen Business Active 4 Account (with standard or special conditions)
Raiffeisen Business Active Plus Account (with standard or special conditions)
Raiffeisen Accountant Account Package
Raiffeisen Pharmacy Account Package
Raiffeisen Attorney's Account Package
Raiffeisen Europay Account Package

Referring Customer: A retail or small business customer who holds an account with the Bank at the time of the referral and, during the term of the Customer Referral Program, refers an additional customer who meets the program conditions by providing their unique referral code.

The Bank will contact the Customer referred by the Referrer by telephone, and provide him/her information on the account opening.
In the case of a small business Referring Customer, only the person authorised to represent the company, furthermore, the company's authorized representative may refer a new customer.

"**Unique referral code**" means the unique identifier of a consumer customer, Premium Banking customer or small business customer with an annual net turnover of less than HUF 431 million, who **has an account with the Bank at the time of the referral**, which the Referrer voluntarily provides to the Bank for the purpose of participating in the promotion and which serves to identify the Referrer at the Bank.

In the scope of the "**referral activity**", the referrer recommends the Bank's services on a general basis only, and only the Bank is entitled to provide information on the products/services available at the Bank to its prospective customers.

2. Referrer

Under the Customer Referral Programme, both the Referring customer and the Referred-in customer will receive a credit if the credit conditions to both the Reffering and the Referred Customer are met.

2.1. Eligibility criteria for crediting in case of customers referring Consumer and Premium customers

- Under the Customer Referral Programme, a new account is opened for a Referred-in Customer based on the referral made by a consumer or small business **customer having an account with the Bank at the time of the referral**, **in one of the account packages eligible under the Customer**

Referral Programme, and during the period under review following the account opening grace period the Referred-in new Customer should meet:

- in the case of Premium Banking, Premium Banking Plus and Aktív account (from 21 November 2024, 18:00) the preconditions for free account management,
- in the case of the Relationship Account, the requirement concerning minimum monthly incoming payments.
- In the case of the Yelloo Account, given that there is no monthly fee for maintaining the account, the Bank does not examine the fulfilment of the related.

- Participation is conditional on the Referred-in Customer providing the Bank with 4 personal data (name, email, phone number, and date of birth) on the registration page created by the Bank, and the account opening must be carried out with the provided data.
- At the time of the crediting, the Referrer and the Referred-in Customer both must have a live transaction/bank account with the Bank.
- Throughout the duration of the programme, the Referrer shall be entitled to receive payment for up to 5 partners. After the 5th recommendation, neither the Referrer Customer nor the Referred-in Customer will receive credit.
- **Amount of the crediting**
  - For a **SMALL BUSINESS CUSTOMER that holds a *HUF* account with the Bank at the time of the referral**, and refers a consumer customer,
    - Opened until withdrawn, but no later than December 31, 2026,the credit amount for an Aktív account is HUF 20,000.
    - Opened until withdrawn, but no later than December 31, 2026,the credit amount for recommending Premium Banking and Premium Banking Plus accounts is HUF 20,000.
    - Opened until withdrawn, but no later than December 31, 2026., the credit amount for a Yelloo account is HUF 20,000.
    - Opened until withdrawn, but no later than September 30, 2026, the credit amount for a
    - Relationship account is HUF 20,000.

    the credit will be due by the 25th calendar day of the month following the first examination of the fulfilment of the preconditions for the free/lowest reduced rate account management terms and conditions on a new account opened by the Referred-in new Customer after the grace period, and paid to the Referrer's transaction account with the narrative "Customer Referral Programme Credit"; the amount will be considered as the Referring SMALL BUSINESS CUSTOMER's income.

  - For a **CONSUMER CUSTOMER who holds a *HUF* account with the Bank at the time of the referral**, and refers a consumer customer,

    - Opened until withdrawn, but no later than December 31, 2026, the credit amount for an Aktív account is HUF 20,000.
    - Opened until withdrawn, but no later than December 31, 2026, the credit amount for recommending Premium Banking and Premium Banking Plus accounts is HUF 20,000.
    - Opened until withdrawn, but no later than December 31, 2026, the credit amount for a Yelloo account is HUF 20,000.
    - Opened until withdrawn, but no later than September 30, 2026, the credit amount for a Relationship account is HUF 20,000.

The credit will be due by the 25th calendar day of the month following the first examination of the fulfilment of the preconditions for the free/lowest reduced rate account management terms and conditions on a new account opened by the Referred-in new Customer after the grace period (i.e. by the 25th day of the 3rd month following the account opening), and paid to the Referrer's transaction account with the narrative "Customer Referral Programme Credit".

Previous promotions under the programme concerned accounts opened between 02/06/2020 and 18/09/2020 and between 02/11/2020 and 10/01/2021, where the amount of the credit was HUF 10,000 and for Premium accounts HUF 15,000, and accounts opened between 11/01/2021 and 28/02/2021, between 03/05/2021 and 23/07/2021, between 04/10/2021 and 31/12/2021, and between 24/03/2022 and 20/04/2022, where the amount of the credit was HUF 15,000 for Feewinner and Activity 3.0 Accounts, and HUF 20,000 for Premium accounts, and accounts opened between 06/03/2023 and 31/03/2023, where the amount of the credit was HUF 10,000 for Feewinner, Activity 3.0 and Relationship accounts, and for Premium accounts HUF 20,000. Between 06/08/2021 and 31/10/2024 for opening a Yelloo account the credit was HUF 5 000. Between 04/11/2024 and 18/12/2024 for opening a Yelloo account the credit was HUF 15 000, the credit will be due until 07/02/2025, after fulfilling the conditions.

