List of Terms and Conditions for Corporate Clients

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

Announcement of account opening promotion from July 1, 2026, until withdrawal, , and withdrawal of the account opening promotion on June 30, 2026, as well as the extension of the promotion related to the myRaiffeisen portal and Raiffeisen Business.

For Raiffeisen Electra services, the indicated fees are waived free of charge until the end of the promotional period on December 31, 2026.

The changes announced on 30th June, 2026, and effective from 28th September, 2026, are highlighted with blue background

In order to apply the ISO20022 international standard for payment transactions, the Bank will introduce a new system for the processing of foreign exchange transactions from September 28, 2026, thanks to which more favourable, longer acceptance times will come into effect for customers. Due to the change in the standard for the execution of SWIFT/SEPA transactions, the abbreviations for cost bearing will change.

* Indexation of charges and fees:
The Bank links the calculation of the charges and fees indicated in the present List of Conditions with * 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 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.
**Max HUF 20,000 applies to the added +0.45%, and max HUF 4,500,000 applies to the added +0.9%.

Appendix

I. General Conditions

1. The Bank has the right to round up values when calculating fee and interest amounts.
2. In addition to the listed conditions, the customer shall bear the Bank's out-of-pocket expenses, such as telex, telegram, SWIFT, courier, etc. costs.
3. HUF transfer fees, account maintenance fees and account statement fees are charged on the first banking day following each calendar quarter, except in the case of Business Active Accounts, Business Active Plus Account, Raiffeisen Accountant Account Package, Raiffeisen Pharmacy's Account Package, Raiffeisen Attorney's Account Package and Raiffeisen Europay Account Package. The above commissions, fees and interests are credited and debited on the Business Active Accounts, the Business Active Plus Account, Pharmacy's Account Package, Europay Account and Attorney's Account Package and the Accountant Account Package at the end of each calendar month. Account-keeping fees and commitment fees are charged by the 28th of each month. The Bank reserves the right to deviate from the aforesaid in individual agreements. Other, incidentally arising fees, commissions and costs are charged when incurred.

   New settlement rules valid as of 01.05.2019

   HUF transfer fees and account maintenance fees are charged, on the first workday after the end of each calendar quarter. Excepting for the Business Active Accounts, the Business Active Plus Account, Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package. The above commissions and fees debited on the Business Active Accounts, the Business Active Plus Account, the Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package on the first workday after the end of each calendar month. The Bank reserves the right to deviate from the aforesaid in individual agreements. Other, incidentally arising fees, commissions and costs are charged when incurred.

   Account statement fees, debit and credit interests of HUF and FX current accounts are debited and credited, and the interests of HUF and FX call money accounts are credited, at the end of each calendar quarter. Excepting for the Business Active Accounts, the Business Active Plus Account, Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package. The above account statement fees and interests are credited and debited on the Business Active Accounts, the Business Active Plus Account, Pharmacy's Account Package, Europay Account and Attorney's Account Package and the Accountant Account Package at the end of each calendar month. The Bank reserves the right to deviate from the aforesaid in individual agreements.

   The fees and commissions related to foreign currency payment orders are due and payable on the date of execution of the order, upon the debiting of the amount of the payment order given by the customer, except in the case of interbank outgoing and incoming SEPA credit transfers initiated or respectively received in the period between 15/12/2019 and 31/01/2020 at the latest, as in the case of SEPA transactions occurring during this period certain fee elements or certain sub-amounts of the fee will not be debited at the time of debiting of the amount of the order, but subsequently, by 28/02/2020 at the latest.

   New settlement rules valid as of 27.01.2021

   HUF transfer fees and account maintenance fees are charged, on the first workday after the end of each calendar quarter. Excepting for the Business Active Accounts, the Business Active Plus Account, Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package. The above commissions and fees debited on the Business Active Accounts, the Business Active Plus Account, the Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package on the first workday after the end of each calendar month, the commission of cash withdrawal is charged when incurred. The Bank reserves the right to deviate from the aforesaid in individual agreements.

   Fees related to Unified Data Entry Solution (QR code, NFC, deeplink) are charged on the first workday after the end of each calendar month.

Other, incidentally arising fees, commissions and costs are charged when incurred.

Account statement fees, debit and credit interests of HUF and FX current accounts are debited and credited, and the interests of HUF and FX call money accounts are credited, at the end of each calendar quarter. Excepting for the Business Active Accounts, the Business Active Plus Account, Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package. The above account statement fees and interests are credited and debited on the Business Active Accounts, the Business Active Plus Account, Pharmacy's Account Package, Europay Account and Attorney's Account Package and the Accountant Account Package at the end of each calendar month. The Bank reserves the right to deviate from the aforesaid in individual agreements.

~~The fees and commissions related to foreign currency payment orders are due and payable on the date of execution of the order, upon the debiting of the amount of the payment order given by the customer, except for foreign currency conversion transactions executed from 17.02.2025, from the 24th day of the month preceding the relevant month until the 23rd day of the relevant month, the Bank will calculate the fee corresponding to 0.45%, up to a maximum of HUF 20,000, retrospectively, until the last working day of the following month, and debit it to the bank account used for debiting the fee.~~

The debit and credit interests of HUF and FX current accounts are debited and credited, and the interests of HUF and FX call money accounts are credited, at the end of each calendar quarter, except in the case of Business Active Accounts, Business Active Plus Account, Raiffeisen Accountant Account Package, Raiffeisen Pharmacy's Account Package, Raiffeisen Attorney's Account Package and Raiffeisen Europay Account Package. In the case of Business Active Accounts, Business Active Plus Account, Raiffeisen Accountant Account Package, Raiffeisen Pharmacy's Account Package, Raiffeisen Attorney's Account Package and Raiffeisen Europay Account Package, the debit and credit interests of HUF and FX current accounts are debited and credited, and the interests of HUF and FX call money accounts are credited, at the end of each calendar month.

4. The payment of regular fees of fixed amount connected with bank account keeping and overall order management, as well as any other services related to the bank account shall be due on specific dates identified in this List of Terms and Conditions, or periodically, on the last day of the given period. When a due date falls on a weekend or a banking holiday, the bank account shall be debited with the regular fixed fees on the banking day preceding due date. In such case the value date of the payment shall be the day of debit, and—as a result—the accountholder shall make the payment in advance as compared to the due date.

   Regular charges of fixed amount included in the Conditions List of the Corporate Business are the following: account maintenance fee; FX account maintenance fee; mailbox rental fee; terminal, software and modem usage fee; safe deposit box rental fee; Cash Management service fee; fee of statistical data supply for corporate clients; account-keeping package fees.

   Upon receipt of a Client's instruction to close a bank account, the Bank will, for the period up to the account closure date in the month concerned, charge to the Client the pro rata amount of the monthly fee stipulated in the current List of Terms & Conditions for the relevant account management package or the pro rata amount of the specific monthly account management fee specified in the Bank Account Contract.

5. Cut-off times for money transfer and conversion orders to be executed on the same day are the following. The time of receipt and acceptance of individual orders and the end of the business day (as far as the performance of payment operations is concerned) shall be regarded as identical in accordance with those explained in detail in Section 5. In case of HUF transfers to be qualified as in-bank instant credit transfer the Bank ensures that the HUF amount of the payment transaction will be transferred within 5 seconds to the beneficiary's account in a way it will be available to the beneficiary. The fulfilment of in-bank instant credit transfers takes place continuously on every calendar day. In the case of a single credit transfer qualifying as an instant credit transfer (i.e. meeting the criteria described in Part 1, Section 5.1.1/A of the GBC), the Bank shall ensure that the amount of the payment transaction is credited to the account of the beneficiary's payment service provider within 5 seconds from the receipt of the payment order at the latest. Instant credit transfers are performed continuously, on each calendar day for the purposes of instant credit transfers.

Order given	Paper-based[1]	Via telephone	On-line					
			DirektNet	myRaiffeisen mobil-application	~~myRaiffeisen portal~~ (This feature is temporarily unavailable on the myRaiffeisen portal.)	Raiffeisen Electra	MultiCash	SWIFT
HUF transfer qualifying as in-Bank instant credit transfer			24:00	24:00	24:00	24:00	24:00	16:30
HUF transfer between the customer's own accounts qualifying as in-Bank instant credit transfer			24:00	24:00	24:00	24:00	24:00	16:30
HUF transfer qualifying as instant credit transfer			24:00	24:00	24:00	24:00	24:00	16:30
In-Bank HUF transfer	16:00	17:00	17:00	17:00	17:00	16:30	16:30	16:30
In-Bank HUF transfer between the customer's own accounts	16:00	17:00	17:00	17:00	17:00	16:30	16:30	16:30
Interbank ad hoc HUF payments	16:00	16:30	16:30	16:30	16:30	16:30	16:30	16:30
Standing payment orders (for T+1 day)	15:30	15:30	15:30	16:00	-	16:30	-	-
Modification or cancellation of standing payment orders (for T+1 day; prior to the first fulfilment of the standing order no modification is possible, the standing order must be deleted and new order has to be submitted)	15:30	15:30	17:00	16:00	-			
Recalling ad hoc, or standing order HUF payments[2]	15:00	16:00	-	-	-	15:00	-	-
Time deposit orders and termination[3]	16:00	16:00	17:00	16.00	-	16:30	-	-
In-bank FX transfer with conversion till 27.09.2026	16:00	16:00	16:00	-	-	16:00	16:00	16:00
In-bank FX transfer with conversion from 28.09.2026	16:00	17:00	18:00			18:00	18:00	18:00
In-bank FX transfer without conversion – except for EUR - till 27.09.2026	16:00	16:00	18:00	-	-	18:00	18:00	18:00
In-bank FX transfer without conversion – except for EUR - from 28.09.2026	16:00	17:00	18:00			18:00	18:00	18:00
In-bank EUR FX transfer without conversion	16:00	17:00	18:00	-	-	18:00	18:00	18:00
Interbank payments of FX with conversion till 27.09.2026	11:00	12:00	12:00	-	-	12:00	12:00	12:00

[2]The deadline for giving a request to recall interbank HUF payment orders given via Raiffeisen Direkt or Raiffeisen DirektNet is the 30th business day following execution of the transfer order. If the beneficiary does not respond to the recall request within 60 business days after the recalled payment is executed, then the request of recall will be cancelled. Recalling of in-bank instant credit transfer by the payer can be given until the 13th months from the month of the initiation of the transfer. If the beneficiary has not declared about the recalled HUF transfer until the 30th working day after the recalled payment is executed, then the Bank will regard the order as denied.

