

Announcement

for Customers not having accounts at Raiffeisen Bank

Announced on 19th January 2026
Valid as of 20th January 2026 until withdrawal

Amendments announced on 19th January 2026, and effective as of 1st of February 2026 are marked by **purple** background:

- Pursuant to the amendment of Act LXXXV of 2009 on the provision of payment services, effective February 1, 2026, the amount for the first two cash withdrawals in Hungarian forints per month shall be changed to HUF 300,000.

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

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

The Bank will suspend cash transactions of the Norwegian krone (NOK) and the Swedish krone (SEK) for an indefinite period as from June 1, 2023. In view of this, Raiffeisen Bank Zrt. will no longer accept the Norwegian krone (NOK) and the Swedish krone (SEK) currency in its cash desks at Raiffeisen Bank branch network as of June 1, 2023. This restriction will apply to all cash transactions, especially cash deposit and cash withdrawals at branch in Norwegian krone (NOK) and the Swedish krone (SEK) and currency exchange. In addition, foreign currency transactions in Norwegian krone (NOK) and the Swedish krone (SEK) continue to function without disruption.

The Bank will suspend cash transactions of the Danish krone (DKK) for an indefinite period as from October 25, 2022. In view of this, Raiffeisen Bank Zrt. will no longer accept the Danish krone (DKK) currency in its cash desks at Raiffeisen Bank branch network as of October 25, 2022. This restriction will apply to all cash transactions, especially cash deposit and cash withdrawals at branch in Danish krone (DKK) and currency exchange. In addition, foreign currency transactions in Danish krone (DKK) continue to function without disruption.

1. Currency exchange

Currency exchange	commission	exchange rate applied
Purchase of foreign currencies (for HUF only)	free of charge	foreign currency buy rate

2. Change of denomination of banknotes and coins

It is possible at any cash desk of the Bank to change HUF banknotes and HUF coins into other denominations, including fit banknotes and coins and those qualifying as lawful currency that are unfit for use, as well as HUF banknotes and HUF coins that are hard to recognise or damaged, subject to the following conditions:

- a. The Bank is not obligated to take over more than 50 items of HUF banknotes and HUF coins or issue more than 100 items of HUF coins per occasion. The Bank will do the change of denomination or exchange at the same terms as are determined for Customers in the List of Terms & Conditions published by the Bank.
- b. HUF banknotes and HUF coins that are hard to recognise or damaged will be exchanged into proper banknotes and coins free of charge at any branch of the Bank that has a cash desk, unconditionally and without limitation as to quantity, subject to the quantity of cash available on the given day at the branch, as follows:
 - Damaged or incomplete HUF banknotes the surface of which obviously exceeds half the original size of the banknote, and which consequently represent value, are exchanged by any cash desk of the Bank free of charge. An incomplete HUF banknote consisting of more than one piece—whether glued together or not—may be exchanged in the scope of change of denomination or exchange if the cashier is able to ascertain that the different parts belong to the same HUF banknote, and the different pieces together constitute a part bigger than 50% of the HUF banknote.
 - Damaged or incomplete HUF banknotes the surface of which fails to exceed half the original size of the banknote, and which consequently do not represent any value, will be withdrawn by any cash desk of the Bank without the payment of any consideration, free of charge, against minutes taken on the withdrawal.
 - Damaged or incomplete HUF banknotes in the case of which it may not be established beyond doubt whether the surface of the banknote exceeds half the original size of the banknote, and consequently it represents value, or not, will be taken over by any cash desk of Bank without the payment of any consideration, free of charge, against minutes, and will be forwarded to the National Bank of Hungary (MNB) for the purpose of expert examination. If on the basis of the examination of the MNB expert the surface of the incomplete HUF banknote exceeds 50% of the original banknote, the Bank will pay the counter-value of the HUF banknote to the customer.

- In the scope of a change of denomination of the quantity specified in the List of Terms & Conditions, HUF banknotes or coins the authenticity or nominal value of which can be established beyond doubt are exchanged free of charge.
- In the scope of a change of denomination, HUF banknotes or coins the authenticity or nominal value of which cannot be established beyond doubt will be taken over by the Bank without the payment of any consideration, free of charge, and will be forwarded to the MNB for the purpose of expert examination.

c. If the quantity of cash available at the branch does not allow completing the exchange of banknotes and coins in full, it is possible—based on the customer's demand—to order the required quantity of banknotes.

d. The Bank does not do any change of denomination in foreign currencies. Damaged or incomplete foreign currency banknotes are not accepted by the Bank either as a cash deposit to the account or for exchange.