2.2. Eligibility criteria for crediting in case of Referred-in Consumer and Premium customers

- An eligible customer should be a Referred-in new consumer customer who during the life of the Customer Referral Programme opens an account **in one of the account packages eligible under the Customer Referral Programme**.
- To be eligible for the credit, the new Referred-in customer should meet the relevant eligibility criteria **in one of the account packages eligible under the Customer Referral Programme** in the month following the account opening grace period:
    - in the case of, Premium Banking, Premium Banking Plus and Aktív Account (from 21 November 2024, 18:00) the preconditions for free account management,
    - in the case of the Relationship Account, the requirement concerning minimum monthly incoming payments.
    - In the case of the Yelloo Account, given that there is no monthly fee for maintaining the account, the Bank does not examine the fulfilment of the related conditions.
- Participation is conditional on the Referred-in customer providing the Bank with 4 personal data (name, email, phone number, and date of birth) on the registration page created by the Bank, and the account opening must be carried out with the provided data. At the time of the crediting, the Referred-in customer both must have a live transaction/bank account with the Bank.
- Throughout the duration of the programme, a Referred-in customer shall be entitled to receive 1 credit/voucher at maximum.
- **Amount of the crediting**
    - For a Referred-in consumer customer the amount of the credit is HUF 5,000,
    - in case of Premium Banking and Premium Banking Plus HUF 10,000,
    - For Yelloo accounts opened between 19 December 2024 and until withdrawn, but no later than December 31, 2026, the credit is HUF 5,000.

The credit will be due by the 25th calendar day of the month following the first examination of the fulfilment of the preconditions for the free/lowest reduced rate account management terms and conditions on a new account opened by the Referred-in new customer after the grace period

(i.e. by the 25th day of the 3rd month following the account opening), and paid to the Referred's transaction account with the narrative "Customer Referral Programme Credit".

Previous promotions under the programme concerned accounts opened between 02/06/2020 and 18/09/2020 and between 02/11/2020 and 10/01/2021, where the amount of the credit was HUF 10,000 and for Premium accounts HUF 15,000, and accounts opened between 11/01/2021 and 28/02/2021, between 03/05/2021 and 23/07/2021, between 04/10/2021 and 31/12/2021, and between 24/03/2022 and 20/04/2022, where the amount of the credit was HUF 15,000 for Feewinner and Activity 3.0 Accounts, and HUF 20,000 for Premium accounts, and accounts opened between 06/03/2023 and 31/03/2023, where the amount of the credit was HUF 10,000 for Feewinner, Activity 3.0 and Relationship accounts, and for Premium accounts HUF 20,000. Between 06/08/2021 and 31/10/2024 for opening a Yelloo account the credit was HUF 5 000. Between 04/11/2024 and 18/12/2024 for opening a Yelloo account the credit was HUF 15 000, the credit will be due until 07/02/2025, after fulfilling the conditions.

2.3. Eligibility criteria for crediting in case of customers referring Small Businesses

- A new Referred-in customer has opened an account from a referral during the Customer Referral Programme in any account package eligible under the Customer Referral Programme. Participation is conditional on the Referred-in customer providing the Bank with the unique referral code of the Referrer no later than prior to signing the account agreement, and signing the Referral Programme Statement containing the unique referral code at the same time as signing the account agreement.
- At the time of the crediting, the Referrer and the Referred-in customer both must have a transaction account/bank account with the Bank.
- The Referred-in customer must not be in liquidation, winding-up, compulsory strike-off or bankruptcy.
- Throughout the duration of the programme, the Referrer shall be entitled to receive payment for up to 5 partners.
- After the 5th recommendation, neither the Referrer customer nor the Referred-in customer will receive credit.
- **Amount of the crediting**
- The amount of the credit will depend on the net sales of the Referred-in new small business customer in the previous closed financial year according to the Opten Company Information System.
    - For a small business customer referring a small business customer,
        - the amount of the credit is HUF 10,000 (**Promotion: HUF 30,000***)—if the Referred-in new small business customer's previous closed fiscal year's revenue according to the Opten Company Information System is less than HUF 50 million net—which shall be paid by the 25th calendar day of the month following the month of the account opening by the Referred-in customer in accordance with the conditions, to the customer's HUF transaction account with the lowest serial number, with the narrative "Customer Referral Programme Credit", and will be considered as the referring small business customer's income;
        - the amount of the credit is HUF 10,000 (**Promotion 2: HUF 60,000****)—if the Referred-in new small business customer's previous closed fiscal year's revenue according to the Opten Company Information System reaches or exceeds HUF 50 million net—which shall be paid by the 25th calendar day of the month following the month of the account opening by the Referred-in customer in accordance with the conditions, to the customer's HUF transaction account with the lowest serial number, with the narrative "Customer Referral Programme Credit", and will be considered as the referring small business customer's income.