[3]Bank shall execute orders received the above mentioned cut-off time next working day at the latest.

Order given	Paper-based[1]	Via telephone	On-line					
			DirektNet	myRaiffeisen mobil-application	~~myRaiffeisen portal~~ (This feature is temporarily unavailable on the myRaiffeisen portal.)	Raiffeisen Electra	MultiCash	SWIFT
Interbank payments of FX with conversion from 28.09.2026	12:00	13:00	14:00			14:00	14:00	14:00
Interbank payments of FX without conversion (for T day) till 27.09.2026	11:00	12:00	12:00	-	-	12:00	12:00	12:00
Interbank payments of FX without conversion (for T day) from 28.09.2026	12:00	13:00	14:00			14:00	14:00	14:00
Interbank payments of FX without conversion (for T+1 day, for T+2 day) till 27.09.2026	13:00	15:00	15:00	-	-	15:00	15:00	15:00
Interbank payments of FX without conversion (for T+1 day, for T+2 day) from 28.09.2026	14:00	15:00	15:00			15:00	15:00	15:00
SEPA Credit Transfer with conversion till 27.09.2026	11:00	12:00	12:00	12:00	-	12:00	12:00	12:00
SEPA Credit Transfer with conversion from 28.09.2026	12:00	13:00	14:00	14:00		14:00	14:00	14:00
SEPA Credit Transfer without conversion (for T day) till 27.09.2026	11:00	12:00	12:00	-	-	12:00	12:00	12:00
SEPA Credit Transfer without conversion (for T day) from 28.09.2026	12:00	13:00	14:00			14:00	14:00	14:00
SEPA Credit Transfer without conversion (for T+1 day, for T+2 day) till 27.09.2026	13:00	15:00	15:00	15:00	-	15:00	15:00	15:00
SEPA Credit Transfer without conversion (for T+1 day, for T+2 day) from 28.09.2026	14:00	15:00	15:00	15:00		15:00	15:00	15:00
Intra Group Payments[4] (for T day) till 27.09.2026	10:00	12:00	12:00	-	-	12:00	12:00	12:00
Intra Group Payments[5] (for T day)from 28.09.2026	12:00	13:00	14:00			14:00	14:00	14:00
Intra Group Payments[4], SEPA (for T day) till 27.09.2026	10:00	12:00	12:00	-	-	12:00	12:00	12:00
Intra Group Payments[4], SEPA (for T day) from 28.09.2026	12:00	13:00	14:00			14:00	14:00	14:00
Special FCY exchange conversion	-	-	18:00	-	-	18:00	-	-
VIBER transfer	16:00	-	-	-	-	16:30	16:30	16:30
In-Bank collection orders (on account of reasons "1", "4"	14:00	-	-	-	-	15:00	15:00	-

[4]Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/16 of the List of Terms & Conditions.
[5]Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/16 of the List of Terms & Conditions.

Order given	Paper-based[1]	Via telephone	On-line					
			DirektNet	myRaiffeisen mobil-application	~~myRaiffeisen portal~~ (This feature is temporarily unavailable on the myRaiffeisen portal.)	Raiffeisen Electra	MultiCash	SWIFT
and "5") and official credit transfer orders								
Interbank collection orders (on account of reasons "1", "4" and "5") and official credit transfer orders	14:00	-	-	-	-	14:00	14:00	-
Postal payment orders	12:00	-	-	-	-	14:00	14:00	-
Multiple transfer	-	-	-	-	-	16:30	16:30	-
Multiple collection (initiation of direct debit)	-	-	-	-	-	16:30	-	-
Multiple collection (direct debit) for T+2 day	16:00	-	-	-	-	-	-	-
Multiple collection (direct debit) for T+1 day[6]	16:00	-	16:00	16:00	-	16:00	-	-
Cancellation of multiple collection (direct debit)	16:00	-	24:00	24:00	-			
Blockage of direct debit, approval of amount above the limit (on the day before the debit)	16:00	-	24:00	24:00		-	-	-
Submitting SEPA DD B2B letter of authorisation	15:30	-	-	-		-	-	-
SEPA DD (Direct Debit) Core direct debit limiting statement set/modification/cancellation	15:30	-	-	-		-	-	-
Forbidding the execution of SEPA DD Core and B2B a direct debit	15:30	15:30	-	-		-	-	-
Refund of paid SEPA DD Core direct debit	13:30	-	-	-		-	-	-
	Cash deposit							
Cash deposit in bags at banking cashier	11:00							

Opening time for receiving payment orders:

[6] T+1 day is when the validity of the authorisation starts. It is from such day that the beneficiary of the authorisation (the service provider) will have the right to debit the account.

Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen mobil-application	~~myRaiffeisen portal~~ (This feature is temporarily unavailable on the myRaiffeisen portal.)	Raiffeisen Electra	MultiCash	SWIFT[7]
Branch Opening	7:00	7:00	7:00	7:00	7:00	7:00	7:00
Special FCY exchange conversion	-	8:00	8:00	8:00	8:00[8]	-	-
In case of account transfer orders, single credit transfers qualifying as instant credit transfer and in-Bank transfers qualified as in-bank instant credit transfer	-	0:00	0:00	0:00	0:00	0:00	7:00

The following shall be governing for the order of execution of the crediting to HUF accounts of single HUF credit transfers and transfers between the customer's own accounts:

Order type	Cut-off time for receipt of orders	Workday closing time
Incoming In-bank ad hoc HUF account transfers	17:10 In case of instant credit transfer and in-Bank instant credit transfer: 24:00	17:10 In case of instant credit transfer and in-Bank instant credit transfer: 24:00
Incoming Interbank ad hoc HUF payments	18:10 In case of instant credit transfer: 24:00	18:10 In case of instant credit transfer: 24:00

Information about execution of payments crediting (incoming FX transfers), if not in-bank instant credit transfer:

Order type	Cut-off time for receipt of orders	Workday closing time
Incoming In-bank FX transfers	18:00	18:00
Incoming Interbank FX transfers - by manual processing	17:00	18:00
Incoming Interbank FX transfers - by automatic processing	18:00	18:00

Cut-off times for receiving ad hoc HUF payment orders on Foreign Currency Accounts:

Order type	Cut-off time for receipt of orders	Workday closing time
Ad hoc HUF payment	18:00	18:00
HUF transfer qualifying as instant credit transfer	24:00	24:00

The Bank processes non EEA incoming foreign exchange payments with or without conversion received directly from nostro bank until 18:00 a.m. on receipt day, received from other banks on the day of receiving credit advice from nostro bank, not earlier than receipt day.

[7]If the system transmitting to the Bank the transactions concerning in-Bank online HUF credit transfers and transfers—initiated online—between the customer's own HUF accounts is the SWIFT system, in that case the Bank will accept orders concerning transactions transmitted in the MT101 message type—subject to the restriction below—between 5:00 a.m. and 10:00 p.m. on business days.
In respect of the above, the Bank reserves the right to change the above time interval for any operational or system technical reason, having regard to which please take note that in-Bank online HUF credit transfers and transfers between the customer's own accounts that are received by the Bank via the SWIFT system (in an MT101 message type) shall be executed by the Bank within the order execution times.
[8]Raiffeisen Electra only

EEA incoming foreign exchange payments[9] with or without conversion, received directly from nostro bank or as SEPA credit transfer until 18:00 p.m., are processed on receipt day; received from other banks or non SEPA credit transfer are processed on the day of receiving credit advice from nostro bank, not earlier than receipt day.
In case of payments without conversion the processing day cannot be earlier than value date of the payments or covers.
Incoming payments received after the above mentioned Cut off Times are processed on the next banking day.

The payments are processed with normal priority based on our standard processing except any other disposition from client. Except payments without conversion in euro currency, the cut-off time by which orders should be received so that the Bank executes the received order on the same banking day and the closing time within a banking day by which a payment order may be sent to the Bank shall be the same.

6. In the case of FCY transfers, the international bank account number (IBAN) of the beneficiary should be written on the order. In its absence, European banks may charge a penalty fee, which amount shall be immediately shifted on by Raiffeisen Bank to the ordering customer, whose account will be debited with the same amount.

7. Outgoing FCY payment orders to EU countries given by EU standards are executed according to BIC code (SWIFT code) given by the customer. Outgoing FCY payment orders to EU countries which are not given by EU standards are executed according to IBAN (International Bank Account Number).

   In accordance with Regulation (EU) 2015/847 (the "Regulation"), the Bank is required to check whether information on payers and payees, accompanying incoming and outgoing transactions and those going through the Bank are available fully, in accordance with the requirements of the Regulation, and furthermore in the cases specified in the Regulation it is required in the case of incoming transactions to be credited to accounts kept at the Bank to verify the accuracy of the information on the payee. The Regulation applies to transfers of funds, in any currency, which are sent or received by a payment service provider or an intermediary payment service provider established in the European Union, and which are carried out at least partially by electronic means. Credit transfers and direct debits both fall within the scope of the Regulation.

   Irrespective of currency, all transfers of funds should include the following information:

Payer	• payment account number/IBAN (or unique transaction identifier (UTI*) • name • address (official personal document number, customer identification number, date and place of birth)
Payee	• payment account number/IBAN (or unique transaction identifier (UTI*) • name

* In the case of a transfer not made from or to a payment account, a unique transaction identifier can be used.