3. Exchange of banknotes and coins withdrawn from circulation or being in the process of withdrawal

- a. It is possible at any cash desk of the Bank to exchange HUF banknotes and coins that are withdrawn or are in the process of withdrawal from circulation free of charge and without any limitation as to quantity (provided that the quantity of cash available at the branch on the given day allows) for 3 years from withdrawal, subject to the following conditions:
- b. HUF banknotes and HUF coins that are hard to recognise or damaged and that are withdrawn or in the process of withdrawal from circulation will be exchanged into proper banknotes and coins free of charge at any branch of the Bank that has a cash desk, unconditionally and without limitation as to quantity for 3 years from withdrawal, subject to the quantity of cash available on the given day at the branch, as follows:
 - Damaged or incomplete HUF banknotes the surface of which obviously exceeds half the original size of the banknote, and which consequently represent value, are exchanged by any cash desk of the Bank free of charge. An incomplete HUF banknote consisting of more than one piece—whether glued together or not—may be exchanged if the cashier is able to ascertain that the different parts belong to the same HUF banknote, and the different pieces together constitute a part bigger than 50% of the HUF banknote.
 - Damaged or incomplete HUF banknotes the surface of which fails to exceed half the original size of the banknote, and which consequently do not represent any value, will be withdrawn by any cash desk of the Bank without the payment of any consideration, free of charge, against minutes taken on the withdrawal.
 - Damaged or incomplete HUF banknotes in the case of which it may not be established beyond doubt whether the surface of the banknote exceeds half the original size of the banknote, and consequently it represents value, or not, will be taken over by any cash desk of Bank without the payment of any consideration, free of charge, against minutes, and will be forwarded to the MNB for the purpose of expert examination. If on the basis of the examination of the MNB expert the

size of the incomplete HUF banknote exceeds 50% of the original banknote, the Bank will pay the counter-value of the HUF banknote to the customer.

- In the scope of the exchange or change of denomination of the quantity specified in the List of Terms & Conditions, HUF banknotes or coins the authenticity or nominal value of which can be established beyond doubt are exchanged free of charge.
- In the scope of the exchange or change of denomination, HUF banknotes or coins the authenticity or nominal value of which cannot be established beyond doubt will be taken over

by the Bank without the payment of any consideration, free of charge, and will be forwarded to the MNB for the purpose of expert examination.

- c. Foreign currency banknotes that are hard to recognise, damaged, incomplete or stained, are not accepted by the Bank for exchange.
- d. If the quantity of cash available at the branch does not allow completing the exchange of banknotes and coins in full, it is possible—based on the customer's demand—to order the required quantity of banknotes.

4. Limit for cash withdrawal from Raiffeisen ATM with cards issued by other banks

The maximum amount that may be withdrawn in the Raiffeisen ATM network with a card issued by another bank is HUF 200,000 per transaction. From February 1, 2026, the maximum amount that may be withdrawn in the Raiffeisen ATM network with a card issued by another bank is HUF 300,000 per transaction.

5. Special procedure fee

Special procedure fee¹	Promotional fee: HUF 6,065 Standard fee: HUF 6,289
--	---

This fee will be charged also a) if in the case of the fulfilment of a request for data supply, data portability or data processing the demand for the data supply, data portability or data processing included in the request has already been submitted by the customer earlier within 365 days of the admission of the request. In the above case the fee will not be charged promotionally until withdrawal. b) if a Customer to whom the statement of fees has been sent electronically only files a request for a second (paper-based) duplicate copy of the statement of fees c) if a Customer to whom the statement of fees has been sent on paper, files a request for a first (paper-based) duplicate copy of the statement of fees d) in the case of confirmatory certification, if the customer requests a paper-based statement of account to be signed by authorized signatories.

Indexation: The calculation of the fees included in this List of Terms & Conditions is linked to the average consumer price index published annually by the Hungarian Central Statistical Office for the previous calendar year. The amount or measure of the fee is modified automatically as of 1 April each year in accordance with the average consumer price index governing for the previous year (i.e. it is "indexed"). The Bank shall publish any change in the fee by 1 April each year at the latest in this List of Terms & Conditions. For the purposes of the fee change, the Bank shall apply—in accordance with the general rules of rounding—integer HUF amounts, and in the case of a fee item determined in EUR, an amount calculated up to 2 decimal places. The Bank reserves the right not to apply fee indexation once or even several times in respect of specific groups of customers or certain service types.