

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

Announced on 13th of May 2025
Effective from 14th of May 2025

Amendments announced on 13th May 2025 and effective as of 14nd of May 2025 are marked by **yellow** background:

- **Appendix I: Insert the complete Rules for Participation in the Customer Referral Programme for Consumer, Premium Banking and Small Business customers Program into this Terms and Conditions List.**

Amendments announced on 09th May 2025 and effective as of 15th of July 2025 are marked with a **grey** background:

- 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).
- 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).

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 changes announced on 2025.03.31 and effective from 2025.06.01 are marked with a **turquoise** background:



- From 1st of June 2025, the Bank will replace its Mastercard and Visa Gold debit cards with new types of Visa debit cards. The card exchange is free of charge, and the current fees and costs associated with the card will not change unfavorably.
- After 25th June 2025, the Bank will no longer issue Mastercard debit cards. Therefore, after this date, when renewing the customer's primary or supplementary card, or when issuing a replacement card (e.g., in case of loss, theft, or damage to the card), the Bank will provide our customers with a new Visa debit card.

Raiffeisen Bank Zrt.

In connection with the exchange of debit cards, from 1st June 2025, the Bank will unilaterally modify the card pickup location for our Retail and Premium Banking customers based on section 19.13.4 of Chapter XIX of Part 1 of the General Business Conditions, due to changes in certain economic factors and costs significantly affecting operating expenses. Therefore, from this date, the renewed, replacement, or supplementary card will be sent by mail to the notification address recorded with the 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).

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 for the first 6 months: 0 HUF/month for account openings until at least 2025.12.31 Promotional fee from the 7th month: 281 HUF/month Standard fee: HUF 291 / month
	If the minimum monthly incoming payments criteria is met AND the customer has a loan (other than credit card or overdraft facility)	Promotion until 30/06/2026: HUF 0 / month HUF 144 / month
	If the above criteria are not satisfied:	Promotional fee: HUF 952 / month Standard fee: HUF 987 / 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}		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 outgoing	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 or myRaiffeisen portal ⁴	in-Bank	HUF 0 up to HUF 50,000, for any part exceeding HUF 50,000: Promotional fee: 0.12% min. HUF 64, max. HUF 7,942 + 0.45%, max. HUF 20,000 Standard fee: 0.12% min. HUF 66, max. HUF 8,235 + 0.45%, max. HUF 20,000
	outgoing	HUF 0 up to HUF 50,000, for any part exceeding HUF 50,000: Promotional fee: 0.12% min. HUF 97, max. HUF 7,942 + 0.45%, max. HUF 20,000 Standard fee: 0.12% min. HUF 100, max. HUF 8,235 + 0.45%, max. HUF 20,000
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 mobileapplication 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

	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	
Credit transfer basic fee	Through Raiffeisen DirektNet or myRaiffeisen mobileapplication ⁴	Promotional fee: 0.12%, min. HUF 97, max. HUF 7,942 and additionally for any part exceeding the equivalent of HUF 50,000: 0.45%, max. HUF 20,000 Standard fee: 0.12% min. HUF 100, max. HUF 8,235 and additionally for any part exceeding the equivalent of HUF 50,000: 0.45%, max. HUF 20,000
Conversion fee		
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.

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.
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II.3. Debit card service fees¹
Card fees (for HUF account)
Issuance fee¹

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. Promotional fee at least 31/12/2025: 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)**	Promotional fee: HUF 500 Standard fee: HUF 518

Annual fee¹

Type	Annual fee	
	in the first year	after the first year
Verticard (Mastercard Unembossed bank card) / Visa Classic debit 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 at least 31/12/2025.	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	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 Non-available card type from 15/06/2023 / 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.	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 Non-available from 19/12/2024	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 Non-available from 19/12/2024	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 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.	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.