   In accordance with the Regulation, the information concerning the payee is deemed to be available in full if the payment account number/IBAN and the name are available. If a transfer of funds fails to include information concerning the payer and the payee fully, this may result in the transfer being carried out with a delay or being rejected.

8. For the sake of the customer's security, the Bank shall only fulfil cash withdrawal orders in excess of HUF 2 million or its FX equivalent (calculated at the Bank's prevailing FCY selling rate) only for the customer or its permanent proxy. Cash withdrawal orders given by ad hoc proxies shall only be fulfilled up to a limit of HUF 2 million or its FX equivalent (calculated at the Bank's prevailing FCY selling rate).

9. Information on the rules of procedure of the National Bank of Hungary concerning VIBER payment transactions[10].

10. On the current amount of any debit balance generating in the Hungarian forint current account due to the delayed payment or non-payment of the accountholder, the Bank shall charge a default interest equalling the base rate of the National Bank of Hungary + 7% p.a. from the date of the default (calculated on a 365/360 basis).

[9]EEA foreign exchange payments: only EEA currencies and EEA member countries are affected in the payments.

[10] See Appendix No. 3 for details.

11. On the current amount of any debit balance generating in the foreign exchange current account due to the delayed payment or non-payment of the accountholder, the Bank shall charge a current account debit interest concerning corporate customers—specified in the Announcement from time to time in effect—for the period of the default, starting from the first day of the default (interest shall be calculated on a 365/360 basis.)

12. The Bank performs cash withdrawal based on payment slip, on the date or interval, which is indicated in the payment slip.

13. Obligation to give prior notice of cash withdrawals in HUF:

    In the case of cash withdrawals of HUF 2 million or more, prior notice is to be given in writing by 3:00 p.m. on the banking day preceding the date of the cash withdrawal.

    Cash withdrawals of which prior notice has been given may be cancelled free of charge by the deadline set for the notice of cash withdrawal.

14. Obligation to give prior notice of cash withdrawals in foreign currency:

    In the case of cash withdrawals of more than HUF 300,000 in EUR or USD, if the amount of the cash withdrawal does not exceed EUR 10,000 or USD 10,000, prior notice is to be given in writing by 11:00 a.m. on the banking day preceding the date of the cash withdrawal.

    In the case of cash withdrawals in EUR or USD, if the amount of the cash withdrawal exceeds EUR 10,000 or USD 10,000, written notice should be given by 11:00 a.m. on the second banking day preceding the day of the cash withdrawal.

    In the case of cash withdrawals of more than HUF 300,000 in any other foreign currency, written notice is to be given by 11:00 a.m. on the second banking day preceding the day of the cash withdrawal.

    Cash withdrawals of which prior notice has been given may be cancelled free of charge by the deadline set for the notice of cash withdrawal.

15. In the case of payments not in EUR initiated by the Customer in favour of bank accounts registered in the Member States of the EU, or in Switzerland, Norway, Iceland or Liechtenstein, and in the case of payments initiated by the Customer in favour of bank accounts registered in Turkey or the United Arab Emirates, the Customer shall bear an obligation of identifying the beneficiary's International Bank Account Number (IBAN), as well as the SWIFT code (BIC or Bank Identifier Code) of the beneficiary's account-keeping bank for the Bank when giving the payment order.

    The Bank shall check the IBAN featuring in the payment order on the basis of the standard (EBS204 V3-February 2001) of the European Committee for Banking Standards (ECBS) concerning IBAN generation.

    If the Customer provides an invalid IBAN in the payment order, or fails to provide any, the Bank rejects fulfilling the payment order, and the Bank shall notify the Customer about the rejection and the cause of the rejection. The Bank shall have the right to reject fulfilling the payment order until the Customer has provided a faultless IBAN to the Bank. All emerging costs related to the invalid or not provided IBAN charges the Customer.

    As regards any issue concerning the acceptance and fulfilment of payment orders that is unregulated in this section, the general rules set forth in the Bank's business regulations shall be governing.

    Transfer orders involving conversion which are submitted before the cut-off time are converted at the time the coverage is available., at the exchange rate set for the execution of foreign currency transfer orders, with the customer type and the order type (normal, urgent, very urgent) also being taken into account. The orders are booked after the conversion, on the envisaged value date of execution.

    In the case of incoming foreign exchange transfer orders, some charges may be deducted prior to be Bank receiving the order. Such incurred costs are independent of the Bank, and are developed on the basis of the transfer route determined by the initiating bank, depending on the pricing terms of the intermediary banks. Costs deducted from the original amount of the transfer order are not assumed by the Bank from the customer.

    Transfer orders initiated in foreign currencies shall be executed in the currency determined by the customer only if the beneficiary financial institution keeps accounts in the intended currency of the transfer.

If the customer launches a credit transfer order assuming all transfer charges (OUR/DEBT), the customer's account may be subsequently debited with the fees charged by the intermediary banks involved in the transfer.

16. Banks involved in the Intra Group Payment service:

Albania	Raiffeisen Bank Sh.a., Tirana	SGSB AL TX XXX
Austria	Raiffeisen Bank International AG	RZBA AT WW XXX
Austria	Raiffeisenverband Salzburg	RVSA AT 2S XXX
Austria	Raiffeisenlandesbank Niederösterreich-Wien	RLNW AT WW XXX
Austria	Raiffeisenlandesbank Oberösterreich	RZOO AT 2L XXX
Austria	Raiffeisenlandesbank Tirol	RZTI AT 22 XXX
Austria	Salzburger Landes-Hypothekenbank	SLHY AT 2S XXX
Austria	Raiffeisenlandesbank Vorarlberg	RVVG AT 2B XXX
Bosnia Herzegovina	Raiffeisen Bank d.d Bosna i Hercegovina, Sarajevo	RZBA BA 2S XXX
Czech Republic	Raiffeisenbank a.s., Prague	RZBC CZ PP XXX
Belarus	Priorbank JSC, Minsk	PJCB BY 2X XXX
Croatia	Raiffeisenbank Austria d.d., Zagreb	RZBH HR 2X XXX
Kosovo	Raiffeisen Bank Kosovo J.S.C., Prishtina	RBKO XK PR XXX
Hungary	Raiffeisen Bank Zrt., Budapest	UBRT HU HB XXX
Germany	RLB OÖ Zweigniederlassung Süddeutschland	RZOO DE 77 XXX
Russia	AO Raiffeisenbank, Moscow	RZBM RU MM XXX
Romania	Raiffeisen Bank S.A., Bucharest	RZBR RO BU XXX
Serbia	Raiffeisen banka a.d., Belgrade	RZBS RS BG XXX
Slovakia	Tatra banka a.s., Bratislava	TATR SK BX XXX
Ukraine	Raiffeisen Bank Aval JSC, Kiev	AVAL UA UK XXX

17. If exercising its right of set-off based on a law or stipulated in the Bank's General Business Conditions or in any agreement concluded with the Customer the Bank debits any of the Customer's bank accounts and settles its claim on the Customer with an in-house account transfer that involves conversion, then the Bank will have the right to charge on the converted amount the fee payable for in-house transfers with conversion (T day) as set out in the Fee Chart related to the bank account agreement concluded with the Customer or in its absence in the List of Terms and Conditions for Corporate Clients from time to time in effect.

18. Upon the performance or partial performance of collection orders and court orders for payment launched from FX accounts and involving conversion, the Bank will have the right to charge on the converted amount the fee payable for in-house transfers with conversion (T+2 day) as set out in the Fee Chart related to the bank account agreement concluded with the Customer or in its absence in the List of Terms and Conditions for Corporate Clients from time to time in effect.

    The Bank will charge the aforementioned conversion fee also in the case of collection orders presented on the basis of letters of authorisation as well as promissory notes or bills of exchange wherever the performance of the order involves conversion.

19. As to CNY, transfer orders may be placed only on hardcopy (meaning that the electronic way is excluded) and in the currency in which the account-holder's account is kept. If, on the account kept with the Bank, the coverage is available in any other currency, the order may be fulfilled within the framework of a specific order by the holder, thru a conversion service, the so-called Treasury conversion. The deadline of the transfer is 10:00, accounting takes place on the T+2 day.

20. As to CNY and TRY, unless otherwise decided by the bank or otherwise agreed with the Client, the Bank shall render foreign exchange services only in relation to the account kept with the Bank – the Bank shall not provide any cash (currency) services in the above currencies.

21. Formula used for interest calculation

$$\frac{\text{principal x interest rate in \% x number of days}}{36{,}500}$$

As regards the calculation of the interest payable on the balance of current accounts, the day of deposition of the relevant amount shall be considered as the starting day, and the day preceding withdrawal as the closing day of the deposit.

The measure of the standardised deposit interest ratio ("EBKM") as defined in Government Decree No. 82/2010 (III.25.)—which ratio must be used for current account interests as well according to the said Government Decree—is included in the relevant bank account agreement.

22. In case of financial institutions, payment service providers, investment companies, investment management companies and investment funds not subject to the Law n° CXVI of 2012 on the financial transaction tax, the financial transaction tax (the 0.3 % maximum HUF 10,000 and the 0.6 %, maximum HUF 4,500,000 fee element added to the original fare indicated in percentage) - as a part of the transaction fees published in this List of Terms and Conditions - is not charged.

23. The Bank shall solely process SEPA Credit Transfer in case of meeting all the requirements listed below otherwise the payment shall be rejected.
    - currency of the payment denominated in Euro
    - correctness of the beneficiary's IBAN
    - shared charges (SHA/SHAR)
    - SEPA membership of the beneficiary bank (or accessibility through SEPA network)

    In case all the above mentioned requirements excluding solely the last one are fulfilled, and unless the Customer is informed otherwise, the Bank shall execute the payment as non-SEPA transaction.

