Annex No. 1 to Cooperation Agreement concerning employee account keeping
Relationship Employee Package—List of Terms & Conditions

Announced on 30th of June 2026
Effective from 1st of July 2026
(certain provisions come into effect on the dates specified below)

Amendments announced on 30th June, 2026, and effective from 1st July, 2026, are highlighted with yellow background:

- Extension of the promotion for the monthly account management fee credit condition on the Relationship account, as well as for credit and debit conditions
- Extension of the Visa Classic first-year card fee promotion
- Extension of the issuance fee promotion for Verticard cards migrated to Visa Classic
- Extension of the promotion related to Raiffeisen Gondoskodás insurance
- Account opening promotions have been highlighted in a separate announcement, which will become Appendix II of the current condition list

Amendments announced on 31st of March 2026 and effective as 1st of July 2026 are marked by turquoise blue background in the List of conditions:

- The fees marked with a turquoise blue background have been increased from April 1, 2026, based on the 4.4% consumer price index for the year 2025; however, the Bank is postponing the enforcement of this increase as a promotional measure until June 30, 2026, during which time the fees marked as promotional remain in effect. The fees marked with turquoise blue color will take effect from July 1, 2026.

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

Raiffeisen Bank Zrt.

Postal address: Budapest 1700, www.raiffeisen.hu I Raiffeisen Bank Zrt., 1133 Budapest, Váci út 116-118.
Municipal Court as Court of Registration, Company Registration Number: 01-10-041042
Phone: +36 80 488 588, E-mail: info@raiffeisen.hu

Raiffeisen Bank

I. 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 not older than 30 days, employment contract not older than 3 months or a company ID card.

Based on the provision laid down in Government Decree 183/2024. (VII.08.) amending decrees on extra profit taxes, stipulating derogation Paragraph i) of Subsection (1) of Section 6 of the act on the financial transaction duty the Bank made the following amendment in favour of our customers with effect from 01.08.2024.
In the case of every fee item in this List of Conditions for which a fee or a fee element is stipulated concerning "parts of amounts in excess of HUF 20,000" or "(parts of) amounts in excess of the equivalent of HUF 20,000" the text "parts of amounts in excess of HUF 20,000" or "(parts of) amounts in excess of the equivalent of HUF 20,000" shall be replaced with the text "parts of amounts in excess of HUF 50,000" or "(parts of) amounts in excess of the equivalent of HUF 50,000", taking into account the following:
The above modification and the conditions so modified – including the stipulations of the following paragraph – shall remain in effect as long as the Bank is also exempted by law from the obligation to pay duty in the case of the transactions concerned in relation to the part of the relevant amount up to HUF 50,000. In lieu of such legislation the modified amended terms and conditions will automatically revert to those in force before this amendment and this paragraph of the List of Conditions shall lapse simultaneously.

Starting from July 15, 2025, the Bank will not accept HUF or foreign currency transfer orders or internal bank transfer orders valued at up to 25 million HUF from clients in the Retail and Premium segments via the Raiffeisen Direkt channel (telephone customer service). The above changes apply to orders given within the framework of payment and investment services alike.
Starting from July 15, 2025, the Bank will not accept orders for regular transfers (standing orders) and direct debits (for authorization recording, modification, or cancellation) from clients in the Retail and Premium segments, regardless of the amount, via the Raiffeisen Direkt channel (telephone customer service).

The following payment orders are currently not available via myRaiffeisen mobileapplication:

- Cancellation of ad hoc payment orders
- 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
- Forbiding 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

Under Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.) in case of instant HUF transfers initiated by payment request or unified data entry solution, fee(s) won't be charged by the Bank as long as this provision is effective.