Type	Monthly fee
Virtual card (Virtual No Plastic Mastercard)**	Promotional fee: HUF 200 Standard fee: HUF 207

* From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024 the Bank will issue Mastercard Standard bank cards. From 01/03/2024, the Bank enables the request for a Mastercard Standard type debit card for all account products. From 19/12/2024, sales of the VISA Gold and Mastercard Gold debit cards will cease.

** Debit card issued in digital environment only.

The fees for Visa Classic, Visa Platinum, and Visa Infinite 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 25.06.2025, which differed from these. Details related to the bank-initiated card replacement can be found in point 7 of the Raiffeisen CLEVERcard. Bank- and Credit Card List of Conditions.

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.

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.
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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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II.6. Insurances linked to Raiffeisen bank accounts

Life, accidental and health insurances

Raiffeisen Care II*	In the scope of a promotion until 31/12/2025: in the case of a new Raiffeisen Care II insurance request, free of charge for 3 months.
Income Protection Insurance**	As part of the promotion until 31.12.2024: when applying for new insurance, the bank will subsequently credit the first 3 months' premiums.

*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.

** From 29.04.2024 to 31.12.2024, the Bank is offering a promotion under which the first 3 months of the insurance premium will be credited to all customers with a Relationship Account who apply for Raiffeisen Income Protection Insurance during this period. The promotion is only open to those customers of the Bank who, at the time of the premium credit, still have the requested Raiffeisen Income Protection Insurance and do not have any outstanding debts to the Bank exceeding HUF 5,000 for more than 30 days. The amount corresponding to the first three monthly premiums of the Raiffeisen Income Protection Insurance will be credited by the Bank in one lump sum by the 27th day of the fourth month following the month in which the insurance was applied to the bank account previously debited with the insurance premiums by the Bank.

III. Relationship Account Package—Premium Banking discount

III.1. Life, accident and health insurance

For Premium Banking accounts:

Raiffeisen Care II. Premium packages*	As part of the promotion until 31.12.2024: when applying for new insurance, the bank will subsequently credit the first 3 months' premiums
Income Protection Insurance **	As part of the promotion until 31.12.2024: when applying for new insurance, the bank will subsequently credit the first 3 months' premiums

For Premium Banking Plus accounts:

Raiffeisen Care II. Premium packages*	As part of the promotion until 31.12.2024: when applying for new insurance, the bank will subsequently credit the first 3 months' premiums
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* From 29.04.2024 to 31.12.2024, the Bank is offering a promotion under which the first 3 months of the insurance premium will be credited to employees of companies that have signed a Relationship Package agreement with the Bank, who have a Premium Banking or Premium Banking Plus account and who apply for Care II Premium Insurance during this period. The promotion is only open to those customers of the Bank who, at the time of the premium credit, still have the requested Care II Premium Insurance and do not have any outstanding debts to the Bank exceeding HUF 5,000 for more than 30 days. The amount corresponding to the first three monthly premiums of the Care II Premium Insurance will be credited by the Bank in one lump sum by the 27th day of the fourth month following the month in which the insurance was applied to the bank account previously debited with the insurance premiums by the Bank. The amount of the credit will be equal to the amount of the first three months' premiums.

** From 29.04.2024 to 31.12.2024, the Bank is offering a promotion under which the first 3 months of the insurance premium will be credited to employees of companies that have signed a Relationship Package agreement with the Bank, who have a Premium Banking account and who apply for Income Protection Insurance during this period. The promotion is only open to those customers of the Bank who, at the time of the premium credit, still have the requested Income Protection Insurance and do not have any outstanding debts to the Bank exceeding HUF 5,000 for more than 30 days. The amount corresponding to the first three monthly premiums of the Care II Premium Insurance will be credited by the Bank in one lump sum by the 27th day of the fourth month following the month in which the insurance was applied to the bank account previously debited with the insurance premiums by the Bank. The amount of the credit will be equal to the amount of the first three months' premiums.

Fees, commissions and charges not specified in detail, as well as matters not regulated, are governed by the Bank Account List of Conditions in force from time to time.

