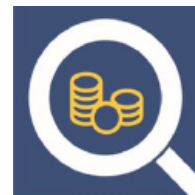


## Fee Information Document



**Name of the account provider:** Raiffeisen Bank Zrt.

**Account name:** Yelloo Account

**Date:** 1 July 2026

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the following documents:
  - Conditions of Raiffeisen Bank Account, Retail Debit Card List of Conditions, Conditions of Cash and Cheque Transactions, "Fedezetlen Hitelek Kondíciós lista".
  - Exchange rates:  
<https://www.raiffeisen.hu/web/english/individuals/online-services/exchange-rates/retail>
- A glossary of the terms used in this document is available free of charge.

| Service                  | Fee                                                                            |                                                                                                                                 |           |
|--------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-----------|
| General account services |                                                                                |                                                                                                                                 |           |
| Maintaining the account  | Standard account maintenance and package fee with electronic account statement | Monthly fee                                                                                                                     | HUF 0     |
|                          |                                                                                | Total annual fee                                                                                                                | HUF 0     |
|                          | Standard account maintenance and package fee with paper                        | Monthly fee                                                                                                                     | HUF 0     |
|                          |                                                                                | Total annual fee                                                                                                                | HUF 0     |
|                          | Account closing fee                                                            | If less than 6 months have passed between the opening of the account and the submission of the bank account termination request | HUF 5,000 |

|                                                 |                                                                         |                                                                                                                                 |           |
|-------------------------------------------------|-------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-----------|
|                                                 |                                                                         | If more than 6 months have passed between the opening of the account and the submission of the bank account termination request | HUF 0     |
|                                                 | Account package switching fee                                           |                                                                                                                                 | HUF 4,038 |
|                                                 | Annual interest rate                                                    |                                                                                                                                 | 0,01%     |
|                                                 | Unified Deposit Rate Index                                              |                                                                                                                                 | 0,01%     |
| <b>Internet banking and mobile app services</b> | Internet banking, mobile app and online services monthly and annual fee |                                                                                                                                 | -         |
| <b>SMS service</b>                              | Verification SMS fee (piece)                                            |                                                                                                                                 | -         |
|                                                 | Notification/other SMS fee (piece)                                      | [Mobil Banking Account Info automatically sent SMS]                                                                             | HUF 0/SMS |
|                                                 |                                                                         | [Mobil Banking Card Info automatically sent SMS]                                                                                | HUF 0/SMS |
|                                                 | SMS service/package fee                                                 | [Mobil Banking Account Info] Monthly fee                                                                                        | HUF 503   |
|                                                 |                                                                         | [Mobil Banking Account Info] <b>Total annual fee</b>                                                                            | HUF 6,036 |
|                                                 |                                                                         | [Mobil Banking Card Info] Monthly fee                                                                                           | HUF 503   |
|                                                 |                                                                         | [Mobil Banking Card Info] <b>Total annual fee</b>                                                                               | HUF 6,036 |
|                                                 |                                                                         | [DirektNet login notification SMS service] Monthly fee                                                                          | HUF 184   |
|                                                 |                                                                         | [DirektNet login notification SMS service] <b>Total annual fee</b>                                                              | HUF 2,208 |
| <b>Internet banking and mobile app services</b> | Internet banking, mobile app and online services monthly and annual fee |                                                                                                                                 | -         |
|                                                 | Telephone banking service ad hoc fee                                    |                                                                                                                                 | -         |
| <b>Payments (excluding cards)</b>               |                                                                         |                                                                                                                                 |           |
| <b>Sending money within Hungary in HUF</b>      | Outside account provider electronically                                 | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, up                                               | HUF 0     |

|  |                                                                  |                                                                                                                                                                                                                                                                                                            |                                                              |
|--|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
|  |                                                                  | to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000<br>via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, above HUF 50,000 for the portion exceeding HUF 50,000                                                                                                 | 0.45%, max. HUF 20,000                                       |
|  | Outside account provider on telephone                            | in Raiffeisen Direkt interbank above HUF 50,000 for the portion exceeding HUF 50,000                                                                                                                                                                                                                       | 1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000 |
|  | Outside account provider on paper (at branch)                    | above HUF 50,000 for the portion exceeding HUF 50,000                                                                                                                                                                                                                                                      | 1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000 |
|  | Within account provider electronically                           | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal in-Bank up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000<br>via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal in-Bank above HUF 50,000 for the portion exceeding HUF 50,000 | HUF 0<br>0.45%, max. HUF 20,000                              |
|  | Within account provider on telephone                             | in Raiffeisen Direkt in-Bank above HUF 50,000 for the portion exceeding HUF 50,000                                                                                                                                                                                                                         | 1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000 |
|  | Within account provider on paper (at branch)                     | above HUF 50,000 for the portion exceeding HUF 50,000                                                                                                                                                                                                                                                      | 1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000 |
|  | Electronic transfer between own accounts within account provider | on Raiffeisen DirektNet or the myRaiffeisen mobile application, on myRaiffeisen portal                                                                                                                                                                                                                     | HUF 0                                                        |