- For a consumer or Premium Banking customer referring a small business customer,
  - the amount of the credit is HUF 10,000 (**Promotion: HUF 30,000***)—if the Referred-in new small business customer's previous closed fiscal year's revenue according to the Opten Company Information System is less than HUF 50 million net—which shall be paid by the 25th calendar day of the month following the month of the account opening by the Referred-in customer in accordance with the conditions, to the customer's HUF transaction account with the lowest serial number, with the narrative "Customer Referral Programme Credit". Raiffeisen Bank Zrt. shall comply with all tax payment and tax return obligations in relation to the Customer Referral Programme for consumer and Premium Banking customers, in accordance with the tax legislation from time to time in force;
  - the amount of the credit is HUF 10,000 (**Promotion 2: HUF 60,000****)—if the Referred-in new small business customer's previous closed fiscal year's revenue according to the Opten Company Information System reaches or exceeds HUF 50 million net—which shall be paid by the 25th calendar day of the month following the month of the account opening by the Referred-in customer in accordance with the conditions, to the customer's HUF transaction account with the lowest serial number, with the narrative "Customer Referral Programme Credit". Raiffeisen Bank Zrt. shall comply with all tax payment and tax return obligations in relation to the Customer Referral Programme for consumer and Premium Banking customers, in accordance with the tax legislation from time to time in force.

* **Promotion**: if the account is opened and the payment account agreement enters into force under the programme from 02/01/2023 until withdrawn, but no later than December 31, 2026.

** **Promotion 2**: if the account is opened and the payment account agreement enters into force under the programme from 02/01/2023 until withdrawn, but no later than December 31, 2026

A consumer, Premium Banking or small business customer who refers a new small business customer that opens an account between 01/07/2022 and 30/06/2026, in addition to the above, will receive an additional credit of HUF 20,000 as well if the referred-in customer applies for POS services through the Bank, and receives a credit note for a card purchase in the amount of at least HUF 10,000 to the customer's HUF bank account number 001 (based on digits 17-19 of the 24-digit bank account number) by the last day of the second month following the account opening date. If the eligibility criteria are met, the credit shall be paid by the 25th calendar day of the month following the month when the criteria are examined (i.e. third month after account opening) to the referring customer's transaction account, with the narrative "Customer Referral Programme Credit".

2.4. Eligibility criteria for crediting in case of Referred-in Small Business customers

- An eligible Referred-in customer should be a small business with an annual turnover of less than HUF 431 million, including sole proprietors, self-employed farmers, and individuals with a tax number, who opens an account under the Customer Referral Programme.
- In order to be eligible for the credit, the Referred-in customer must meet the conditions for free account management as applicable to the account package chosen by the customer (Business Active, Accountant, Attorney's, Pharmacy, or Raiffeisen Europay) in the first month after the account opening, and must provide the Bank with the unique referral code no later than prior to signing the account agreement, and sign the Referral Programme Statement containing the unique referral code at the same time as signing the account agreement.

- The Referred-in customer must not be in liquidation, winding-up, compulsory strike-off or bankruptcy.
- Throughout the duration of the programme, a Referred-in customer shall be entitled to receive 1 payment at maximum.
- For a Referred-in small business customer, the amount of the credit is HUF 10,000 (**Promotion: HUF 30,000***), which shall be paid by the 25th calendar day of the month following the month when the conditions are met (second month after the account opening) to the customer's transaction account, with the narrative "Customer Referral Programme Credit", and will be considered as the Referred-in new small business customer's income.

  * **Promotion**: if the account is opened and the payment account agreement enters into force under the programme from 02/01/2023 until withdrawn, but no later than December 31, 2026.

3. Options for Giving Recommendations for the Referrer and the Referred

A) In the case of a recommendation by a Retail or Premium Banking client for another Retail or Premium Banking client:

Recommendation via the myRaiffeisen mobile application

If a **(retail or premium)** individual Customer recommends another **(retail or premium)** individual Customer, the process is entirely digital. The process is initiated by the existing Customer. The process is initiated by the existing individual client, who shares their unique referral link from the myRaiffeisen mobile application with a friend via any suitable platform. **To access this: myRaiffeisen mobile application -> Actions -> Products and Offers -> Products -> Referral Program: -> Recommend an Individual.** The "Send Link" button becomes active once the client accepts the participation rules by checking the relevant checkbox. The referred person clicks on the received link to reach the registration page of the Customer Referral Programme, where they provide the necessary registration details (name, date of birth, phone number, and email address) and click the submit button to register. Registration is available for 45 days. (If registration occurs after 45 days, the referral will not be successful, even if all other conditions are met.)
The Customer referral is established through an invitation initiated by the referring Customer (sharing a unique link). There is no option to record a referral code.

