

Annex No. 1 to Cooperation Agreement concerning employee account keeping

Relationship Employee Package—List of Terms & Conditions

Effective as of 15th of September 2022 until withdrawal

The amendments are marked by *italicized* text in the List of conditions:

- According to those announced on 15. July 2022, for the reason set out in Part 1, Chapter XIX, Section 19.13.4 of the General Business Conditions, in view of a change in public charges related to the Bank's activities (financial transaction tax), the **Bank has unilaterally changed some of its rates starting from 15/09/2022**. The changes are summarised below, and the fees affected by the changes are also highlighted in yellow in the List of Terms and Conditions. As emphasized in the announcement of 15. July 2022, **if on or after 15 July 2022 you concluded a new contract covered by this List of Terms & Conditions, starting from 15 September 2022 the revised tariffs apply to these contracts**.
 - In the case of all fees concerning one-time and standing credit transfers and direct debits (irrespective of currency) where the fee is determined as "for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000", the ceiling of the fee increased from HUF 6,000 to HUF 10,000.
 - In the case of all fees concerning one-time and standing credit transfers and direct debits (irrespective of currency) where the fee is determined as "for the portion exceeding HUF 20,000, 0.3%, max. HUF 6,000", the ceiling of the fee increased from HUF 6,000 to HUF 10,000.
 - In the case of all fees concerning one-time and standing credit transfers and direct debits (irrespective of currency) where the fee is determined as "for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000", the ceiling of the fee increased from HUF 6,000 to HUF 10,000.
 - In the case of all fees concerning one-time and standing credit transfers and direct debits (irrespective of currency) where the fee is determined as "0.3%, max. HUF 6,000", the ceiling of the fee increased from HUF 6,000 to HUF 10,000.



General provisions

If there is a cooperation agreement in effect between a company and the Bank concerning account keeping for employees, the employees of the company (including borrowed staff, as well as persons working for the company in other legal arrangements) are entitled to use the Relationship Employee Package. The Relationship Employee Package may be used for one bank account.

The Employee shall certify his/her employment or other legal relationship with the company with an employment certificate or a company ID card.

I. Relationship Account

Minimum monthly incoming payments contractually required for eligibility to the products and services regulated in this chapter: an amount at least equalling 80% of the gross monthly minimum wage from time to time in effect (rounded upwards to the next HUF 1,000 value) should be credited to the account to which the Relationship Package belongs, in not more than 2 instalments. Such crediting requirement may not be fulfilled with cash deposits, or transfers within the Bank from a retail account or between the customer's own accounts.

If the monthly crediting requirement is unfulfilled in three consecutive months, after a notice to the customer the account will be switched to the Everyday 2.0 account package, or if the Everyday 2.0 account package is no longer available at the Bank, to the account package named as its successor that is closest to the terminated service, without the fee due for switching between account packages being charged. For the purposes of the crediting requirement, the period under review starts on the 21st day of the month preceding the target month and lasts until the 24th day of the target month.

As regards the fees, commissions and charges not detailed in this chapter, as well as the value of the annual percentage rate of charge, and any issues that are unregulated herein, the relevant Lists of Terms & Conditions concerning retail customers that are from time to time in effect shall be governing, and where there are different fees, commissions and charges included in the Consumer Lists of Terms & Conditions for the different accounts, the terms & conditions of the Everyday 2.0 Account Package—except as regards the debit card annual fee and issuance fee, where the terms & conditions of the Activity 3.0 Account Package—shall be governing.