|  |                                                                     |                      |       |
|--|---------------------------------------------------------------------|----------------------|-------|
|  | Transfer between own accounts via telephone within account provider | on Raiffeisen Direkt | HUF 0 |
|--|---------------------------------------------------------------------|----------------------|-------|

|                       |                                                       |                                                                                                                                                                                                                                                                            |
|-----------------------|-------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                       | Transfer between own accounts on paper (at branch)    | HUF 0                                                                                                                                                                                                                                                                      |
| <b>Standing order</b> | In HUF Outside account provider, electronically       | via Raiffeisen DirektNet, myRaiffeisen mobileapplication up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000<br>via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 50,000 for the portion exceeding HUF 50,000<br>0.45%, max. HUF 20,000 |
|                       | In HUF Outside account provider, on telephone         | in Raiffeisen Direkt above HUF 50,000 for the portion exceeding HUF 50,000<br>1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000                                                                                                                                 |
|                       | In HUF Outside account provider, on paper (at branch) | above HUF 50,000 for the portion exceeding HUF 50,000<br>1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000                                                                                                                                                      |
|                       | In HUF Within account provider, electronically        | via Raiffeisen DirektNet, myRaiffeisen mobileapplication up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000<br>via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 50,000 for the portion exceeding HUF 50,000<br>0.45%, max. HUF 20,000 |
|                       | In HUF Within account provider, on telephone          | in Raiffeisen Direkt above HUF 50,000 for the portion exceeding HUF 50,000<br>1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000                                                                                                                                 |
|                       | In HUF Within account provider, on paper (at branch)  | at above HUF 50,000 for the portion exceeding HUF 50,000<br>1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000                                                                                                                                                   |
|                       |                                                       |                                                                                                                                                                                                                                                                            |
| <b>Direct debit</b>   | In HUF Outside account provider, electronically       | via Raiffeisen DirektNet, myRaiffeisen mobileapplication<br>0.45%, max. HUF 20,000                                                                                                                                                                                         |
|                       | In HUF Outside account provider, on telephone         | in Raiffeisen Direkt<br>1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000                                                                                                                                                                                       |

|                                     |                                                       |                                                                                                                                                                             |                                                                                            |
|-------------------------------------|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
|                                     | In HUF Outside account provider, on paper (at branch) |                                                                                                                                                                             | 1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000                               |
|                                     | In HUF Within account provider, electronically        | via Raiffeisen DirektNet, myRaiffeisen mobileapplication                                                                                                                    | 0.45%, max. HUF 20,000                                                                     |
|                                     | In HUF Within account provider, on telephone          | in Raiffeisen Direkt                                                                                                                                                        | 1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000                               |
|                                     | In HUF Within account provider, on paper (at branch)  | at branch                                                                                                                                                                   | 1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000                               |
| <b>Sending money in euro (SEPA)</b> | International electronically                          | Standard fee via Raiffeisen DirektNet, myRaiffeisen mobileapplication<br>the second part applies to the portion exceeding equivalent amount of HUF 50,000<br>Conversion fee | 0.45%, max. HUF 20,000<br><br>0.33%, max. EUR 221.90                                       |
|                                     | International on telephone                            | Standard fee in Raiffeisen Direkt<br>the second part applies to the portion exceeding equivalent amount of HUF 50,000<br>Conversion fee                                     | 1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000<br><br>0.33%, max. EUR 221.90 |
|                                     | International on paper (at branch)                    | Standard fee the second part applies to the portion exceeding equivalent amount of HUF 50,000<br>Conversion fee                                                             | 1.44% min. HUF 726, max. HUF 21,865 + 0.45%, max. HUF 20,000<br><br>0.33%, max. EUR 221.90 |
|                                     | Domestic electronically                               | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000                                                         | 0.22%, min. EUR 6.84, max. EUR 717,07 + 0.45%, max. HUF 20,000                             |
|                                     |                                                       |                                                                                                                                                                             |                                                                                            |