B) In the case of a Small business Customer (Referrer) recommending another Small business Customer (Referred):

Online registration

On the bank's website, via the Customer Referral Programme subpage, both referrer and referred details can be fully provided through the myRaiffeisen mobile application by completely entering the referred details.
Referring customers can register their referral on the Bank's website at Ügyfélajánló Program - Raiffeisen BANK - raiffeisen.hu, and in case of a Consumer Customer in the myRaiffeisen mobile application as well.

a. Referring customers can register their Referred-in customer's data and their own data on the Bank's website at Ügyfélajánló Program - Raiffeisen BANK - raiffeisen.hu and indicate their intention to participate in the Customer Referral Program by entering their data and the Referral Code. In the course of registration, the Referring customer should provide the following information in full: 1. Name of the Referred-in individual or company, 2. name of the contact person in the case of businesses, 3. telephone number and email address of the Referred-in individual or the contact person in the case of a company, 4. In the case of a Referred-in individual, the date of birth of the Referred-in individual and it should also be selected whether the Referred-in customer is proposed for Retail, Premium Banking or Small Business account management services. Furthermore, they must record their own name and referral code, 5. For opening a personal account at a branch, presenting the referral card is required, while when opening an account through the myRaiffeisen mobile application, entering the referral code is necessary.

b. Referring consumer customers can register their Referred-in customer's data in the myRaiffeisen mobile application as well. The referring consumer customer must select whether the Referred-in customer is proposed for Retail, Premium Banking or Small Business account management services. The Referring customer should provide the following information in full: 1. Name of the Referred-in individual or company, 2. Name of the contact person in the case of businesses, 3. telephone number and email address of the Referred-in individual or the contact person in the case of a company.

If Online registration is not available for any reason, the Bank will provide its customers with the possibility of registering in a Branch, by submitting the referral card.
After registering online, the Referred-in customer has the option to open an account either via the Raiffeisen Online Retail Account Opening Platform, via myRaiffeisen mobile application or via the SMEOn Platform.

Registration at a branch

In branch, by submitting a fully completed Referral Card signed by the Referrer.
If the Referred-in customer has not registered the referral on the Bank's website or via the myRaiffeisen mobile application, then the Referred-in customer must present the referral card signed by the Referrer at the branch no later than before signing the account agreement.

Account Opening on the SMEOn Platforms

The Referred-in customer can also make the registration during a video call initiated on the the SMEOn Platform at the same time as opening an account.

- In the case of an account opening initiated on the SMEOn Platform, in the course of the video call, the Referred-in customer should provide the following information in full: Name and referral code of the referring individual or company, then during the recorded video call the Referred-in customer should confirm his/her intention to participate in the Customer Referral Programme. Knowledge of the matching referral code and name of the Referrer is required for the Referred-in customer to join the Customer Referral Programme.

4. Signing of the Referral Programme Statement

Participation in the Referral Programme is also conditional on the Referred-in customer signing the Referral Programme Statement containing the unique referral code at the same time as signing the account agreement.

An additional condition for participating in the Referral Program when a corporate client recommends another corporate client [point 3. B)] is that the referred client must sign the referral program declaration, which includes the referrer's unique code, at the same time as signing the account agreement.

At the Branch, the Referral Programme Statement can only be signed at the same time as concluding the account agreement, provided that the fully completed and signed referral card has been submitted previously to the Bank in the acting branch, or the Referrer has fully recorded his/her and the Referred-in customer's details on the Customer Referral Programme subpage of the Bank's website or via the myRaiffeisen mobile application, and the Bank has contacted the Referred-in customer for information, as a result of which the customer relationship can be established.

The declaration is made via a video call recorded in the SMEON process at the same time as requesting the account opening.

5. Exclusions

Employees of the Bank or its subsidiaries, may not participate in the promotion either as referrers or as referred-in customers.
Persons or organisations acting as intermediaries on behalf of the Bank (hereinafter referred to as agents), agents' intermediary subcontractors, as well as agents and intermediary subcontractors – in the scope of this activity – in an employment relationship with the agent and intermediary subcontractor may not participate in the promotion either as referrers or as referred-in customers.
Customers whose bank account agreement is concluded by a person or organization (agent) acting as an intermediary acting on behalf of the Bank, or an intermediary subcontractor, are not allowed to participate in the promotion; therefore, in such cases, the Referring Customer is also not entitled to the credit.

The Bank shall not be liable for cases where in the course of the registration the Referrer provides his/her own data or those of the Referred-in customer or the referral code erroneously, and for this reason he/she fails to receive the credit.

The Bank shall not be liable if the Referred-in customer fails to sign the Referral Programme Statement including the unique referral code at the time of establishing the customer relationship, or enters an incorrect referral code when opening the account online and the credit is not paid as a result.

The Parties will receive only one credit even if he/she opens more than one bank account/sub-account during the term of the Customer Referral Programme, or receives a referral code from more than one Referring customer. In the latter case, the referral code set out in the Referral Programme Statement signed by the Referred-in customer or the referral code entered in the course of account opening when opening the account online, will be taken into account.

