Rules for Participation in the Customer Referral Programme for Consumer, Premium Banking and Small Business customers, from 29/09/2023 until revoked

(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] and 29 September 2023[31]) – 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").

"**New consumer customer**" means a natural person of legal capacity who gives an order to open a 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.

"**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 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.

Consumer account packages 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 account packages eligible under the Customer Referral Programme until 30 September 2019:
Raiffeisen Feewinner Account
Raiffeisen Premium Gold 2.0 Account
Raiffeisen Premium Select Account
Consumer account packages eligible under the Customer Referral Programme until 15 November 2019:
Raiffeisen Premium Gold 2.0 Account
Raiffeisen Premium Select Account
Consumer account packages eligible under the Customer Referral Programme from 18 November 2019:
Raiffeisen Feewinner Account
Raiffeisen Premium Gold 2.0 Account
Raiffeisen Premium Select Account

Consumer accounts eligible under the Customer Referral Programme from 11 January 2021:
Feewinner Account
Activity 3.0 Account
Premium Gold 2.0 Account
Premium Select Account
Yelloo Account opened between 6 August 2021 and 31 December 2023
Relationship Account opened between 6 August 2021 and 1 October 2021, or between 16 December 2022 and 31 December 2023

"**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 338 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 338 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**" or "**Referrer**" means a consumer, Premium Banking or small business customer with an annual net turnover of less than HUF 338 million who **has an account with the Bank at the time of the referral**, and who in the scope of the Customer Referral Programme refers another customer who meets the eligibility criteria of the programme to the Bank, providing his/her unique referral code.
Customer referrals can be made through the following channels:

- at a branch, by submitting a fully completed Referral Card signed by the Referrer,
- by providing full details of the referrer and the referred-in customer on the Customer Referral Programme subpage of the Bank's website.

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 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 338 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. Offer

Under the Customer Referral Programme, both the Referring customer and the Referred-in customer will receive a credit if the eligibility criteria 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 Gold 2.0 or Premium Select, the preconditions for free account management,
    - in the case of the Feewinner or Activity 3.0 Account, the preconditions necessary to obtain the lowest reduced account management fee,
    - 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 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 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.
- **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,

      the amount of the credit is HUF 5,000,

      in case of Premium Gold 2.0 or Premium Select, HUF 10,000,

      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,

the amount of the credit is HUF 5,000,

in case of Premium Gold 2.0 or Premium Select, HUF 10,000,

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.

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 Gold 2.0 or Premium Select, the preconditions for free account management,
    - in the case of the Feewinner or Activity 3.0 Account, the preconditions necessary to obtain the lowest reduced account management fee,
    - 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 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.
- 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 **holding an account with the Bank at the time of the referral**,

      the amount of the credit is HUF 5,000,

      in case of Premium Gold 2.0 or Premium Select, HUF 10,000,

      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.

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.
- **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 between 02/01/2023 and 31/12/2023.

** **Promotion 2**: if the account is opened and the payment account agreement enters into force under the programme between 02/01/2023 and 31/12/2023.

A consumer, Premium Banking or small business customer who refers a new small business customer that opens an account between 01/07/2022 and 31/12/2023, in addition to the above, will receive an additional credit of HUF 10,000 as well if the referred-in customer applies for POS services through the Bank at myPOS or Worldline, and receives a credit note for a card purchase from one of the above two providers 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 338 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 between 02/01/2023 and 31/12/2023.

3. Options for the Referrer and the Referred-in customer to register the referral code

3.1 Online registration on the www.raiffeisen.hu/ajanlo subpage

Referring customers can register their own data as well as those of the Referred-in customer in the www.raiffeisen.hu/ajanlo subpage on the Bank's website, and also indicate their intention to participate in the Customer Referral Programme by entering their details and the referral code.
In the course of registration, the Referring customer should provide the following information in full: Name of the Referred-in individual or company, name of the contact person in the case of businesses, telephone number and email address of the Referred-in individual or the contact person in the case of a company, tax number of the Referred-in company in the case of businesses, and it should also be selected whether the Referred-in customer is proposed for Retail, Premium Banking or Small Business account management services.
If Online registration is not available for any reason, the Bank will provide its customers with the possibility of registering in a Branch.
After registering online, the Referred-in customer has the option to open an account either via the Raiffeisen Online Retail Account Opening Platform or via the SMEOn Platform.

3.2 Registration at a branch

If the Referred-in customer has not registered the referral on the Bank's website, 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.

3.3 Registration on the Online Retail Account Opening and SMEOn Platforms

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

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, and the Bank has contacted the Referred-in customer for information, as a result of which the customer relationship can be established.

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.

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, and the credit is not paid as a result.

A Referred-in customer 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 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.

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 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.

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.

---

[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 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.

[30] Under the Customer Referral Programme, an opened Yelloo and Relationship Account will continue to be eligible until 30/09/2023, and the "Promotion" for small business accounts opened between 02 January 2023 and 30 June 2023 is extended until 30 September 2023, and "Promotion 2" for small business accounts opened between 02 January 2023 and 30 June 2023 until 30 September 2023; also, the POS promotion concerning small business accounts opened between 01/07/2022 and 30/06/2023 is extended until 30/09/2023.

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