III.2. 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 Non-available from 19/12/2024	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.

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.

IV. Promotions

IV.1. Summer Account Opening Promotion 2025 – Complemented with purchase cashback bonus

Promotional period:

The promotion lasts from May 12, 2025, until withdrawal, but no later than August 31, 2025.

In the case of online account opening, the promotion applies to Promotional bank accounts opened by the following deadlines:

- with video identification started by the withdrawal date or no later than 7:00 PM on August 29, 2025 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by the withdrawal date or no later than 11:00 PM on August 31, 2025 for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **new customers who open Promotional bank accounts.**

Promotional Bank Accounts:

a, from retail accounts: **Aktív, Yelloo and Relationship** accounts,

b, from premium bank accounts: **Premium Banking and Premium Banking Plus** accounts.

Customers under the age of 18 can only initiate account opening in person at a bank branch with their legal representative.

I. Account opening credit

The promotion mentioned in point I. does not apply to account openings initiated through the Raiffeisen Financial Partner Point in Tesco stores.

As part of the promotion, the Bank **provides** a HUF 30,000 account opening credit to the **Customer for a newly opened Promotional bank account, subject to the joint fulfillment of the conditions specified below. The account opening credit will be provided in a single installment, no later than the end of the third month following the month of account opening.**

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 as a new Customer during the promotional period,
2. qualifies as a new Customer, i.e. has not had a Raiffeisen retail, premium or private bank account six months preceding the account opening, regardless of its currency furthermore:
 - In case of Aktív, Relationship, Premium Banking and Premium Banking Plus bank accounts, if the customer has only Credit Card account or Investment account, then he/she qualifies as a new customer,
 - In case of opening a Yelloo bank account, the Customer can participate in the promotion, if he/she has not had a credit agreement or securities account agreement at the time of opening.
3. the Customer applies for a debit card as an account holder during the period of the promotion,
4. for Aktív, Premium Banking, Premium Banking Plus, and Relationship bank accounts:
 - Fulfill one of the free/discounted account maintenance conditions by the 6th working day of the third month following the month of the account opening.for Yelloo bank accounts:
 - The Customer makes at least 5 debit card purchases of at least HUF 2,000 each by the 6th working day of the third month following the month of the account opening, and these transactions must be posted to the account by the same date. The Bank does not consider purchase transactions that are credited or refunded based on subsequent correction initiated by either the merchant, the Customer, or the Bank.
5. the Customer joins the Loyalty Program (Yelloo Club) after requesting the card,
6. the Customer commits to keep the bank account for at least one year within the Loyalty Program's (Yelloo Club's) online platform, and makes this declaration by the 6th working day of the third month following the month of the account opening,
7. the Customer has an active (capable of handling payment transactions) Promotional Bank Account opened under the promotion that is not under termination on the 6th working day of the third month following the month of the account opening,
8. the Customer has no overdue and payable debts owing to the Bank on the 6th working day of the third month following the month of the account opening.

II. Purchase cashback bonus

This promotion mentioned in point II. is also available for account openings initiated at Raiffeisen Financial Partner Points in Tesco stores.

As part of the promotion, new Customers who fulfill all the conditions outlined in point I. of these promotional terms (Account Opening Credit) will receive a 10% refund on purchases made with a debit card linked to the bank account opened under the promotion, up to a maximum of HUF 30,000. This applies to purchases made by the 6th working day of the third month following the month of the account opening.

The purchase cashback bonus is determined based on the combined total of the purchase transactions made with the main and the additional card in accordance with these terms and conditions. The purchase transactions that are debited from the customer's bank account opened under this promotion at the latest by the time the amount of the bonus is determined by the Bank will be taken into account for the determination of the purchase cashback bonus. No account will be taken of transactions that are credited at the initiative of either the customer or the merchant before the bonus amount is determined by the Bank.