6. Miscellaneous provisions

Raiffeisen Bank Zrt. shall comply with all tax payment and tax return obligations in relation to the Customer Referral Programme for consumer and Premium Banking customers, in accordance with the tax legislation from time to time in force.
In the case of small business customers, the credit received is considered to be the company's income.Please be informed that the amount credited to your payment account in the framework of the promotion is considered a credit pursuant to § 3 (7) of Act CXVII of 1995 on Personal Income Tax Act (hereinafter: the Personal Income Tax Act). Pursuant to § 4 (2) of the Personal Income Tax Act, the value of property (e.g. the amount of the credit) acquired from another person under any title and in any form is income, which is also taken into account for flat-rate taxpayers (KATA) under Annex 10 to the Personal Income Tax Act. Pursuant to § 5 (1) (g) of Act XIII of 2022 on the Itemised Tax of low tax-bracket Taxpayers (hereinafter: KATA Act), the low tax-bracket taxpayer private entrepreneur, individual taxpayer with a tax number and small-scale farmer ceases to be a low tax-bracket taxpayer if he/she receives income from a paying agent within the meaning of Act CL of 2017 on the Rules of Taxation, which must be reported to the NAV within 15 days. If you are taxed under the KATA (Itemised Tax on Small Taxable Enterprises) and you do not wish to claim the promotional credit, please notify us at the following e-mail address, indicating the name and tax number of the company: kata@raiffeisen.hu We can only accept the customer's request to cancel the promotional amount from the e-mail address registered with the Bank.

The Bank's records shall be the sole reference for determining whether eligibility criteria are met or not.

By participating in the Customer Referral Programme, the participants (both the Referred-in customer and the Referrer) expressly agree in all respects to all provisions of these Terms and Conditions of Participation and acknowledge that they have read and understood these provisions.

The participants take note that the Bank will send notice of the crediting having taken place only and exclusively through bank account statements. The Bank will not provide information to the Referrer on the opening of the account of the Referred-in customer, or on the fulfilment of the preconditions for the crediting applicable to the Referred-in customer. The participants acknowledge that the Bank's execution or non-execution of the credit in accordance with these Rules may lead to conclusions regarding the opening or non-opening of the Referred-in Customer's account, which is inherent in the operation of the Programme.

The information contained in the Customer Referral Programme information materials and in the information leaflets sent to new customers and those who **have an account with the Bank at the time of the referral** does not constitute an offer by the Bank and its receipt does not entitle the customer to participate in the programme or to receive the benefits.

In case of the violation of the Rules for Participation, or manipulation or abuse, or suspicion of these, the Participant concerned will be excluded from the Customer Referral Programme.

The detailed terms and conditions of the account packages included in the Customer Referral Programme are set out in the relevant business regulations and lists of terms & conditions from time to time in force.
The Bank reserves the right to withdraw or amend the promotions and conditions set out in these Rules.

7. DATA PROCESSING AND DATA PROTECTION

The Referrer and the Referee both have the right to request information about the processing of their data at any time, using the communication channels below:

- by post: in a letter sent to Raiffeisen Bank Zrt. Budapest 1700,
- in-person: at any branch of Raiffeisen Bank,
- electronically: by an e-mail sent to info@raiffeisen.hu, and
- on the phone by dialling number 06-80-488-588.

The purpose of processing of the personal data provided in the context of the Promotion, as defined in Section 3 of the Rules for Participation, is to ensure participation in the Promotion, implement the Promotion and, if the conditions set out in the Promotion are met, enable the Bank to make the credit entry set out in the Promotion. With the Referrer making the registration set out in Section 3 of the Rules for Participation, the Referrer and the Referee consent to the processing of their personal data.

The legal basis for processing is the consent of the Referrer and the Referee pursuant to Article 6(1)(a) of the GDPR. The Referrer confirms that prior to registration the Referrer has made sure that the Referee is aware of this Privacy Policy, understands its contents, and has consented to the processing of his/her personal data set out in Section 3 of the Rules for Participation. The responsibility for failure to provide information to the Referee and obtain his/her consent rests with the Referrer.
The Referrer and the Referee may withdraw their consent at any time, without restriction and without giving any reason, by contacting the Bank through any of the communication channels specified above. The withdrawal of consent will not affect the lawfulness of any earlier data processing performed under such consent before the withdrawal.

The Bank will process the data until the consent is withdrawn, but no later than the date of the credit entries.

In the course of the data processing the Bank uses RB Szolgáltató Központ Kft. (registered office: 4400 Nyíregyháza, Őrmester utca 4.; company registration number: 15-09-079787; tax number: 24096757-4-15) as a processor.

The Referrer and the Referee shall have the right to request information through any of the above communication channels of the Bank at any time about the processing of their personal data, or access such data, and may furthermore request their personal data to be rectified, erased or restricted, and they are also entitled to the right

to object to the processing of their personal data. For more details concerning rights, see the Bank's General Privacy Policy, in the chapter "Rights of the data subjects".

In case the Referrer and the Referee suppose that their rights to privacy have been violated, they may refer to the Bank's Data Protection Officer and inform him/her of the problem related to the Bank's data processing, as well as request information from him/her or ask for his/her opinion.

If you disagree with the opinion of the Bank's Data Protection Officer, but also regardless of that, upon any violation of your rights related to the protection of your personal data, you may refer your complaint to the Hungarian National Authority for Data Protection and Freedom of Information (registered office: 1055 Budapest, Falk Miksa utca 9-11., mailing address: 1363 Budapest, Pf. 9, telephone: +36-1-391-1400, fax: +36-1-391-1410, e-mail: ugyfelszolgalat@naih.hu) for remedy.