24. If the amount of a SEPA credit transfer with conversion is given in the currency of the credited account – different from EUR –, than the credit transfer can not be extra urgent.
    For any services which are not included in the given account package, Customers using an Account Package shall pay the fees set out in the Corporate List of Terms & Conditions from time to time in effect.
25. The SEPA DD Core direct debits are executed according to the instructions about restrictions, on the first workday after the day of receipt of the instructions, including the SEPA DD Core direct debits if the day of execution is on that first working day. The Bank accepts instructions about SEPA DD Core direct debit restrictions from 3rd October 2016.
26. A paid SEPA DD Core direct debit can be refunded without examination within 8 week after the execution of the direct debit (56 days not including the day of the execution) until the last banking working day.

27. In case private entrepreneurs, small-scale farmers, private individuals with tax number or other independent private entrepreneurs initiate in-bank transfer, standing payment order with fixed amount, multiple payment order, SEPA credit transfer or payment in foreign currencies to their own in-bank retail bank, Credit card, Bank or Securities account maintained as a retail customer, the 0.45%, max HUF 20000 part of the fee does not apply, despite being listed in the full fee. This provision shall apply retroactively as of 1 January 2017.

28. Transfer with preferential fees

    Based on the provision laid down in Government Decree 183/2024. (VII.08.) amending decrees on extra profit taxes, providing for derogation from Paragraph i) of Subsection (1) of Section 6 of the act on financial transaction duty the Bank makes the following amendment in favour of its natural person customers (not including private entrepreneurs) 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:
    This amendment and the conditions so modified 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.

Due to changes in the Bank's costs related to the modification of act CXVI of 2012. on financial transaction duty, the Bank applies preferential fees for the following transfers:

- As of 01.12.2018 the bank will not charge the "0.45%, max HUF 20000" part of the outgoing transfer fee determined in percentage in case of transfers where the beneficiary account is a limited use payment account belonging to Széchenyi Pihenő Card.

- Effective as of 01/01/2019 in case of all one-time and standing credit transfers other than those that are free of charge or have a fee of HUF 0, initiated by natural persons (not including private entrepreneurs):

- if the amount of the transaction is HUF 50,000 or less, the 0.45%, max HUF 20000part of the fee shall not be charged,

- if the amount of the transaction is in excess of HUF 50,000, then up to HUF 50,000 the 0.45%, max HUF 20000part of the fee shall not be charged.

- In the case of credit transfers from the transactional accounts of small-scale agricultural producers, sole proprietors and other self-employed persons to client accounts kept at the Hungarian State Treasury (MÁK), or to central accounts kept for the purpose of buying and selling government securities (to the credit of accounts identified by MÁK and belonging to the range of accounts listed below), from the credit transfer fee the Bank will not charge the fee element corresponding to the measure of financial transaction tax (0.45%, max HUF 20000).

MÁK accounts affected by the discount:

10002003-93489306-XXXXXXXX	10028007-93489306- XXXXXXXX	10036004-93489306-XXXXXXXX	10046003-93489306-XXXXXXXX
10024003-93489306-XXXXXXXX	10029008-93489306- XXXXXXXX	10037005-93489306-XXXXXXXX	10047004-93489306-XXXXXXXX
10025004-93489306-XXXXXXXX	10033001-93489306- XXXXXXXX	10039007-93489306-XXXXXXXX	10048005-93489306-XXXXXXXX
10026005-93489306-XXXXXXXX	10034002-93489306- XXXXXXXX	10044001-93489306-XXXXXXXX	10049006-93489306-XXXXXXXX
10027006-93489306-XXXXXXXX	10035003-93489306- XXXXXXXX	10045002-93489306-XXXXXXXX	19017004-88104264-70100001

Pursuant to Article 36/E of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.), under this provision, the Bank shall not impose a charge for electronic transfers initiated by individuals with a tax number by means of a payment request or a Unified Data Entry Solution (SDES).

In connection with the modification of ActAct CXVI of 2012 on the Financial Transaction Duty, Financial Transaction Duty, in the case of the private individuals with tax number and the small-scale agricultural producers the fee equal to the amount of the financial transaction tax - 0.45%, max HUF 20000 - from the fee of electronic transfer initiated by a payment request, and in the case of private individuals the entire fee from the electronic transfers initiated by payment request completed from 01.01.2023 will be subsequently credited to the bank account, on which the transaction was carried

29. Transfers initiated via Payment Initiation Service Providers.

    In case of payment transactions initiated through a payment initiation service provider the fees applied on electronic channels (Raiffeisen DirektNet, myRaiffeisen, Raiffeisen Electra, MultiCash, in case of expanding to corporate customers myRaiffeisen) used by the customer will be debited.

30. The bank rejects the crediting or reception of HUF transfers and in-house transfer between the customer's own accounts where the beneficiary account is denominated in foreign currency below HUF 5 and the crediting of interbank incoming HUF transfers below HUF 5 as ungrantable transactions with too low amount.

31. Starting from 15 December 2019, the Bank shows the fee charged for a currency conversion service related to a cross-border credit transfer in euro (SEPA credit transfer) initiated by the Customer or incoming to the credit of the Customer's payment account kept at the Bank, as well as the fee that might be charged for urgent/extra urgent performance in the case of a cross-border SEPA credit transfer initiated by the Customer, separately—breaking up the lump-sum transaction fee applied previously—and discloses these fees in the List of Terms & Conditions as separate fee elements additional to the transfer fee of the credit transfer as a basic fee. It is a further change that as of 15 December 2019 a distinction is made between the different transfer fees (i.e. basic fees) of cross-border SEPA credit transfers initiated by the Customer according to transaction channels as well, adjusted to domestic HUF credit transfers. The breakup of the transaction fee

of cross-border SEPA credit transfers as above does not result in any detrimental change (fee increase) for the Customers, its sole purpose being to give more transparent information to the Customers and to ensure compliance with Regulation (EC) No 924/2009 on certain charges on cross-border payments in the Union and currency conversion charges. Therefore the transaction fee of cross-border SEPA credit transfers equals the sum total of the basic fee relevant to the channel used by the Customer and the additional conversion fee that may be charged—depending on the order type—in the case of a conversion service, or the urgency or extra urgency fee optionally charged in the case of urgent/extra urgent performance.

32. With a view to compliance with Regulation (EC) No 924/2009, starting from 19 April 2020 the fees charged for all foreign currency credit transfers will be broken up into their constituents, and where applicable the fees of the currency conversion service connected to the transfer and of urgent / extra urgent performance will be shown as separate fee elements in addition to the transfer fee (basic fee). Therefore the transaction fee of foreign currency credit transfers equals the sum of the basic fee relevant to the channel used by the Customer and—depending on the order type—any additional conversion fee that will be charged in the case of a conversion service, and/or the urgency or extra urgency fee charged in the case of urgent/extra urgent performance.
33. Meeting its obligation set out in Regulation (EC) No 924/2009, starting from 19 April 2020 in the case of foreign currency credit transfers involving currency conversion and started from the Bank's website or from the mobile app, before the approval of the financial transaction the Bank shall inform the Customer via the given channel of the total estimated amount of the credit transfer in the currency of the payment account to be debited, including all transaction fees and conversion fees. If the Customer enters the amount of the foreign currency credit transfer (involving conversion) in the currency of the payment account to be debited, the Bank shall inform the Customer of the estimated amount to be transferred to the beneficiary in the currency of performance. It shall be the responsibility of the Customer to view prior to the approval of the payment transaction the above information provided by the Bank via the given channel.

34. *Starting from 15 July 2025, the Bank will not accept the following from corporate clients via the Raiffeisen Direkt channel (telephone customer service):*

    1. *Under payment and investment services, HUF or foreign currency transfer orders below the equivalent of 25 million HUF, or internal transfer orders. Additionally, the Bank will not accept orders for recording, modifying, or canceling authorizations for standing orders and direct debits, regardless of the amount.*

    2. *HUF or foreign currency transfer orders, or internal transfer orders submitted on paper and received by mail, regardless of the amount.*

35. *From May 3, 2026, until withdrawal, within the scope of account management and under a special promotion, the Bank applies a so-called **Fee Cap** for businesses/organizations. Under this promotion, with respect to a given transfer transaction, the Bank will refund to the Client the portion of the bank fee exceeding HUF 1,000,000 (or, in the case of a fee determined in a foreign currency, the equivalent amount in such foreign currency). The Fee Cap does not affect the fees set out in the individual Fee Schedule.*

    The Fee Cap shall be applied subject to the following conditions:

    The Fee Cap applies exclusively to:
    1. *transfer transactions initiated from the Client's payment account;*
    2. *transfers initiated in HUF or in a foreign currency;*
    3. *transfer transactions;*
    4. *batch or bulk transfer orders as well (with the fee determined per item);*
    5. *provided that the promotion applies exclusively to transfer fees; any other fee or cost charged in connection with currency exchange (conversion) related to the transaction is not part of the promotion.*

II. Account Keeping Packages

Current promotional offers

Promotional account maintenance fee offer for start-up entrepreneurships:
From July 3rd, 2017 until the offer is withdrawn, Raiffeisen will waive the first twelve months of current account maintenance fee for start-up businesses with newly opened Active 1 accounts. After the promotional period the bank will follow the general terms and conditions posted for the Active 1 accounts with respect to the monthly current account maintenance fee.

From 01/01/2020 until withdrawal, through a period of 12 months calculated from the account opening (promotional period), in the case of electronic HUF single payments from the HUF main account to NAV budgetary accounts (as per Sections 1.a and 1.b of the valid list of NAV account numbers and tax types published by NAV) the Bank shall charge a discount rate (0.45%, max HUF 20000) for start-up enterprises opening Business Active 1 accounts as new customers.

After the lapse of the promotional period, for credit transfers launched to NAV budgetary accounts the single credit transfer fee specified in the Business Active 1 Account section of the List of Terms & Conditions from time to time in effect shall be paid.