|  |                                  |                                                                                                                                     |                                                                         |
|--|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
|  |                                  | EUR payment in Bank-<br>Conversion fee                                                                                              | 0.07%, min. EUR<br>2.74, max. EUR<br>286.82                             |
|  |                                  | Domestic EUR<br>payment. Standard fee.<br>The second part<br>applies to the portion<br>exceeding equivalent<br>amount of HUF 50,000 | 0.33%, min. EUR<br>4.80, max. EUR<br>221.90 + 0.45%,<br>max. HUF 20,000 |
|  |                                  | Domestic EUR<br>payment - Conversion<br>fee                                                                                         | 0.33%, min. EUR<br>4.80, max. EUR<br>221.90                             |
|  | Domestic on telephone            | EUR payment in Bank.<br>Standard fee. The<br>second part applies to<br>the portion exceeding<br>equivalent amount of<br>HUF 50,000  | 0.22%, min. EUR<br>6.84, max. EUR<br>717,07 + 0.45%,<br>max. HUF 20,000 |
|  |                                  | EUR payment in Bank-<br>Conversion fee                                                                                              | 0.07%, min. EUR<br>2.74, max. EUR<br>286.82                             |
|  |                                  | Domestic EUR<br>payment. Standard fee.<br>The second part<br>applies to the portion<br>exceeding equivalent<br>amount of HUF 50,000 | 0.33%, min. EUR<br>4.80, max. EUR<br>221.90 + 0.45%,<br>max. HUF 20,000 |
|  |                                  | Domestic EUR<br>payment - Conversion<br>fee                                                                                         | 0.33%, min. EUR<br>4.80, max. EUR<br>221.90                             |
|  | Domestic on paper<br>(at branch) | EUR payment in Bank.<br>Standard fee. The<br>second part applies to<br>the portion exceeding<br>equivalent amount of<br>HUF 50,000  | 0.22%, min. EUR<br>6.84, max. EUR<br>717,07 + 0.45%,<br>max. HUF 20,000 |
|  |                                  | EUR payment in Bank-<br>Conversion fee                                                                                              | 0.07%, min. EUR<br>2.74, max. EUR<br>286.82                             |
|  |                                  | Domestic EUR<br>payment. Standard fee.<br>The second part<br>applies to the portion<br>exceeding equivalent<br>amount of HUF 50,000 | 0.33%, min. EUR<br>4.80, max. EUR<br>221.90 + 0.45%,<br>max. HUF 20,000 |

|                                          |                                    |                                                                                                                                                                                |                                                                |
|------------------------------------------|------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|
|                                          |                                    | Domestic EUR payment - Conversion fee                                                                                                                                          | 0.33%, min. EUR 4.80, max. EUR 221.90                          |
| <b>Sending money in other currencies</b> | International electronically       | Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 50,000                                                    | 0.33%, min. EUR 4.80, max. EUR 221.90                          |
|                                          |                                    | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000<br>Conversion fee | 0.33%, min. EUR 4.80, max. EUR 221.90 + 0.45%, max. HUF 20,000 |
|                                          |                                    |                                                                                                                                                                                | 0.33%, min. EUR 4.80, max. EUR 221.90                          |
|                                          | International on telephone         | Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 50,000                                                    | 0.33%, min. EUR 4.80, max. EUR 221.90                          |
|                                          |                                    | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000<br>Conversion fee | 0.33%, min. EUR 4.80, max. EUR 221.90 + 0.45%, max. HUF 20,000 |
|                                          |                                    |                                                                                                                                                                                | 0.33%, min. EUR 4.80, max. EUR 221.90                          |
|                                          | International on paper (at branch) | Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 50,000                                                    | 0.33%, min. EUR 4.80, max. EUR 221.90                          |
|                                          |                                    | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding                                                   | 0.33%, min. EUR 4.80, max. EUR 221.90 + 0.45%, max. HUF 20,000 |

|  |                               |                                                                                                                                                              |                                                                |
|--|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|
|  |                               | equivalent amount of HUF 50,000                                                                                                                              |                                                                |
|  |                               | Conversion fee                                                                                                                                               | 0.33%, min. EUR 4.80, max. EUR 221.90                          |
|  | Domestic electronically       | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.33%, min. EUR 4.80, max. EUR 221.90 + 0.45%, max. HUF 20,000 |
|  |                               | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee                                                                               | 0.33%, min. EUR 4.80, max. EUR 221.90                          |
|  |                               | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000                                                      | 0.22%, min. EUR 6.84, max. EUR 239,00 + 0.45%, max. HUF 20,000 |
|  |                               | In Bank - Conversion fee                                                                                                                                     | 0.07%, min. EUR 2.74, max. EUR 95.59                           |
|  | Domestic on telephone         | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.33%, min. EUR 4.80, max. EUR 221.90 + 0.45%, max. HUF 20,000 |
|  |                               | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee                                                                               | 0.33%, min. EUR 4.80, max. EUR 221.90                          |
|  |                               | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000                                                      | 0.22%, min. EUR 6.84, max. EUR 239,00 + 0.45%, max. HUF 20,000 |
|  |                               | In Bank - Conversion fee                                                                                                                                     | 0.07%, min. EUR 2.74, max. EUR 95.59                           |
|  | Domestic on paper (at branch) | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to                                                       | 0.33%, min. EUR 4.80, max. EUR 221.90 + 0.45%, max. HUF 20,000 |