In case you suppose that your rights to privacy have been violated, you also have the right to refer to a court. The lawsuit shall be adjudicated by the competent court having jurisdiction at the registered office of the defendant or, if you prefer, by the court having jurisdiction at your residential address or place of stay. You may look up the court having jurisdiction in legal disputes related to data processing at the following link: http://birosag.hu/ugyfelkapcsolati-portal/illetekessegkereso.

If you need more information, please refer to the privacy policies available in the website www.raiffeisen.hu under the heading Data Processing, and the relevant statutory provisions, including in particular the provisions of Regulation (EU) 2016/679 of the European Parliament and of the Council (General Data Protection Regulation or GDPR), and you may as well ask for information at any communication channel of the Bank as detailed above.

For issues that are not regulated—or not regulated in sufficient detail—here, the provisions relevant to this legal relationship of the General Privacy Policy, available in the Bank's website, shall be governing.

For data protection reasons, the Bank will not provide information to the Referrer on the opening of the Referee's account, or on the fulfilment of the preconditions for the crediting applicable to the Referee.

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[1] From 22 July 2019, the following changes enter into force for eligible consumer account packages: the Feewinner Account is introduced and the Fee Waiver Plus Account is to be phased out.

[2] As of 28 August 2019, clarifications are added to the Rules for Participation regarding the currency of the account where the payment is made.

[3] Effective from 1 October 2019, the Raiffeisen Feewinner Account is no longer eligible for the Customer Referral Programme.

[4] From 14 October 2019, the Raiffeisen Europay Account Package is introduced, as a change affecting eligible small business account packages.

[5] Effective from 18 November 2019, the Raiffeisen Feewinner Account is again eligible for the Customer Referral Programme.

[6] As of 01/02/2020, companies with less than 6 months' operating history may also be referred.

[7] The Bank introduces a Customer Referral Programme for accounts opened between 2 June 2020 and 31 July 2020.

[8] The Customer Referral Programme for accounts opened between 2 June 2020 and 31 July 2020 is extended for the period 2 June 2020 to 31 August 2020.

[9] The Customer Referral Programme for accounts opened between 2 June 2020 and 31 August 2020 is extended for the period 2 June 2020 to 18 September 2020.

[10] The Customer Referral Programme concerning consumer accounts expired on 18/09/2020; the Customer Referral Programme for small business account openings, announced for the period between 2 June 2020 and 31 July 2020, is extended for the period between 2 June 2020 and 31 December 2020.

[11] The Bank introduces a Customer Referral Programme for consumer accounts, opened between 2 November 2020 and 31 December 2020, as well.

[12] The Customer Referral Programme for small business accounts opened between 2 June 2020 and 31 December 2020 is extended for the period 2 June 2020 to 30 June 2021, and another change allows small business customers with an annual net turnover of less than HUF 282 million to be referrers as well as referred-in customers. The Customer Referral Programme for consumer accounts opened between 2 November 2020 and 31 December 2020 is extended for the period 2 November 2020 to 28 February 2021.

[13] As of 11 January 2021, the range of consumer accounts eligible under the Customer Referral Programme is extended with the addition of the Activity 3.0 Account, and the promotion for consumer account openings announced until 28 February 2021 is modified in so far as the credit granted to the customers is increased.

[14] As of 25 February 2021, a new registration process for opening accounts on the Online Retail Account Opening Platform and the SMEOn Platform is added to the rules.

[15] Promotion 2: the Bank introduces an additional promotion for Referring Customers in the case of small business accounts opened between 1 April 2021 and 30 June 2021, in case the Referred-in new small business customer's net sales revenue according to the Opten Company Information System for the previous closed financial year is equal to or exceeds HUF 50 million.

[16] The Bank introduces a Customer Referral Programme for consumer accounts, opened between 3 May 2021 and 30 June 2021, as well.

[17] The Bank extends the Customer Referral Programme for consumer accounts opened between 3 May 2021 and 30 June 2021 until 23 July 2021, the promotion for small business accounts opened between 2 June 2020 and 31 December 2020 until 30 September 2021, and "Promotion 2" for small business accounts opened between 1 April 2021 and 30 June 2021 until 30 September 2021.

[18] From 6 August 2021 to 1 October 2021, the range of consumer accounts eligible under the Customer Referral Programme is extended to include the Yelloo and Relationship packages as well.

[19] Under the Customer Referral Programme, an opened Yelloo account will continue to be eligible until 31/12/2021, the Bank announces a promotion for the opening of Feewinner and Activity 3.0 accounts until 31/12/2021, and the promotion for small business accounts opened between 2 June 2020 and 31 December 2020 is extended until 31 December 2021, and "Promotion 2" for small business accounts opened between 1 April 2021 and 30 June 2021 until 31 December 2021.

[20] Under the Customer Referral Programme, an opened Yelloo Account will continue to be eligible until 31/03/2022, and the promotion for small business accounts opened between 2 June 2020 and 31 December 2021 is extended until 31 March 2022, and "Promotion 2" for small business accounts opened between 1 April 2021 and 31 December 2021 until 31 March 2022; another change allows small business customers with an annual net turnover of less than HUF 296 million to be referrers as well as referred-in customers.