It is a precondition for using the discounts that the enterprise should have been entered in the relevant certified public records not more than 6 months before the date of execution of the payment account agreement, and that the customer sign the relevant amendment to the payment account agreement for the use of the discount.

This promotional offer cannot be combined with other electronic transaction discount offers for out-of-bank transfers.

Promotional account opening offer (electronic transaction discount offers for out-of-bank transfers and account maintenance fee offer and a one-off credit promotion):

- ➢ As of 22.05.2024 for a promotional period of 12 months, starting from the date of account opening, the bank will charge a discounted fee (HUF 0 + 0.45%, max HUF 20000) for unlimited number of outgoing domestic HUF electronic money transfers from the primary HUF account within each month. The offer is valid for new clients who sign the bank account contract on or after 22.05.2024 and open Raiffeisen Business Active Accounts, or Raiffeisen Accountant Account, Raiffeisen Attorney's Account, Raiffeisen Pharmacy Account or Europay Account by *31 December 2026*, and have Annual Net Sales under HUF 431 million.

If the account agreement is signed on or before *31 December 2026*, the discount will be provided even if the account is actually opened after the date of *31 December 2026*. After the promotional period the advertised fee for Outgoing transfers (listed in chapter II.1 of the present List of Terms Conditions) shall be charged for transfers originating from HUF accounts.

- As of 01.10.2021 by *31 December 2026* Raiffeisen will waive the first 12 months of current account maintenance fee valid for new clients who sign the bank account contract on or after 01.10.2021 and open Raiffeisen Business Active Accounts, or Raiffeisen Accountant Account, Raiffeisen Attorney's Account, Raiffeisen Pharmacy Account or Europay Account by *31 December 2026*, and have Annual Net Sales under HUF 431 million.
  After the promotional period the bank will follow the general terms and conditions posted for the relevant Bank Account package with respect to the monthly current account maintenance fee. For individual entrepreneurs, after the expiration of the discounted period, we will waive the monthly fee for the account management package indefinitely, as long as they maintain their personal account with Raiffeisen Bank.

- As part of the Bank's promotional campaign, for account agreements signed from May 4, 2026, until June 30, 2026, a credit of HUF 100,000 will be granted to the HUF-denominated bank account of new small business clients with an annual net revenue of less than HUF 431 million, as follows:
  - HUF 60,000 credit if the client initiates at least 10 electronic outgoing transfers and/or card purchases totaling at least HUF 100,000 by the end of the third full month following the account opening month. The credit will be posted by the 15th day of the fourth month after account opening.
  - HUF 40,000 credit upon POS, VPOS, or SoftPOS terminal request if at least HUF 1,500,000 in card transactions is processed through the terminal provided by the Bank's card acceptance service by the end of the third full month following the account opening month. The credit will be posted by the 15th day of the fourth month after account opening.

  This promotion is valid only for accounts opened through the myRaiffeisen mobile application for individual entrepreneur clients.

- As part of the Bank's promotional campaign, for account agreements signed from July 1, 2026, until further notice, a credit of HUF 140,000 will be granted to the HUF-denominated bank account of new small business clients with an annual net revenue of less than HUF 431 million, as follows:
  - HUF 100,000 credit if the client initiates at least 10 electronic outgoing transfers and/or card purchases totaling at least HUF 100,000 by the end of the third full month following the account opening month. The credit will be posted by the 15th day of the fourth month after account opening.
  - HUF 40,000 credit upon POS, VPOS, or SoftPOS terminal request if at least HUF 1,500,000 in card transactions is processed through the terminal provided by the Bank's card acceptance service by the end of the third full month following the account opening month. The credit will be posted by the 15th day of the fourth month after account opening.

  This promotion is valid only for accounts opened through the myRaiffeisen mobile application for individual entrepreneur clients.

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1. Raiffeisen Business Active Accounts

Account Packages for Enterprises with Annual Net Sales of Less than HUF 4 580 Million.

	Active 1 Account	Active 2 Account	Active 3 Account	Active 4 Account
Monthly account maintenance fee[11]	Ordering at least 3 transfer transactions[12] a month, or if the customer processes at least HUF 100.000 completed bank card turnover/month on POS terminal, VPOS terminal or SoftPos application by using the bank card acceptance service provided by the Bank: **HUF 0**	Incoming payments[13]reach HUF 1.5 million in a calendar month, or if the customer processes at least HUF 500.000 completed bank card turnover/month on POS terminal, VPOS terminal or SoftPos application by using the bank card acceptance service provided by the Bank: **HUF 0**	Incoming payments[13] reach HUF 5 million in a calendar month, or if the customer processes at least HUF 1.000.000 completed bank card turnover/month on POS terminal, VPOS terminal or SoftPos application by using the bank card acceptance service provided by the Bank: **HUF 0**	Incoming transactions[13] reach HUF 10 million in a calendar month or the average monthly account balance[14] reaches HUF 5 million, or if the customer processes at least HUF 2.000.000 completed bank card turnover/month on POS terminal, VPOS terminal or SoftPos application by using the bank card acceptance service provided by the Bank: **HUF 0**
	HUF 1230[15]	**HUF 2362**[15]	**HUF 6092**[15]	**HUF 11064**[15]

[11]In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2026.

[12] Each ad hoc in-bank and interbank HUF and FX transfer ordered by the Client shall be considered a transfer transaction if the combined value of said transfers is excluding carry-overs, deposit tie-ups, credit repayments and subsequent deletions among the Client's own accounts kept with Raiffeisen Bank. *The condition check for the bank card acceptance service provided by the Bank is only valid for account agreements concluded from 16.09.2024 onwards, or if the account package has been switched to the given package from 16.09.2024 onwards.*

[13] Each in-bank and interbank transfer shall be considered incoming payment excluding the transfers from the Client's own accounts kept with Raiffeisen Bank. Furthermore, any cash payment *(via branch or ATM)* to the Client's account shall also be considered incoming payment. The Banks shall check incoming payments both for the HUF, for FX accounts and for the Attorney's escrow accounts. *The condition check for the bank card acceptance service provided by the Bank is only valid for account agreements concluded from 16.09.2024 onwards, or if the account package has been switched to the given package from 16.09.2024 onwards.*

[14]For the calculation of average monthly account balance the Bank take into accounts the HUF and FX, accounts „Kamathegyező", the term deposit and the Premium Investment balance.

[15] The Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

	Active 1 Account	Active 2 Account	Active 3 Account	Active 4 Account
	For start-up entrepreneurships HUF 0 in the first 12 months[16]			
Services included:				
Raiffeisen Direkt telephone banking service	+	+	+	+
Raiffeisen DirektNet internet banking service	+	+	+	+
myRaiffeisen mobile application	+	+	+	+
Mobil (SMS) Banking Light service application fee and monthly maintenance fee	+	+	+	+
Mobil (SMS) Banking service application fee and monthly maintenance fee			+	+
~~**MasterCard Business card**~~ (From August 1, 2025, Visa Business card) **first year discount (1 pc)**[17]	+	+	+	
~~**Mastercard Business Premium World, Mastercard Business Silver or MasterCard Business**~~ **card** (From August 1, 2025, Visa Business, Visa Business Gold card) **first year discount (1 pc)**[17]				+
Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (In case of Active Account 4, for previously contracted REX terminals monthly maintenance fee)	+	+	+	+
Monthly cash withdrawal from any domestic ATM or post office (HUF cash withdrawal at Hungarian Post) at reduced fares (item/month)[18,19]	**1 item** **HUF 0 + 0,9%**	2 items **HUF 0 + 0,9%**	3 items **HUF 0 + 0,9%**	3 items **HUF 0 + 0,9%**
Cash withdrawal from any domestic ATM or post office (HUF cash withdrawal at Hungarian Post) beyond the monthly limit of transactions with reduced fares[18,19]	0.18%, min HUF 438 + 0,9%	0.18%, min HUF 438 + 0,9%	0.18%, min HUF 438 + 0,9%	0.18%, min HUF 438 + 0,9%
Account opening	free of charge	free of charge	free of charge	free of charge
Minimum account opening balance	HUF 0	HUF 0	HUF 0	HUF 0
Account keeping monthly fee of sub-account (in HUF and foreign currencies)	HUF 1446/ account	HUF 1446/ account	HUF 1446/ account	HUF 1446/ account
Fee of HUF sub-accounts opened for account packages	free of charge	free of charge	free of charge	free of charge

[16] This promotional offer cannot be combined with other electronic transaction discount offers for out-of-bank transfers.
[17] The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged
[18] *In case of payment account contracts concluded prior to 01.10.2017, the following conditions apply for domestic ATM transactions, if there has been no modification in the customer's account package after 01.10.2017: Monthly cash withdrawal from any domestic ATM at reduced fares (item/month): Active 1 account 0 items, Active 2 account 2 items, Active 3 account 2 items, Active 4 account 3 items HUF 1845 Domestic ATM cash withdrawal fee is charged for the additional transactions. Please see Chapter VII.*