The purchase cashback bonus is credited to the customer's bank account opened under the promotion, rounded to the nearest whole forint according to rounding rules.

For determining eligibility for the purchase cashback bonus and the amount of the bonus, only the Bank's records are authoritative.

Additional conditions for crediting the purchase cashback bonus:

- the debit card linked to the bank account opened under the promotion must be active, with a status of "OK" in the Bank's systems;
- the bank card contract must be valid, and neither the bank account framework contract nor the associated bank card contract should be under termination initiated by either the Bank or the Customer on the day the bonus is credited.

III. General Provisions

The credits related to the promotional account opening (promotional amounts indicated in points I. and II.) will be made to the bank account opened under the promotion. The Bank will verify the fulfillment of the conditions on the 7th working day of the 3rd month following the month in which the Promotional account was opened.

The amounts for the account opening credit and the purchase cashback bonus— in case the conditions are met—will be credited to the Customer's Promotional bank account opened under the promotion by the following dates:

- For accounts opened in May 2025, the credit will be made by August 31, 2025.
- For accounts opened in June 2025, the credit will be made by September 30, 2025.
- For accounts opened in July 2025, the credit will be made by October 31, 2025.
- For accounts opened in August 2025, the credit will be made by November 30, 2025.

By making the **Commitment of Loyalty**, and by participating in this promotion, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall reimburse the Bank the credited amount, 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 breach of contract (including overdue).

The amount to be refunded by the Customer to the Bank, as specified above, is due simultaneously with the account closure, and the Bank is entitled to debit the customer's account with the amount.

The actual opening of the bank account by the Bank is considered the account opening date for this promotion, not the customer's account opening application date.

The Bank reserves the right to withdraw or modify this promotional description.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits, bonuses, and discounts specified in these promotional conditions, in accordance with the applicable tax laws. A Customer is eligible for all types of credit or discount only once.

IV.2. Spring Double Account Opening Promotion 2025 – Complemented with Reflex and Partner Discounts

Promotional period:

Regarding points I and III, the promotion lasts from March 10, 2025, until withdrawal, but no later than May 9, 2025.

Regarding point II, the promotion lasts from March 10, 2025, until withdrawal, but no later than May 30, 2025.

In the case of online account opening, the credit mentioned in point I applies to accounts opened by the following deadlines:

- with video identification started by the withdrawal date or no later than 6:00 PM on May 9, 2025 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by the withdrawal date or no later than 6:00 PM on May 9, 2025 for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **new customers who open Promotional bank accounts**.

Promotional Bank Accounts:

a, from retail accounts: **Aktiv**, **Yelloo** and **Relationship** accounts,

b, from premium bank accounts: **Premium Banking** and **Premium Banking Plus** accounts.

Customers under the age of 18 can only initiate account opening in person at a bank branch with their legal representative.

I. Account opening credit

The promotion mentioned in point I. does not apply to account openings initiated through the Raiffeisen Financial Partner Point in Tesco stores.

As part of the promotion, the Bank **provides** a HUF 40,000 account opening credit (HUF 30,000 in the case of a Yelloo account opening) to the **Customer for a newly opened Promotional bank account, subject to the fulfillment of the conditions specified below. The account opening credit will be provided in a single installment, no later than the end of the third month following the month of account opening.**