[21] Under the Customer Referral Programme, an opened Yelloo Account will continue to be eligible until 30/06/2022, the Bank continues to offer a promotion for consumer accounts opened until 20/04/2022, and the promotion for small business accounts opened between 2 June 2020 and 31 December 2021 is extended until 30 June 2022, and "Promotion 2" for small business accounts opened between 1 April 2021 and 31 December 2021 until 30 June 2022.

[22] Under the Customer Referral Programme, an opened Yelloo Account will continue to be eligible until 30/09/2022, and the promotion for small business accounts opened between 2 June 2020 and 31 December 2021 is extended until 30 September 2022, and "Promotion 2" for small business accounts opened between 01 April 2021 and 31 December 2021 until 30 September 2022.

[23] For new accounts opened between 01/07/2022 and 30/09/2022, the referring customer can receive an additional HUF 10,000 credit per customer if the referred-in small business customer uses POS services.

[24] Under the Customer Referral Programme, an opened Yelloo Account will continue to be eligible until 31/12/2022, and the promotion for small business accounts opened between 2 June 2020 and 31 December 2021 is extended until 31 December 2022, and "Promotion 2" for small business accounts opened between 01 April 2021 and 31 December 2021 until 31 December 2022; also, the POS promotion concerning small business accounts opened between 01/07/2022 and 30/09/2022 is extended until 31/12/2022.

[25] Under the Customer Referral Programme, an opened Yelloo Account will continue to be eligible until 31/03/2023, and the range of consumer accounts eligible under the Customer Referral Programme is extended to include the Relationship account as well from 16/12/2022 to 31/03/2023.

[26] The credit granted under the promotion for small business account openings, introduced on 2 June 2020, is increased to HUF 30,000 for the period between 2 January 2023 and 31 March 2023, and the credit granted under "Promotion 2" for small business account openings, introduced on 1 April 2021, is increased to HUF 60,000 for the period between 2 January 2023 and 31 March 2023; the POS promotion for small business accounts opened between 01/07/2022 and 31/12/2022 is extended until 31/03/2023, and another change allows small business customers with an annual net turnover of less than HUF 338 million, from 1 January 2024 small business customer with an annual turnover of less than HUF 398 million to be referrers as well as referred-in customers.

[27] A Bank announces a special offer for consumer accounts opened between 06/03/2023 and 31/03/2023.

[28] Under the Customer Referral Programme, an opened Yelloo and Relationship Account will continue to be eligible until 30/06/2023, and the "Promotion" for small business accounts opened between 02 January 2023 and 31 March 2023 is extended until 30 June 2023, and "Promotion 2" for small business accounts opened between 02 January 2023 and 31 March 2023 until 30 June 2023; also, the POS promotion concerning small business accounts opened between 01/07/2022 and 31/03/2023 is extended until 30/06/2023.

[29] Customers who open an account through an intermediary will be excluded, and clarification will be provided regarding the determination of excluded intermediaries from the promotion.

[33] As of 1st February 2024, the two new Premium bank accounts Premium Banking and Premium Banking Plus will be included in the Customer Referral Programme, and at the same time the participation of Premium Gold 2.0 and Premium Select in the programme will be discontinued. The Rules have been amended to include the possibility to open a bank account via the myRaiffeisen mobile app, and the descriptions of the registration and processes have been clarified and completed.

[34] Under the Customer Referral Programme, an opened Yelloo and Relationship Account will continue to be eligible until 30/06/2024, and the "Promotion" for small business accounts opened between 02 January 2023 and 31 March 2024 is extended until 30 June 2024, and "Promotion 2" for small business accounts opened between 02 January 2023 and 31 March 2024 until 30 June 2024; also, the POS promotion concerning small business accounts opened between 01/07/2022 and 31/03/2024 is extended until 30/06/2024.

[35] As of 11 April 2024, the Referrer is able to register a referral via the myRaiffesisen mobile application.

[36] Under the Customer Referral Programme, an opened Yelloo and Relationship Account will continue to be eligible until 30/09/2024, and the "Promotion" for small business accounts opened between 02 January 2023 and 31 March 2024 is extended until 30 September 2024, and "Promotion 2" for small business accounts opened between 02 January 2023 and 31 March 2024 until 30 June 2024; also, the POS promotion concerning small business accounts opened between 01/07/2022 and 31/03/2024 is extended until 30/09/2024.

[37] Under the Customer Referral Programme, an opened Yelloo and Relationship Account will continue to be eligible until 31/12/2024, and the "Promotion" for small business accounts opened between 02 January 2023 and 30 September 2024 is extended until 31 December 2024, and "Promotion 2" also, the POS promotion concerning small business accounts opened between 01/07/2022 and 30/09/2024 is extended until 31/12/2024.

[38] The promotion for the Yelloo account is withdrawn by the Bank with effect from 31.10.2024. In the framework of the Customer Referral Programme, the Bank is launching an increased promotion for Yelloo accounts opened between 04.11.2024 and 18.12.2024.

[39] The sale of the Feewinner and Activity 3.0 accounts will be discontinued. Starting from November 21, 2024, 18:00, the Aktív account will be available, which participates in the Customer Referral Program.