		Active 1 Account	Active 2 Account	Active 3 Account	Active 4 Account
Change of account keeping package[20]		HUF 3655			
Mobile Banking service application fee		free of charge			
Credits in HUF					
	Incoming transfers (GIRO)	free of charge	free of charge	free of charge	free of charge
	In-house transfers	free of charge	free of charge	free of charge	free of charge
	Incoming VIBER transactions	free of charge	free of charge	free of charge	free of charge
In-bank transfer					
	Electronic and via internet, *via telephone*[21]	0.45%, max HUF 20000**	0.45%, max HUF 20000**	0.45%, max HUF 20000**	0.45%, max HUF 20000**
	Hard copy	0.58%, min. HUF 714 + 0.45%, max HUF 20000**	0.58%, min. HUF 714 + 0.45%, max HUF 20000**	0.58%, min. HUF 714 + 0.45%, max HUF 20000**	0.58%, min. HUF 714 + 0.45%, max HUF 20000**
Outgoing transfers					
	Electronic and via internet, *via telephone*[22]	0.37%, min. HUF 363 + 0.45%, max HUF 20000**	0.29%, min. HUF 363 + 0.45%, max HUF 20000**	0.22%, min. HUF 277 + 0.45%, max HUF 20000**	0.14%, min. HUF 277 + 0.45%, max HUF 20000**
	Hard copy	0.58%, min. HUF 714 + 0.45%, max HUF 20000**	0.58%, min. HUF 714 + 0.45%, max HUF 20000**	0.58%, min. HUF 714 + 0.45%, max HUF 20000**	0.58%, min. HUF 714 + 0.45%, max HUF 20000**
In-house transfer between the customer's own accounts (ad hoc and standing payment orders)[22]		free of charge	free of charge	free of charge	free of charge
Standing payment orders with fixed amount[23]					
In-bank	Electronic and via internet, *via telephone*[22]	0.45%, max HUF 20000**	0.45%, max HUF 20000**	0.45%, max HUF 20000**	0.45%, max HUF 20000**
Outgoing	Electronic and via internet, *via telephone*[22]	0.37%, min. HUF 363 + 0.45%, max HUF 20000**	0.29%, min. HUF 363 + 0.45%, max HUF 20000**	0.22%, min. HUF 277 + 0.45%, max HUF 20000**	0.14%, min. HUF 277 + 0.45%, max HUF 20000**
In-bank and outgoing	Hard copy	0.58%, min. HUF 714 + 0.45%, max HUF 20000**	0.58%, min. HUF 714 + 0.45%, max HUF 20000**	0.58%, min. HUF 714 + 0.45%, max HUF 20000**	0.58%, min. HUF 714 + 0.45%, max HUF 20000**
In case private entrepreneurs, small-scale farmers or other independent private entrepreneurs initiate in-bank standing payment order with fixed amount to their own in-bank retail Credit card Bank or Securities account maintained as a retail customer given in hard copy		HUF 277 /items	HUF 277 /items	HUF 277 /items	HUF 277 /items
Cancellation, modification fee of standing payment orders with fixed amount[22]		free of charge	free of charge	free of charge	free of charge

[20] *Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2026.*

[21] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed.*

[22] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed.*

[23] In case of payment account contracts concluded prior to 01.10.2017, the following conditions apply for standing payment orders with fixed amount, if there has been no modification in the customer's account package after 01.10.2017. For Active 1, Active 2, Active 3, Active 4 account packages standing payment orders with fixed amount electronic and via internet, via telephone 0.45%, max HUF 20000**, via Hard copy *HUF 838* /item.

		Active 1 Account	Active 2 Account	Active 3 Account	Active 4 Account
Cancellation, modification fee of payment orders given on-line, via internet or on phone[22]		free of charge	free of charge	free of charge	free of charge
Cancellation, modification fee of payment orders given in hard copy (The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until reception of the cancellation order. Payment orders executed on the day of receipt may not be cancelled.)		HUF 714 /item	HUF 714/item	HUF 714 /item	HUF 714 /item
Recalling ad hoc or standing order payments		HUF 714 /item	HUF 714 /item	HUF 714 /item	HUF 714 /item
Multiple payments					
	Launching multiple collections[22]	HUF 43/item	HUF 43 /item	HUF 43 /item	HUF 43 /item
	Credit charge for multiple collections	0.07%, min. HUF 43 /item	0.07%, min. HUF 43 /item	0.07%, min. HUF 43 /item	0.07%, min. HUF 43 /item
	Debit charge for multiple collections	equals to the fee of an ad hoc in-bank or outgoing electronic HUF transfer, for account contracts concluded before 16.09.2024 or if no account package change has taken place as of 16.09.2024 HUF 457 /item	equals to the fee of an ad hoc in-bank or outgoing electronic HUF transfer, for account contracts concluded before 16.09.2024 or if no account package change has taken place as of 16.09.2024 HUF 457 /item	equals to the fee of an ad hoc in-bank or outgoing electronic HUF transfer, for account contracts concluded before 16.09.2024 or if no account package change has taken place as of 16.09.2024 HUF 457 /item	equals to the fee of an ad hoc in-bank or outgoing electronic HUF transfer, for account contracts concluded before 16.09.2024 or if no account package change has taken place as of 16.09.2024 HUF 457 /item
	Multiple payment orders	0.07%, min. HUF 72 /item + 0.45%, max HUF 20000**	0.07%, min. HUF 72 /item + 0.45%, max HUF 20000**	0.07%, min. HUF 72 /item + 0.45%, max HUF 20000**	0.07%, min. HUF 72 /item + 0.45% max HUF 20000**
Performance of prompt collection orders		0.29%, min. HUF 277 + 0.45%, max HUF 20000**	0.29%, min. HUF 277 + 0.45%, max HUF 20000**	0.29%, min. HUF 277 + 0.45%, max HUF 20000**	0.29%, min. HUF 277 + 0.45%, max HUF 20000**
Handling of Secondary Account Identifier					
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately		Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Deletion		Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Yearly confirmation		Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Payment request*					
Initiating a request for payment					
Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request) *		0.21%, min. HUF 80*/pcs			
Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)		free of charge	free of charge	free of charge	free of charge
Receiving a request for payment					
Reception and deletion of incoming payment request		free of charge	free of charge	free of charge	free of charge
Execution of incoming payment request by ad hoc electronic transfer in HUF		according to the customer's account package/individual conditions			

		Active 1 Account	Active 2 Account	Active 3 Account	Active 4 Account
Cash deposits at branch					
	HUF deposit to HUF account for contracts concluded before January 27, 2021, provided no account package change occurred on or after January 27, 2021.	free of charge	free of charge	free of charge	free of charge
	HUF deposit to HUF account for contracts concluded from January 27 2021 onwards, or if an account package change occurred on or after January 27, 2021.	0.08%, min. HUF 321	0.08%, min. HUF 321	0.08%, min. HUF 321	0.08%, min. HUF 321
	HUF coin deposit to HUF account for contracts concluded from 12.05.2025 onward up to 50 coins. Deposits of 50 or more coins can be made through cash deposit in bag service only.	5,5% min. HUF 1044*	5,5% min. HUF 1044*	5,5% min. HUF 1044*	5,5% min. HUF 1044*
	HUF to FX account	0.50%, min. HUF 300	0.50%, min. HUF 300	0.50%, min. HUF 300	0.50%, min. HUF 300
	HUF deposit to HUF account (exceeding 2,000 pieces of banknotes) for the total amount	0.50%	0.50%	0.50%	0.50%
	FCY to FX account (same currency) (bills only)	0.75%, min. HUF 501	0.75%, min. HUF 501	0.75%, min. HUF 501	0.75%, min. HUF 501
	FCY to FX account (different currency) (bills only)	0.75%, min. HUF 501	0.75%, min. HUF 501	0.75%, min. HUF 501	0.75%, min. HUF 501
	FCY to HUF account (bills only)	0.75%, min. HUF 501	0.75%, min. HUF 501	0.75%, min. HUF 501	0.75%, min. HUF 501
	FCY to HUF or FX account, reaching or exceeding EUR 10,000 or its equivalent in another currency (bills only)	0.75%, min. 501 Ft + 0.7%, min. 300 Ft	0.75%, min. 501 Ft + 0.7%, min. 300 Ft	0.75%, min. 501 Ft + 0.7%, min. 300 Ft	0.75%, min. 501 Ft + 0.7%, min. 300 Ft
Cash withdrawals at branch					
	HUF withdrawal from HUF account	0.51%, min. HUF 438 + 0.9%, max HUF 4,500,000 **	0.51%, min. HUF 438 + 0.9%, max HUF 4,500,000 **	0.51%, min. HUF 438 + 0.9%, max HUF 4,500,000 **	0.51%, min. HUF 438 + 0.9%, max HUF 4,500,000 **
	HUF from FX account	0.50%, min. HUF 300 + 0.9%, max HUF 4,500,000 **	0.50%, min. HUF 300 + 0.9%, max HUF 4,500,000 **	0.50%, min. HUF 300 + 0.9%, max HUF 4,500,000 **	0.50%, min. HUF 300 + 0.9%, max HUF 4,500,000 **
	FCY from FX account (same currency)	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **
	FCY from FX account (different currency)	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **
	FCY from HUF account	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **
Incoming SEPA payments – from abroad					
	SEPA Credit Transfer—incoming payments in EUR (same currency, T) – basic processing fee	free of charge	free of charge	free of charge	free of charge
	Conversion fee	EUR 7.31	EUR 7. 31	EUR 4.4	free of charge

		Active 1 Account	Active 2 Account	Active 3 Account	Active 4 Account
	Intra Group Payments[24] SEPA (T) – basic processing fee	free of charge	free of charge	free of charge	free of charge
Incoming payments in foreign currencies – except for SEPA payments from abroad					
Standard deadline					
	Payments in the same currency (T) – basic processing fee (basic processing fee between customer's own accounts is free of charge)	0.07%, min. EUR 7.32	0.07%, min. EUR 7.32	0.07%, min. EUR 4.4	0.04%, min. EUR 4.4
	Intra Group Payments[25] (T)	80% of transaction fee set forth in the previous point	80% of transaction fee set forth in the previous point	80% of transaction fee set forth in the previous point	80% of transaction fee set forth in the previous point
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 7.31	EUR 7.31	EUR 4.4	EUR 4.4
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T) – basic processing fee (basic processing fee between customer's own accounts is free of charge)	0.04%, min. EUR 7.32	0.04%, min. EUR 7.32	0.04%, min. EUR 4.4	free of charge
	Conversion fee SEPA Credit Transfer (T+2, in case of transactions in accordance with EGT rules T)	EUR 7.31	EUR 7.31	EUR 4.4	free of charge
Debits in foreign currency for outbound transactions – SEPA transactions to abroad					
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee	up to EUR 2008 0.37%, min. HUF 363 + 0.45%, max HUF 20000** from EUR 2009 0.18%, min. HUF 363 + 0.45%, max HUF 20000**	up to EUR 2510 0.29%, min. HUF 363 + 0.45%, max HUF 20000** from EUR 2511 0.18%, min. HUF 363 + 0.45%, max HUF 20000**	up to EUR 2007 0.22%, min. HUF 277 + 0.45%, max HUF 20000** from EUR 2008 0.18%, min. HUF 277 + 0.45%, max HUF 20000**	0.14%, min. HUF 277 + 0.45%, max HUF 20000**
	Intra Group Payments[27], SEPA (T) electronic and via internet – basic processing fee	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**

[24]Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/16 of the List of Terms & Conditions.
[25]Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/16 of the List of Terms & Conditions.