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 or Yelloo account during the promotional period,
2. qualifies as a new customer, i.e. has not had a Raiffeisen retail, premium or private bank account six months preceding the account opening, , regardless of its currency furthermore:
 - In case of Aktiv, Relationship, Premium Banking and Premium Banking Plus bank accounts, if the customer has only Credit Card account or Investment account, then he/she qualifies as a new customer,
 - In case of opening a Yelloo bank account, the Customer can participate in the promotion, if he/she has not had a credit agreement or securities account agreement at the time of opening
3. he/she applies for a Mastercard debit card as an account holder during the period of the promotion,
4. for Aktiv, Premium Banking, Premium Banking Plus, and Relationship bank accounts:
 - Fulfill one of the free/discounted account maintenance conditions by the 6th working day of the third month following the month of the account opening.
 for Yelloo bank accounts:
 - Make at least 5 debit card purchases of at least 2,000 HUF each by the 6th working day of the third month following the month of the account opening, and these transactions must be posted to the account by the same date.
5. Register for the Loyalty Program (Yelloo Club) after requesting the card (earliest on the 2nd working day following the account opening), requiring:
 - An email address registered with the Bank and consent to direct marketing via email.
6. Commit to keeping the bank account for at least one year within the Loyalty Program's online platform, and make this declaration by the 6th working day of the third month following the month of the account opening,
7. Not be an employee, executive officer of Raiffeisen Bank Zrt., its subsidiaries, the Bank's owner, or the owner's foreign subsidiaries on the 6th working day of the third month following the month of the account opening,
8. has an active (capable of handling payment transactions) Promotional Bank Account opened under the promotion that is not under termination on the 6th working day of the third month following the month of the account opening,
9. has no overdue and payable debts owing to the Bank on the 6th working day of the third month following the month of the account opening.

II. Spring Double Account Opening Promotion 2025 Related Supplement - Reflex Savings Promotion for New Customers

This promotion mentioned in point II. is available for account openings initiated at Raiffeisen Financial Partner Points in Tesco stores.

As part of the promotion, new Customers who fulfill all the conditions outlined in point I. of these promotional terms (Account Opening Credit) will receive an additional HUF 40,000 (or HUF 30,000 for clients opening a Yelloo account) credit from the Bank for a newly opened Reflex Savings Account, subject to the conditions specified below.

The Customer is eligible for the credit upon fulfilling the following conditions:

1. Opens a new Savings Account (Reflex Savings Program) at a bank branch or through the myRaiffeisen mobile application until May 30, 2025,
2. Increases the balance of the Savings Account by at least HUF 5,000 each month for 6 consecutive months starting from the month following the account opening,
3. The Savings Account opened under the promotion is an active account on all condition assessment days and is not subject to termination,
4. The Customer does not have any overdue and payable debt to the Bank on any of the condition assessment days concerning the Promotional bank account opened under the account opening promotion.

The credit will be made in a single installment to the Savings Account. The Bank will assess the fulfillment of the conditions by the end of the 6th month following the month in which the Savings Account was opened. The condition assessment will take place on the last calendar day of each month. Savings related to card transactions will be transferred to the Savings Account at the time specified in the Reflex Savings Program Conditions List and not immediately.

The credits related to the Reflex savings promotion will be made to the Client's Savings Account opened under the promotion by the following dates:

- For accounts opened in March 2025, the credit will be made by October 15, 2025.
- For accounts opened in April 2025, the credit will be made by November 15, 2025.
- For accounts opened in May 2025, the credit will be made by December 15, 2025.

III. Spring Double Account Opening Promotion 2025 Related Supplement – Insurance partner* Promotion for New Customer

This promotion mentioned in point III. is also available for account openings initiated at Raiffeisen Financial Partner Points in Tesco stores.

As part of the promotion, new Customers who fulfill all the conditions outlined in point I. of these promotional terms (Account Opening Credit) will receive an additional HUF 10,000 credit from the Bank, in addition to the HUF 40,000 account opening credit, for a newly opened Promotional bank account, subject to the conditions specified below.

Condition:

- At least one direct debit or standing order from the Promotional account opened under the promotion must be completed by the 6th working day of the third month following the month of account opening. The minimum amount must be HUF 5,000, and the beneficiary must be one of the accounts of the partners listed below. (The Bank will also consider payments completed with bank fee deductions on the Promotional account and provided that its amount reaches HUF 2,990).
- The Client must have an active insurance relationship with the beneficiary partner or initiate it during the promotion period (no later than May 9, 2025).