|                                              |                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                |
|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                              | <p>the portion exceeding equivalent amount of HUF 50,000</p> <p>Interbank, in case of transfer out of EEA, in other currency. - Conversion fee</p> <p>In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000</p> <p>In Bank - Conversion fee</p>                                                                                             | <p>0.33%, min. EUR 4.80, max. EUR 221.90</p> <p>0.22%, min. EUR 6.84, max. EUR 239,00 + 0.45%, max. HUF 20,000</p> <p>0.07%, min. EUR 2.74, max. EUR 95.59</p> |
| <b>Crediting of foreign currency amounts</b> | <p>Outside account provider in currency corresponding to the currency of the payment account</p> <p>Outside account provider in currency different from the currency of the payment account</p> <p>Within account provider in currency corresponding to the currency of the payment account</p> <p>Within account provider in currency different from the currency of the payment account</p> | <p>HUF 0</p> <p>Conversion fee 0.33%, min. EUR 9.61, max. EUR 1003.81</p> <p>HUF 0</p> <p>Conversion fee 0.33%, min. EUR 9.61, max. EUR 1003.81</p>            |

| Cards and cash                                  |                                           |            |
|-------------------------------------------------|-------------------------------------------|------------|
| <b>Providing a debit card</b><br>[VISA Classic] | Main card application fee                 | -          |
|                                                 | Main card first annual fee                | HUF 10,440 |
|                                                 | Main card annual fee from the second year | HUF 10,440 |
| [VISA Platinum]                                 | Main card application fee                 | -          |
|                                                 | Main card first annual fee                | HUF 36,540 |
|                                                 | Main card annual fee from the second year | HUF 36,540 |

|                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| [VISA Infinite]                                        | <div> <div>Main card application fee</div> <div>-</div> </div> <div> <div>Main card first annual fee</div> <div></div> </div> <div> <div>Main card annual fee</div> <div>HUF 67,860</div> </div> <div> <div>from the second year</div> <div>HUF 67,860</div> </div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Providing a credit card</b>                         | <div> <div>Name of credit card linked to payment account</div> <div>Service is not available</div> </div> <div> <div>Main card application fee</div> <div>-</div> </div> <div> <div>Main card first annual fee</div> <div>-</div> </div> <div> <div>Main card annual fee from the second year</div> <div>-</div> </div> <div> <div>Annual lending rate</div> <div>-</div> </div> <div> <div>APR in the commercial communication</div> <div>-</div> </div> <div> <div>Annual default interest rate</div> <div>-</div> </div> <div> <div>Penalty fee for late payment</div> <div>-</div> </div> <div> <div>Credit limit overshooting fee</div> <div>-</div> </div> <div> <div>Monthly cycle closing fee</div> <div>-</div> </div> <div> <div>Fee of redemption /payment/repayment at own branch</div> <div>-</div> </div> <div> <div>Fee of transferring redemption /payment/repayment</div> <div>-</div> </div> <div> <div>Fee of redemption /payment/repayment by postal cheque</div> <div>-</div> </div> |
| <b>Purchases with debit or credit cards in Hungary</b> | <div> <div>Purchases with debit card in Hungary</div> <div>HUF 0</div> </div> <div> <div>Purchases with credit card in Hungary</div> <div>-</div> </div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Purchases with debit or credit cards abroad</b>     | <div> <div>Purchases with debit card abroad</div> <div>HUF 0</div> </div> <div> <div>Purchases with credit card abroad</div> <div>-</div> </div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Cash withdrawal in Hungary</b>                      | <div> <div>Without bankcard at branch</div> <div> <div>[HUF payments (in banknotes and coins)]</div> <div>1.01%, min. HUF 1,894, max. HUF 34,486+ 0.9%</div> </div> </div> <div> <div>With debit card from own ATM</div> <div> <div>Domestic HUF transactions from Raiffeisen ATM – standard fee</div> <div>1.28%, min. HUF 908</div> </div> </div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|                                |                                                                       |                                                                         |                                     |
|--------------------------------|-----------------------------------------------------------------------|-------------------------------------------------------------------------|-------------------------------------|
|                                | With debit card from other ATM                                        | Domestic HUF transactions from other ATM – standard fee                 | 2.25%, min. HUF 908                 |
|                                | With debit card at own branch                                         |                                                                         | -                                   |
|                                | With debit card at other branch                                       | [Domestic, not Raiffeisen branch (HUF transaction)]                     | HUF 1,171                           |
|                                | With debit card at the post office                                    | Domestic HUF transactions from other ATM and post office – standard fee | 2.25%, min. HUF 908                 |
|                                | With credit card from own ATM                                         |                                                                         | -                                   |
|                                | With credit card from other ATM                                       |                                                                         | -                                   |
|                                | With credit card at own branch                                        |                                                                         | -                                   |
|                                | With credit card at other branch                                      |                                                                         | -                                   |
|                                | With credit card at the post office                                   |                                                                         | -                                   |
| <b>Cash withdrawal abroad</b>  | With debit card from ATM operated by own account provider (group)     | [Abroad ATM – in EEA state in EUR]                                      | 2.25%, min. HUF 908, max. HUF 5,255 |
|                                | With debit card from other ATM                                        | [Abroad ATM – in EEA state in EUR]                                      | 2.25%, min. HUF 908, max. HUF 5,255 |
|                                | With debit card from branch operated by own account provider (group)  | [Abroad in branch]                                                      | EUR 16.78                           |
|                                | With debit card at other branch                                       | [Abroad in branch]                                                      | EUR 16.78                           |
|                                | With credit card from ATM operated by own account provider (group)    |                                                                         | -                                   |
|                                | With credit card from other ATM                                       |                                                                         | -                                   |
|                                | With credit card from branch operated by own account provider (group) |                                                                         | -                                   |
|                                | With credit card at other branch                                      |                                                                         | -                                   |
|                                |                                                                       |                                                                         |                                     |
| <b>Cash deposit in Hungary</b> | HUF cash deposit at own ATM                                           |                                                                         | HUF 72 + 0.34%                      |
|                                | HUF cash deposit at own branch                                        | [HUF deposits in banknotes]                                             | HUF 0                               |