1. HUF account keeping

Account opening and termination¹		HUF 0
		HUF 209 / month
	If the minimum monthly incoming payments criteria is met	Promotion: if the account is opened by 31/12/2023, HUF 0 in the first 6 months following account opening
Account keeping <small>^{1,2}</small> (EBKM: 0.01%)	If the minimum monthly incoming payments criteria is met AND the customer has a loan (other than credit card or overdraft facility)	HUF 104 / month Promotion until 30/06/2024: HUF 0 / month
	If the above criteria are not satisfied:	HUF 708 / month, in accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
HUF credit transfers in Hungary [Single credit transfers in HUF]^{1,3}		
		HUF 0
	In-house transfer between own accounts	in accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
At a branch	in-Bank	In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
	outgoing	
Through Raiffeisen Direkt	in-Bank	In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
	outgoing	
Through Raiffeisen DirektNet or myRaiffeisen ⁴	in-Bank	HUF 0 up to HUF 20,000, for any part exceeding HUF 20,000: 0.1% min. HUF 52, max. HUF 6,306 + 0.3%, max. HUF 10,000
	outgoing	HUF 0 up to HUF 20,000, for any part exceeding HUF 20,000: 0.1% min. HUF 78, max. HUF 6,306 + 0.3%, max. HUF 10,000
Regular credit transfers [Standing credit transfers]^{1,3}		
		HUF 0
	Standing in-house transfer between own accounts	in accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
	At a branch Through Raiffeisen Direkt Through Raiffeisen DirektNet or myRaiffeisen ⁴	In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Performance of the collection orders of service providers [Direct debit]^{1,3}		
		HUF 0
Credit transfers in euro (SEPA) [SEPA Credit Transfer]^{1,3}		
Cross-border credit transfers in EUR to the Single Euro Payments Area		
Credit transfer basic fee	At a branch	In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
	Through Raiffeisen Direkt	
	Through Raiffeisen DirektNet or myRaiffeisen ⁴	0.1%, min. HUF 78, max. HUF 6,306, and additionally for any part exceeding the equivalent of HUF 20,000: 0.3%, max. HUF 10,000
Conversion fee		In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Urgency fee—in the case of extra urgent performance ⁴		In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.

2. Cash withdrawal in Hungary [Cash withdrawal from bank account at branch]¹

Cash withdrawal at branch

In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.

3. Debit card service fees¹

Card fees (for HUF account)

Issuance fee¹

Type	Issuance fee
Verticard (Mastercard Unembossed bank card)	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect. Promotion until 31/12/2023: HUF 0
OneCard debit card	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Non-embossed Start CLEVERcard	

Annual fee¹

Type	Annual fee	
	in the first year	after the first year
Verticard (Mastercard Unembossed bank card)	In case of the Activity 3.0 account package, 100% of the first annual card fee as per the effective Consumer List of Terms & Conditions is relinquished. This concerns cards requested by 31/12/2023.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
OneCard debit card	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Non-embossed Start CLEVERcard	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Visa Gold	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	
Mastercard Gold	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	

Fees charged for card purchases and cash withdrawals¹

Purchases with debit card in Hungary, Purchases with debit card abroad [Purchase]	HUF 0
Fees of Cash withdrawal in Hungary [HUF cash withdrawal in Hungary] in the case of customers who have not made a declaration on free cash withdrawal in respect of the account affected by the transaction	
Number of reduced-rate cash withdrawals per month from ATM, in the case of domestic HUF transactions, up to a total of HUF 150,000	2 transactions: HUF 0

As regards the fees charged for any further card purchase and cash withdrawal transactions, the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect shall be governing.

4. SMS service [Mobile Banking service]¹

In the case of a Mobile Banking service applied for in respect of the account package, no monthly fee shall be charged for 6 months, after which period monthly fee shall be identical with the fee specified in the Consumer List of Terms & Conditions from time to time in effect.