		Active 1 Account	Active 2 Account	Active 3 Account	Active 4 Account
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) *via telephone*[26] – basic processing fee	up to EUR 2008 0.37%, min. HUF 363 + 0.45%, max HUF 20000** from EUR 2009 0.18%, min. HUF 363 + 0.45%, max HUF 20000**	up to EUR 2510 0.29%, min. HUF 363 + 0.45%, max HUF 20000** from EUR 2511 0.18%, min. HUF 363 + 0.45%, max HUF 20000**	up to EUR 2007 0.22%, min. HUF 277 + 0.45%, max HUF 20000** from EUR 2008 0.18%, min. HUF 277 + 0.45%, max HUF 20000**	0.14%, min. HUF 277 + 0.45%, max HUF 20000**
	Intra Group Payments[27], SEPA (T) electronic and *via telephone*[26] – basic processing fee	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) paper based – basic processing fee	up to EUR 1255 0.58%, min. HUF 714 + 0.45%, max HUF 20000** up to EUR 1256 0.18%, min. HUF 714 + 0.45%, max HUF 20000**	up to EUR 1255 0.58%, min. HUF 714 + 0.45%, max HUF 20000** up to EUR 1256 0.18%, min. HUF 714 + 0.45%, max HUF 20000**	up to EUR 753 0.58%, min. HUF 714 + 0.45%, max HUF 20000** up to EUR 754 0.18%, min. HUF 714+ 0.45%, max HUF 20000**	up to EUR 753 0.61%, min. HUF 714 + 0.45%, max HUF 20000** up to EUR 754 0.14%, min. HUF 714 + 0.45%, max HUF 20000**
	Intra Group Payments[27], SEPA (T) paper based – basic processing fee	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**
	Conversion fee (payment with conversion T+2, between EEA member currencies T+1)	0.07%, min. EUR 14.62	0.07%, min. EUR 14.62	0.07%, min. EUR 10,24	0.04%, min. EUR 4.4
	Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee)	0.18%, min. EUR 14.62	0.18%, min. EUR 14.62	0.18%, min. EUR 21.93	0.26%, min. EUR 27.78
	Extra priority fee in case of transfers with conversion (T)	0.48%, min. EUR 43.86	0.48%, min. EUR 43.86	0.48%, min. EUR 51.19	0.55%, min. EUR 57.02
	Extra priority fee in case of EUR transfers (same currency, T)	0.33%, min. EUR 29.24	0.33%, min. EUR 29.24	0.33%, min. EUR 32.18	0.37%, min. EUR 32.18
Debits in foreign currency for outbound transactions – except for SEPA transactions to abroad					
SWIFT messages (MT103 fee, on SWIFT messages connected to FX transfers)		EUR 3.66	EUR 3.66	EUR 3.66	EUR 3.66
	Payments in the same currency (T+2, T+1 for EEA member currencies and other main currencies) <u>– basic processing fee</u>	0.22%, min. EUR 7.32 + 0.45%, max HUF 20000**	0.22%, min. EUR 7.32 + 0.45%, max HUF 20000**	0.22%, min. EUR 4.4 + 0.45%, max HUF 20000**	0.18%, min. EUR 4.4 + 0.45%, max HUF 20000**
	Intra Group Payments[27] (T)	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**

[26] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed.*

[27]Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/16 of the List of Terms & Conditions.

		Active 1 Account	Active 2 Account	Active 3 Account	Active 4 Account
	Conversion fee (payment with conversion T+2, between EEA member currencies T+1)	0.07%, min. EUR 14.62	0.07%, min. EUR 14.62	0.07%, min. EUR 10.24	0.04%, min. EUR 4.4
	Priority fee in case of transfers with conversion (T+1, main currencies only, not applicable between EEA currencies)	0.29%, min. EUR 14.62	0.29%, min. EUR 14.62	0.29%, min. EUR 21.93	0.37%, min. EUR 27.78
	Extra priority fee in case of transfers with conversion (T)	0.58%, min. EUR 43.86	0.58%, min. EUR 43.86	0.58%, min. EUR 51.19	0.66%, min. EUR 57.02
	Extra urgent feein the same currency (T)	0.43%, min. EUR 29.24	0.43%, min. EUR 29.24	0.43%, min. EUR 32.18	0.48%, min. EUR 32.18
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) – basic processing fee	0.18%, min. EUR 7.32 + 0.45%, max HUF 20000**	0.18%, min. EUR 7.32 + 0.45%, max HUF 20000**	0.18%, min. EUR 4.4 + 0.45%, max HUF 20000**	0.14%, min. EUR 4.4 + 0.45%, max HUF 20000**
	Intra Group Payments[27], SEPA (T)	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**
	Conversion fee SEPA Credit Transfer (T+2, between EEA member currencies T+1)	0.07%, min. EUR 14.62 + 0.45%, max HUF 20000**	0.07%, min. EUR 14.62 + 0.45%, max HUF 20000**	0.07%, min. EUR 10.24 + 0.45%, max HUF 20000**	0.04%, min. EUR 4.4 + 0.45%, max HUF 20000**
	Priority fee in case of SEPA Credit Transfer transfers with conversion (T+1, main currencies only, not applicable between EEA currencies)	0.18%, min. EUR 14.62	0.18%, min. EUR 14.62	0.18%, min. EUR 21.93	0.25%, min. EUR 27.78
	Extra priority fee in case of SEPA Credit Transfer transfers with conversion (T)	0.48%, min EUR 43.86	0.48%, min EUR 43.86	0.48%, min EUR 51.19	0.55%, min EUR 57.02
	Extra urgent feeSEPA Credit Transfer payments in EUR within the Euro zone (same currency, T)	0.33%, min. EUR 29.24	0.33%, min. EUR 29.24	0.33%, min. EUR 32.18	0.37%, min. EUR 32.18
In-house foreign currency transfers					
	Transfers between the customer's accounts in the same currency (T) – basic processing fee	free of charge	free of charge	free of charge	free of charge
	Conversion fee between the customer's accounts (T+2, between EEA member currencies T)	0.07%, min. EUR 14.62	0.07%, min. EUR 14. 62	0.07%, min. EUR 10.24	0.07%, min. EUR 8.77
	Priority fee in-house transfers between the costumer's accounts in case of conversion (in non-EEA currencies T+1, not applicable between EEA currencies)	0.07%, min. EUR 14. 62	0.07%, min. EUR 14. 62	0.07%, min. EUR 17.56	0.07%, min. EUR 21.56
	Extra priority fee in-house transfers between the costumer's accounts in case of conversion (in non-EEA currencies T, not applicable between EEA currencies)	0.14%, min. EUR 43.86	0.14%, min. EUR 43.86	0.14%, min. EUR 46.79	0.14%, min. EUR 49.7

		Active 1 Account	Active 2 Account	Active 3 Account	Active 4 Account
	SEPA Credit Transfer – EUR Transfers between the customer's accounts in the same currency (T) – basic processing fee	free of charge	free of charge	free of charge	free of charge
	Conversion fee SEPA Credit Transfer between the customer's accounts (T+2, between EEA member currencies T)	0.07%, min. EUR 14.62	0.07%, min. EUR 14.62	0.07%, min. EUR 10.24	0.07%, min. EUR 8.77
	Priority fee in-house SEPA Credit Transfer between the customer's accounts in case of conversion in non-EEA currencies T+1, not applicable between EEA currencies	0.07%, min. EUR 14.62	0.07%, min. EUR 14.62	0.07%, min. EUR 17.56	0.07%, min. EUR 20.47
	Extra priority fee in-house SEPA Credit Transfer between the costumer's accounts in case of conversion in non-EEA currencies T, not applicable between EEA currencies	0.14%, min. EUR 43.86	0.14%, min. EUR 43.86	0.14%, min. EUR 46.79	0.14%, min. EUR 49.7
	Payments in the same currency (T) – basic processing fee between different customers' accounts	0.07%, min. EUR 7.32 + 0.45%, max HUF 20000**	0.07%, min. EUR 7.32 + 0.45%, max HUF 20000**	0.07%, min. EUR 4.4 + 0.45%, max HUF 20000**	0.04%, min. EUR 4.4 + 0.45%, max HUF 20000**
	Conversion fee between different customers' accounts (T+2, between EEA member currencies T)	7.05 EUR	7.05 EUR	7.05 EUR	4.24 EUR
	Priority fee in-house transfers in case of conversion between different customers' accounts (in non-EEA currencies T+1, not applicable between EEA currencies)	0.07%, min. EUR 14.62	0.07%, min. EUR 14.62	0.07%, min. EUR 17.56	0.07%, min. EUR 20.47
	Extra priority fee in-house transfers between different customers' in case of conversion in non-EEA currencies T, not applicable between EEA currencies	0.14%, min. EUR 43.86	0.14%, min. EUR 43.86	0.14%, min. EUR 46.79	0.14%, min. EUR 49.7
	SEPA Credit Transfer – EUR Payments in the same currency between different customers' accounts (T) – basic processing fee	0.07%, min. EUR 7.32 + 0.45%, max HUF 20000**	0.07%, min. EUR 7.32 + 0.45%, max HUF 20000**	0.07%, min. EUR 4.4 + 0.45%, max HUF 20000**	0.07%, min. EUR 4.56 + 0.45%, max HUF 20000**
	Conversion fee SEPA Credit Transfer between different customers' accounts (T+2, between EEA member currencies T)	7.05 EUR	7.05 EUR	7.05 EUR	4.24 EUR
	Priority fee SEPA Credit Transfer in-house transfers in case of conversion between different customers' accounts (in non-EEA currencies T+1, not applicable between EEA currencies)	0.07%, min. EUR 14.62	0.07%, min. EUR 14.62	0.07%, min. EUR 17.56	0.07%, min. EUR 20.47
	Extra priority fee SEPA Credit Transfer in-house transfers between different customers' accounts in case of conversion in non-EEA currencies T, , not applicable between EEA currencies	0.14%, min. EUR 43.86	0.14%, min. EUR 43.86	0.14%, min. EUR 46.79	0.14%, min. EUR 49.7