[40] Under the Customer Referral Programme, an opened Relationship Account will continue to be eligible until 31/03/2025 The Yelloo account is eligible under the Customer Referral Programme from 19.12.2024 until 31.03.2025. The "Promotion" for small business accounts opened between 02 January 2023 and 30 September 2024 is extended until 31 March 2025, and "Promotion 2" also, the POS promotion concerning small business accounts opened between 01/07/2022 and 30/09/2024 is extended until 31/03/2025. It is amended that small business clients with an annual net turnover of less than HUF 398 million, from 1 January 2025, small business clients with an annual turnover of less than HUF 413 million, can be referrers and referrals.

[41] Under the Customer Referral Programme, an opened Relationship Account will continue to be eligible until 30/06/2025. The Yelloo account is eligible under the Customer Referral Programme from 19.12.2024 until 30.06.2025. The "Promotion" for small business accounts opened between 02 January 2023 and 30 September 2024 is extended until 30 June 2025, and "Promotion 2" also, the POS promotion

concerning small business accounts opened between 01/07/2022 and 30/09/2024 is extended until 30/06/2025. It is amended that small business clients with an annual net turnover of less than HUF 413 million, can be referrers and referrals.

[42] Starting from April 15, 2025, the Bank will introduce a new digital referral process for cases where a (retail or premium) individual Customer recommends another (retail or premium) individual Customer. Under the Customer Referral Programme, an opened Relationship or Yelloo Account will continue to be eligible until 30/09/2025.

[43] Under the Customer Referral Programme, an opened Relationship Account will continue to be eligible until 30/09/2025. The Yelloo account is eligible under the Customer Referral Programme from 19.12.2024 until 30.09.2025. The "Promotion" for small business accounts opened between 02 January 2023 and 30 September 2024 is extended until 30 September 2025, and "Promotion 2" also, the POS promotion concerning small business accounts opened between 01/07/2022 and 30/09/2024 is extended until 30/09/2025. It is amended that small business clients with an annual net turnover of less than HUF 413 million, can be referrers and referrals.

[44] Under the Customer Referral Programme, an opened Relationship Account will continue to be eligible until 31/12/2025. The Yelloo account is eligible under the Customer Referral Programme from 19.12.2024 until 31.12.2025. The "Promotion" for small business accounts opened between 02 January 2023 and 30 September 2024 is extended until 31 December 2025, and "Promotion 2" also, the POS promotion concerning small business accounts opened between 01/07/2022 and 30/09/2024 is extended until 31/12/2025. It is amended that small business clients with an annual net turnover of less than HUF 413 million, can be referrers and referrals.

[45]The chapter 2.2 has been supplemented in the Shareholder Regulations related to the Customer Referral Program Under the Customer Referral Programme, an opened Relationship Account will continue to be eligible until 31/03/2026. The Yelloo account is eligible under the Customer Referral Programme from 19.12.2024 until 31.03.2026. The "Promotion" for small business accounts opened between 02 January 2023 and 30 September 2024 is extended until 31 March 2026, and "Promotion 2" also, the POS promotion concerning small business accounts opened between 01/07/2022 and 30/09/2024 is extended until 31/03/2026. It is amended that small business clients with an annual net turnover of less than HUF 431 million, can be referrers and referrals. The description of certain referral processes will be clarified.

[46] Within the Customer Referral Program, the Bank announces an increased bonus promotion for "Referrer" customers, under which from February 10, 2026, until withdrawn, but no later than March 31, 2026, for recommending the products listed and specified in the Referrer section, and upon meeting the stated conditions, a credit of HUF 20,000 is granted per referral. The promotion applies to both retail and small business customers.

[47] Within the Customer Referral Program, the Bank extends the promotion for the opened Yelloo and Kapcsolat accounts until 30 June, 2026. The Bank also extends the "Promotion" and "Promotion2" promotions for small business account openings between 2 January, 2023, and 30 September, 2024, as well as the POS promotion for small business account openings between 1 July, 2022, and 30 September, 2024, until June 30, 2026. Additionally, it is amended that small business customers with an annual revenue below HUF 431 million may act as both referrers and referees. Furthermore, the Bank extends the previously announced increased bonus promotion for "Referring" customers under the Customer Referral Program from 1 April, 2026, until withdrawal, but no later than 30 June, 2026.

[48] Within the Customer Referral Program, the Bank announces an increased bonus for "Referrer" customers, under which from February 10, 2026, until withdrawn, but no later than December 31, 2026, for recommending the products listed and specified in the Referrer section, and upon meeting the conditions stated there, a credit of HUF 20,000 is granted per referral. The promotion applies to both retail and small business customers.The Bank will continue to extend the promotion related to newly opened Yelloo accounts until withdrawn, but no later than December 31, 2026, and the promotion related to Relationship account until withdrawn, but no later than September 30, 2026.

The Bank also extends the "Promotion" and "Promotion2" related to small business account openings between January 2, 2023, and September 30, 2024, until withdrawn, but no later than December 31, 2026.Within the Customer Referral Program, the Bank extends the previously announced increased bonus promotion for "Referrer" customers from April 1, 2026, until withdrawn, but no later than December 31, 2026

[49] The online registration section specified in point 3, subsection "B" of the regulations has been supplemented.