	SMS service [Mobile Banking CARD INFO]	SMS service [Mobile Banking ACCOUNT INFO]
Monthly fee ¹	HUF 0 / month / phone number in the first 6 months	HUF 0 / month / phone number in the first 6 months

5. Credits

Terms and conditions applied to overdraft applications submitted from 01/01/2021 and contracts concluded after 01/01/2021 based on applications submitted between 23/09/2020 and 31/12/2020:

Overdraft facility [Raiffeisen Overdraft Facility]	2% interest premium discount from the interest rate announced in the Consumer List of Terms & Conditions from time to time in effect. For further details, see the List of Terms & Conditions for Unsecured Loans.
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The admission and evaluation of overdraft facility requests was temporarily suspended from 19/03/2020 until 22/09/2020. Terms and conditions applied to contracts concluded until 31/12/2020 based on overdraft applications submitted between 23/09/2020 and 31/12/2020:

Overdraft facility [Raiffeisen Overdraft Facility]	Starting from the second period, 2% interest premium discount from the interest rate announced in the Consumer List of Terms & Conditions from time to time in effect. For further details, see the List of Terms & Conditions for Unsecured Loans.
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6. Insurances linked to Raiffeisen bank accounts

Life, accidental and health insurances

Raiffeisen Care II	In the scope of a promotion until 31/12/2023: in the case of a new Raiffeisen Care II insurance request, free of charge for 3 months.
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The discount can be used once per Customer. The available Raiffeisen Care II insurance packages, and the relevant premiums, are regulated in the Consumer List of Terms & Conditions from time to time in effect.

II. Relationship Account Package – Premium Banking discount

Card fees (for HUF account)¹

In case the principal card is a debit card connected to Premium Gold 2.0 or Premium Select account:

Type	Annual fee	
	in the first year	after the first year
Debit card service [MasterCard Premium Gold card] principal card	The first annual card fee as per the Premium Banking List of Terms & Conditions from time to time in effect is relinquished. It applies to principal cards requested before the end of the 6th month from the date of execution of the agreement concerning this benefit.	As per the Premium Banking List of Terms & Conditions from time to time in effect.

As regards any fees, commissions and charges that are not detailed or any issues unregulated here, the Premium Banking List of Terms & Conditions from time to time in effect shall be governing.

Account Opening Promotion with credit of HUF 20,000 VIII

Promotional period: 18. July 2022 – 30 September 2022

In case of Online Account opening, the promotion is available with video identification which began until the 12:00, 30th September 2022

For the period from 18 July 2022 to 30 September 2022 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 20,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 25 October 2022 at the latest, to the customer's bank account opened in the scope of the promotion.

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

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 18 January 2022 until opening a bank account after 17 July 2022 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 7 October 2022, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 7 October 2022, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 7 October 2022.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 20,000 as follows, provided that the HUF 20,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

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

Reimbursement to the Bank of the HUF 20,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

Relationship Account – Bank account opening promotion with HUF 20,000 credit VI.

Duration of the promotion: 01/07/2022 – 15/07/2022

For its new customers of full age who during the period of the promotion open a **Relationship Account** in the Relationship Package, the Bank announces a promotion in which, as a bonus to accompany each newly opened Relationship bank account, the **Customer will receive a credit of HUF 20,000**, provided that **all** of the following conditions are **met**. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting shall qualify as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 30 September 2022 at the latest, to the customer's bank account opened in the scope of the promotion. Each Customer shall be entitled to the credit only once.

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

1. he/she opens a Relationship Account during the period of the promotion,
2. he/she qualifies as a new customer, which means that in the period after 31 December 2021 he/she did not have a Raiffeisen retail or premium bank account until opening the account after 30 June 2022 (if the Customer only has a credit card or securities account, he/she shall qualify as a new customer, and may participate in the promotion),
3. by 16 September 2022 at least one amount is credited to the Relationship account that meets the requirement concerning minimum monthly incoming payments as per the List of Terms & Conditions,
4. on 16 September 2022, the Customer has an active bank account (suitable for the administration of payments) opened in the scope of the promotion, which bank account is not in the process of being terminated,
5. on 16 September 2022, the Customer has no outstanding past due and payable debts owed to the Bank.

Account Opening Promotion with credit of HUF 20,000 VII.