II. 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.

II.1. HUF account keeping

Account opening and termination[1]			HUF 0
Account keeping [1,2] (EBKM: 0.01%)	If the minimum monthly incoming payments criteria is met		**Promotional fee until 31.12.2026: HUF 0/month** Promotional fee from the 7^{th} month: HUF 303 / month
	If the minimum monthly incoming payments criteria is met AND the customer has a loan (other than credit card or overdraft facility)		**Promotion fee until 31.12.2026: HUF 0 / month** HUF 150 / month
	If the above criteria are not satisfied:		HUF 1,030 / 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][1,3,5]			
In-house transfer between own accounts			HUF 0 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		
	outgoing		
Through Raiffeisen DirektNet or myRaiffeisen mobileapplication[4] (This feature in the myRaiffeisen portal temporarily unavailable.)	in-Bank		HUF 0 up to HUF 50,000, for any part exceeding HUF 50,000: 0.12% min. HUF 68, max. HUF 8,597 + 0.45%, max. HUF 20,000
	outgoing		HUF 0 up to HUF 50,000, for any part exceeding HUF 50,000: 0.12% min. HUF 104, max. HUF 8,597 + 0.45%, max. HUF 20,000
Regular credit transfers [Standing credit transfers] [1,3]			
Standing in-house transfer between own accounts			HUF 0 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 mobileapplication	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 mobileapplication	0.12% min. HUF 104, max. HUF 8,597 and additionally for any part exceeding the equivalent of HUF 50,000: 0.45%, max. HUF 20,000
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		

II.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.

II.3. Debit card service fees[1]

From August 1, 2025 (Visa Classic and Visa Platinum) and from December 1, 2025 (Visa Infinite), newly requested cards.

card fees:

	Visa Classic	Visa Platinum	Visa Infinite
First Annual fee	Promotional fee in the first year: HUF 0 The promotion is valid until withdrawal, but no later than December 31, 2026.	HUF 36,540	HUF 67,860
Additional annual fee and non-promotional fee	HUF 10,440	HUF 36,540	HUF 67,860

Cards requested until July 31, 2025.

Card fees (for HUF account)

Issuance fee[1]

Type	Issuance fee
Verticard (Mastercard Unembossed bank card) / Visa Classic 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. Promotion fee until 2026.12.31: HUF 0
OneCard debit card Non-available from 01/03/2024 / Visa Classic 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 Non-available card type from 15/06/2023 / Visa Classic debit card	

Mastercard Standard bankcard (card issued instead of OneCard) Available from 01/03/2024 / Visa Classic 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.
Virtual card (Virtual No Plastic Mastercard)*	HUF 540

Annual fee [1]

Type	Annual fee after the first year
Verticard (Mastercard Unembossed bank card) / Visa Classic 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.
OneCard debit card Non-available from 01/03/2024 /Visa Classic debit card	
Non-embossed Start CLEVERcard Non-available card type from 15/06/2023 / Visa Classic debit card	
Visa Gold Non-available from 19/12/2024	
Mastercard Gold Non-available from 19/12/2024	
Mastercard Standard bankcard* (card issued instead of OneCard) Available from 01/03/2024 /Visa Classic debit card	

Type	Monthly fee
Virtual card (Virtual No Plastic Mastercard)*	HUF 216

* Debit card issued in digital environment only.

The fees for Visa Classic, Visa Platinum, and cards indicated in the above table apply only to Visa cards issued by the Bank as a unilateral card replacement for those originally requested before 01.08.2025, which differed from these. Details related to the bank-initiated card replacement can be found in point 5 of the Retail Debit Card List of Conditions.

The description of "Fees of domestic HUF cash withdrawal if the Customer submitted declaration about free of charge cash withdrawal related to the bank account used for the transaction]" can be found in the prevailing Retail Debit Card List of Conditions.

Fees charged for card purchases and cash withdrawals[1]

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.

II.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

II.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.

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.

II.6. Insurances linked to Raiffeisen bank accounts

Life, accidental and health insurances

Raiffeisen Care II*	In the scope of a promotion until 31/12/2026: in the case of a new Raiffeisen Care II insurance request, free of charge for 3 months.

*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.

III. Relationship Account Package—Premium Banking discount

III.1. 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	after the first year
Debit card service [MasterCard Premium Gold card] principal card Non-available from 19/12/2024	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.
The Bank will stop selling the Premium Gold 2.0 and Premium Select accounts as of 02.01.2024.
From 19/12/2024, sales of the VISA Gold and Mastercard Gold debit cards will cease.

APPENDIX I: PARTICIPATION REGULATIONS FOR THE CUSTOMER REFERRAL PROGRAM FOR RETAIL, PREMIUM, AND SMALL BUSINESS CUSTOMERS

APPENDIX II: Retail and Premium Banking Account Opening Promotions

[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 (grace period). 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 currecies 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 0.45%, max HUF 20 000 part of the fee does not apply.