|                                        |                                                                                                                                                                                                                                  |                                                                                                                                    |
|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
|                                        | HUF cash deposit at other branch                                                                                                                                                                                                 | -                                                                                                                                  |
|                                        | HUF cash deposit at the post office on POS terminal                                                                                                                                                                              | -                                                                                                                                  |
| <b>Overdrafts and related services</b> |                                                                                                                                                                                                                                  |                                                                                                                                    |
| <b>Arranged overdraft</b>              | Name of the claimable overdraft [Raiffeisen Overdraft]<br>Annual lending rate<br>APR in the commercial communication<br>Credit scoring fee<br>Administration fee<br>Potential nominal provisions<br>Annual default interest rate | MNB base rate+19,9% surcharge 36,7%<br>-<br>2% of the credit facility 0%<br>MNB base rate + 39%, but max. (lending rate% x 1,5)+3% |

|                       |                                                          |                                    |         |
|-----------------------|----------------------------------------------------------|------------------------------------|---------|
| <b>Other services</b> |                                                          |                                    |         |
| <b>Limit change</b>   | Change of purchase limit electronically                  | [Change of daily card usage limit] | HUF 515 |
|                       | Change of purchase limit on telephone                    | [Change of daily card usage limit] | HUF 515 |
|                       | Change of purchase limit on paper (at branch)            | [Change of daily card usage limit] | HUF 515 |
|                       | Change of ATM cash withdrawal limit electronically       | [Change of daily card usage limit] | HUF 515 |
|                       | Change of ATM cash withdrawal limit on telephone         | [Change of daily card usage limit] | HUF 515 |
|                       | Change of ATM cash withdrawal limit on paper (at branch) | [Change of daily card usage limit] | HUF 515 |

|                                               |                                                                                   |                                                                                                           |                                 |
|-----------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|---------------------------------|
| <b>Issue of certificates for the customer</b> | Paper based copy of regular monthly bank account statement sent by postal service | [Duplicates of statements and advices] for the last 12months (For paper based statement holder customers) | HUF 2,005 / statement or advice |
|                                               |                                                                                   | [Duplicates of statements and advices] for the period before the last 12 months                           | HUF 4,038                       |
|                                               | Certificate of coverage                                                           | [Certification of available balance]                                                                      | HUF 2,005                       |
|                                               | Account balance certificate                                                       |                                                                                                           | -                               |
|                                               | Other certificate                                                                 | [Certification of Other certificates issued by the Bank, Fees of other notifications]                     | HUF 2,005                       |