Promotional period: 21 April 2022 – 30 June 2022

In case of Online Account opening, the promotion is available with video identification which began until the 12:00, 30th June 2022

For the period from 21 April 2022 to 30 June 2022 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 20,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 22 July 2022 at the latest, to the customer's bank account opened in the scope of the promotion.

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

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 21 October 2021 until opening a bank account after 20 April 2022 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 8 July 2022, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 8 July 2022, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 8 July 2022.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 20,000 as follows, provided that the HUF 20,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

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

Reimbursement to the Bank of the HUF 20,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

Account Opening Promotion with credit of HUF 20,000 VI.

Promotional period: 10 January 2022 – 23 March 2022

The Bank announces on 04.03.2022 that the promotion has been extended until 23.03.2022. The original promotion was announced until 11.03.2022.

For the period from 10 January 2022 to 23 March 2022 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 20,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 15 April 2022 at the latest, to the customer's bank account opened in the scope of the promotion.

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

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 10 July 2021 until opening a bank account after 9 January 2022 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 25 March 2022, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,

5. on 25 March 2022, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 25 March 2022.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 20,000 as follows, provided that the HUF 20,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the **"loyalty period"**):

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

Reimbursement to the Bank of the HUF 20,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

¹ Indexation of charges and fees: The Bank links the calculation of the charges and fees indicated in the present List of Conditions to the average consumer price-index yearly announced by the Hungarian Central Statistical Office regarding the preceding calendar year. The amount or rate of such charges and fees shall be indexed each year from the 1st day of April automatically to the average consumer price-index applicable for the preceding calendar year. The indexed charges and fees shall be published each year in the present List of Conditions on or before the 1st day of April. Charges and fees shall be rounded off to the nearest whole HUF, or if determined in EUR to the nearest two decimal points, according to the general rules of rounding off. The Bank reserves the right not to apply indexation of charges and fees on one or more occasions regarding specific group of Clients or certain types of services.

² As an eligibility criteria for the reduced-rate account keeping, an amount equalling or exceeding 80% of the gross monthly minimum wage from time to time in effect (rounded upwards to the next HUF 1,000 value) should be credited regularly, each month to the Customer's bank account kept at Raiffeisen Bank, in not more than 2 instalments. Such crediting requirement may not be fulfilled with cash deposits, or transfers within the Bank from a retail account or between the customer's own accounts. No monthly account-keeping fee will be charged for the month of account opening, or in the case of a change in fee packages, for the first month of use of the Relationship Employee Package, or for the next month. For the purposes of the crediting requirement, the period under review starts on the 21st day of the month preceding the target month and lasts until the 24th day of the target month. The first period under review shall be the period starting on the 21st of the second month following the account opening.

As another eligibility criteria for the reduced-rate account keeping, the Customer should have an active retail credit or loan transaction—not inclusive of credit cards and overdraft facilities—at Raiffeisen Bank as a Borrower (not as a Co-Debtor), subject to the following terms. The Bank shall check the fulfilment of the criteria concerning the loan transaction on the date of debiting of the fee.

Monthly account-keeping fees are debited in arrears, on the first banking day following the target month.

³ In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 6000 part of the fee does not apply.

⁴ The following payment orders are currently not available via myRaiffeisen: Payment of utility bills with limit monitoring, Cancellation of ad hoc payment orders and direct debit payments, Recalling ad hoc or standing order payments, SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts – urgent, extra urgent, Ad hoc payment orders from HUF account in FCY in Bank, SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank – urgent, extra urgent, Ad hoc payment orders from HUF account in FCY interbank, SEPA Credit Transfer – EUR payment – urgent, extra urgent, Ad hoc payment orders from HUF account in HUF to another country, SEPA DD Core Direct Debit, SEPA DD Core direct debit limiting statement set/modification/cancellation, Forbidding the execution of a direct debit, Refund of paid direct debit, Ad hoc payment order in FCY or in HUF in Bank, Ad hoc payment order in FCY or in HUF interbank