This promotion can be used simultaneously for multiple beneficiary partners, but the HUF 10,000 credit is only awarded once per partner.

***Partners participating in the promotion supplement:**

- **For NN Insurance Company Ltd. policyholders (Headquarters: 1139 Budapest, Fiastyúk utca 4-8.)**
 - Account numbers:
 - 11794008-20508720-00000000
 - 13700016-01853038-00000000
 - 13700016-01853021-00000000
- **For UNIQA Insurance Company Ltd. policyholders (Headquarters: 1134 Budapest, Róbert Károly krt. 70-74.)**
 - Account number:
 - 12001008-00105099-02500007
 - 12001008-00105099-01200003
 - 12001008-00105099-01900002
 - 12001008-00105099-02000002
 - 12001008-00105099-05500006
- **For Alfa Vienna Insurance Group Insurance Company Ltd. policyholders (Headquarters: 1091 Budapest, Üllői út 1.)**
 - Account numbers:
 - 12001008-00312421-00100004
 - 12001008-01951748-00100000
 - 12001008-01951748-00200007
 - 11707110-20003263
 - For customers opening an account with card payment at the Tesco Raiffeisen Financial Partner Point:
 - 10300002-13314984-00014903

IV. General Provisions

The credits related to the promotional account opening (promotional amounts indicated in points (I. and III.) will be made to the bank account opened under the promotion. The Bank will verify the fulfillment of the conditions on the 7th working day of the 3rd month following the month in which the Promotional account was opened.

Credit Timing:

- For accounts opened in March 2025, the credit will be made by June 30, 2025.
- For accounts opened in April 2025, the credit will be made by July 31, 2025.
- For accounts opened in May 2025, the credit will be made by August 31, 2025.

By making the **Commitment of Loyalty**, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall reimburse the Bank the credited amount, 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 breach of contract (including overdue).

The Customer shall also reimburse the Bank the full amount of the credit if he/she submits an account package change order to the Bank by the last day of the 3rd month following the month of account opening and, as a result, the Customer uses an account which is not participating in the promotion and differs from the account he/she had at the time of account opening.

The repayment of the amount to the Bank is due simultaneously with the account closure or account package change request, and the Bank is entitled to debit the customer's account with the amount.

The actual opening of the bank account by the Bank is considered the account opening date for this promotion, not the customer's account opening application date.

The Bank reserves the right to withdraw or modify this promotional description.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits, bonuses, and discounts specified in these promotional conditions, in accordance with the applicable tax laws. A Customer is eligible for all types of credit or discount only once.

IV.3. Year-opening account opening promotion 2025

Promotional period:

- I. Regarding the provisions set forth in point I., from January 8, 2025, until withdrawal, but no later than March 7, 2025.
- II. Regarding the provisions set forth in point II., from February 2, 2025, until withdrawal, but no later than March 7, 2025.

In case of online account opening, an account can be opened under the promotion:

- with video identification started by the withdrawal date or no later than 6:00 PM on March 7, 2025 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by the withdrawal date or no later than 6:00 PM on March 7, 2025 for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **new customers who open Promotional bank accounts or Yelloo Account**.

Promotional Bank Accounts:

a, from retail accounts: **Aktív, Yelloo and Relationship** accounts,

b, from premium bank accounts: **Premium Banking and Premium Banking Plus** accounts.

For those choosing and opening a Yelloo account, individuals between the ages of 14 and 17 can participate. Customers under the age of 18 can only initiate account opening in person at a bank branch with their legal representative.

The promotion does not apply to account openings initiated through Raiffeisen Financial Partner Points in Tesco stores.

I. Account opening credit

As part of the promotion, **the Bank provides a 40,000 HUF account opening credit for newly opened Promotional Bank Accounts, subject to the following conditions**. The account opening credit will be credited in one lump sum no later than the end of the third month following the month of the account opening.

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 or Yelloo account during the promotional period,
2. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account six months preceding the account opening:
 - if the customer has only Credit Card account or Investment account, then he/she qualifies as a new customer,
3. he/she applies for a Mastercard debit card as an account holder during the period of the promotion,
4. for Aktív, Premium Banking, Premium Banking Plus, and Relationship bank accounts:
 - Fulfill one of the free/discounted account maintenance conditions by the 6th working day of the third month following the month of the account opening.
5. for Yelloo bank accounts:
 - Make at least 5 debit card purchases of at least 2,000 HUF each by the 6th working day of the third month following the month of the account opening, and these transactions must be posted to the account by the same date.
6. Register for the Loyalty Program (Yelloo Club) after requesting the card (earliest on the 2nd working day following the account opening), requiring:
 - An email address registered with the Bank and consent to direct marketing via email.
7. Commit to keeping the bank account for at least one year within the Loyalty Program's online platform, and make this declaration by the 6th working day of the third month following the month of the account opening,
8. Not be an employee, executive officer of Raiffeisen Bank Zrt., its subsidiaries, the Bank's owner, or the owner's foreign subsidiaries on the 6th working day of the third month following the month of the account opening,
9. has an active (capable of handling payment transactions) Promotional Bank Account opened under the promotion that is not under termination on the 6th working day of the third month following the month of the account opening,
10. has no overdue and payable debts owing to the Bank on the 6th working day of the third month following the month of the account opening.

II. Supplement to the Account Opening Promotion for Premium Health Fund Members (Headquarters: 1138 Budapest, Dunavirág Street 2-6.)

As part of the promotion, new Customers who meet all the conditions outlined in point I. of these promotional terms (thereby becoming eligible for the credit specified in point I.) will receive, in addition to the above, an extra credit of HUF 10,000 from the Bank if they are members of the Premium Health Fund and open a new promotional bank account (except Yelloo account), provided the conditions specified below are met. This is in addition to the HUF 40,000 credited for opening the account. The account opening credit will be provided in a lump sum no later than the end of the third month following the month in which the account was opened, and it will be credited to the bank account opened under the promotion.

The Customer is entitled to the credit under this promotion supplement if the following condition is met:

1. At least one direct debit or standing order must be executed from the account opened under the promotion by the 6th business day of the third month following the month of account opening, with a minimum amount of HUF 5,000, and the beneficiary must be the account number opened for the respective customer at the Premium Health Fund. (The first 16 characters of the account number at the Premium Health Fund are 12001008-01978950, and the last 8 characters are unique to each client).

III. General Provisions

The credits are made to the bank account opened as part of the promotion. The Bank will verify the fulfillment of the conditions on the 7th working day of the 3rd month following the month in which the Promotional account was opened.

Credit Timing:

For accounts opened in January 2025, the credit will be made by April 30, 2025.

For accounts opened in February 2025, the credit will be made by May 31, 2025.

For accounts opened in March 2025, the credit will be made by June 30, 2025.

By making the **Commitment of Loyalty**, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall reimburse the Bank the credited amount, 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 breach of contract (including overdue).

The Customer shall also reimburse the Bank the full amount of the credit if he/she submits an account package change order to the Bank by the last day of the 3rd month following the month of account opening and, as a result, the Customer uses an account which is not participating in the promotion and differs from the account he/she had at the time of account opening.

The repayment of the amount to the Bank is due simultaneously with the account closure or account package change request, and the Bank is entitled to debit the customer's account with the amount.

The actual opening of the bank account by the Bank is considered the account opening date for this promotion, not the customer's account opening application date.

The Bank reserves the right to withdraw or modify this promotional description.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits, bonuses, and discounts specified in these promotional conditions, in accordance with the applicable tax laws. A Customer is eligible for all types of credit or discount only once.

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

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 0.45%, max HUF 20 000 part of the fee does not apply.

⁴ The following payment orders are currently not available via myRaiffeisen mobileapplication: 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

⁵ 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.