	Active 1 Account	Active 2 Account	Active 3 Account	Active 4 Account
Special FCY exchange conversion[28]	free of charge			
EUR based SEPA DD (Direct Debit) Core and B2B (Business to Business) direct debits				
Direct debit – without conversion	0.51%, min. EUR 36.56 + 0.45%, max HUF 20000**	0.51%, min. EUR 36.56 + 0.45%, max HUF 20000**	0.51%, min. EUR 36.56 + 0.45%, max HUF 20000**	0.51%, min. EUR 36.56 + 0.45%, max HUF 20000**
Direct debit – with conversion	0.72%, min. EUR 65.81+ 0.45%, max HUF 20000**	0.72%, min. EUR 65.81 + 0.45%, max HUF 20000**	0.72%, min. EUR 65.81 + 0.45%, max HUF 20000**	0.72%, min. EUR 65.81+ 0.45%, max HUF 20000**
Submitting SEPA DD B2B letter of authorisation	HUF 11 574*/ submitting a letter of authorisation			
SEPA DD Core direct debit limiting statement set/modification/cancellation	HUF 3 459*			
Forbidding the execution of a SEPA DD Core and B2B direct debit	Free of charge	Free of charge	Free of charge	Free of charge
Refund of paid SEPA DD Core direct debit	HUF 714	HUF 714	HUF 714	HUF 714

[28] The 'Special FCY exchange conversion' option is available via DirektNet, myRaiffeisen and Electra, for amounts at least HUF 100,000 and at most HUF 30 million, between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.
As of 01.07.2020: The 'Special FCY exchange conversion' option is available via DirektNet, myRaiffeisen and Electra, for amounts between the specified amount limits declared in the certain electronic channel related user manual(s), between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.

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2. Raiffeisen Business Active Plus Account

Raiffeisen Business Active Plus Account Package for enterprises with annual net sales of more than HUF 431 million but not more than HUF 4 580 million.

	Raiffeisen Business Active Plus Account
Account opening	free of charge
Monthly account maintenance fee[29]	Incoming payments[30] reach HUF 20 million in a calendar month or the average monthly account balance[31] reaches HUF 5 million, or if the customer processes at least HUF 5.000.000 completed bank card turnover/month on POS terminal, VPOS terminal or SoftPos application by using the bank card acceptance service provided by the Bank: **HUF 0**
	HUF 12309[32]
Monthly account maintenance fee for Fiduciary Managers	**HUF 31655**[33] Further sub-account maintenance is free of charge
Services included:	
Raiffeisen Direkt telephone-banking	free of charge
Raiffeisen DirektNet internet-banking	free of charge
myraiffeisen mobile application	free of charge
Mobil (SMS) Banking service application fee and monthly maintenance fee	free of charge
Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee)	free of charge
~~**Mastercard Business Premium World, Mastercard Business Silver or MasterCard Business card**~~ (From August 1, 2025, Visa Business, Visa Business Gold, Visa Business Platinum card) **first year discount (1 pc)**[34]	free of charge
Monthly cash withdrawal from any domestic ATM or post office (HUF cash withdrawal at Hungarian Post) at reduced fares (item/month)[35][36]	3 items HUF 0 + 0.9%

[29]In *the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2026.*
[30]Each in-bank and interbank transfer shall be considered incoming payment excluding the transfers from the Client's own accounts kept with Raiffeisen Bank. Furthermore, any cash payment *(via branch or ATM)* to the Client's account shall also be considered incoming payment. The Banks shall check incoming payments both for the HUF, for FX accounts and for the Attorney's escrow accounts. *The condition check for the bank card acceptance service provided by the Bank is only valid for account agreements concluded from 16.09.2024 onwards, or if the account package has been switched to the given package from 16.09.2024 onwards.*
[31]For the calculation of average monthly account balance the Bank take into accounts the HUF and FX, accounts „Kamathegyező", the term deposit and the Premium Investment balance.
[32] Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.
[33]Bank shall open individual bank accounts for the Fiduciary Manager and the trust fund(s) in order to record their assets and to ensure the rendering of proper payment services. The service is provided exclusively by the Bank's Private Banking division.
[34] The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.
[35]In case of payment account contracts concluded prior to 01.10.2017, the following conditions apply for domestic ATM transactions, if there has been no modification in the customer's account package after 01.10.2017: Monthly cash withdrawal from any domestic ATM at reduced fares:5 items/month *HUF 1845.*
Domestic ATM cash withdrawal fee is charged for the additional transactions. Please see chapter VII.

		Raiffeisen Business Active Plus Account
	Cash withdrawal from any domestic ATM or post office (HUF cash withdrawal at Hungarian Post) beyond the monthly limit of transactions with reduced fares[35][36]	0.18%, min HUF 438 + 0.9%
Account keeping monthly fee of sub-account (in HUF and foreign currencies)		HUF 1446 / account
Minimum account opening balance		HUF 0
Sub-account opening fee for account packages		free of charge
Change of account keeping package[37]		HUF 3655
Credits in HUF		
	Incoming transfers (GIRO)	free of charge
	In-house transfers	free of charge
	Incoming VIBER transactions	free of charge
In-bank transfer		
	Electronic and via internet, *via telephone*[38]	0.45%, max HUF 20000**
	Hard copy	0.43%, min. HUF 422 + 0.45%, max HUF 20000**
Outgoing transfers		
	Electronic and via internet, *via telephone*[38]	0.14%, min. HUF 146 + 0.45%, max HUF 20000**
	Hard copy	0.43%, min. HUF 422+ 0.45%, max HUF 20000**
In-house transfer between the customer's own accounts (ad hoc and standing payment orders)		free of charge
Standing payment orders with fixed amount[39]		
In-bank	Electronic and via internet, *via telephone*[38]	0.45%, max HUF 20000**
Outgoing	Electronic and via internet, *via telephone*[38]	0.14%, min. HUF 146 + 0.45%, max HUF 20000**
In-bank and outgoing	Hard copy	0.43%, min. HUF 422 + 0.45%, max HUF 20000**
In case private entrepreneurs, small-scale farmers or other independent private entrepreneurs initiate in-bank standing payment order with fixed amount to their own in-bank retail Credit card Bank or Securities account maintained as a retail customer given in hard copy		HUF 277 /item
Cancellation, modification fee of standing payment orders with fixed amount[38]		free of charge
Cancellation, modification fee of payment orders given on-line, via internet or on phone[38]		free of charge
Cancellation, modification fee of payment orders given in hard copy (The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until receipt of the cancellation order. Payment orders executed on the day of the receipt may no be cancelled.)		HUF 714 /item
Recalling ad hoc or standing order payments		HUF 714 /item
Handling of Secondary Account Identifier		
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately		Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Deletion		Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Yearly Confirmation		Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Payment request*		
Initiating a request for payment		

[37]Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2026.
[38] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed.*
[39]*In case of payment account contracts concluded prior to 01.09.2017, the following conditions apply for standing payment orders with fixed amount, if there has been no modification in the customer's account package after 01.09.2017. Standing payment orders with fixed amount electronic and via internet, via telephone 0.45%, max HUF 20000**, via Hard copy HUF 803 /item.*

		Raiffeisen Business Active Plus Account
Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request) *		0.21% min HUF 80*/pcs
Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)		free of charge
Receiving a request for payment		
Reception and deletion of incoming payment request		free of charge
Execution of incoming payment request by ad hoc electronic transfer in HUF		*according to the customer's account package/individual conditions*
Multiple payments		
	Launching multiple collections[38]	HUF 7 /item
	Credit charge for multiple collections	0.02%, min. HUF 22 /item
	Debit charge for multiple collections	equals to the fee of an ad hoc in-bank or outgoing electronic HUF transfer, for account contracts concluded before 16.09.2024 or if no account package change has taken place as of 16.09.2024 HUF 457 /item
	Multiple payment orders	0.02%, min. HUF 29 /item + 0.45%, max HUF 20000**
Performance of prompt collection orders		0.29%, min. HUF 277 + 0.45%, max HUF 20000**
Cash deposits at branch		
	HUF deposit to HUF account for contracts concluded before January 27, 2021, provided no account package change occurred on or after January 27, 2021.	free of charge
	HUF deposit to HUF account for contracts concluded from January 27 2021 onwards, or if an account package change occurred on or after January 27, 2021.	0.08%, min. 321 Ft
	HUF coin deposit to HUF account for contracts concluded from 12.05.2025 onward up to 50 coins. Deposits of 50 or more coins can be made through cash deposit in bag service only.	5,5% min. HUF 1044*
	HUF to FX account	0.50%, min. HUF 300
	HUF deposit to HUF account (exceeding 2,000 pieces of banknotes) for the total amount	0.50%
	FCY to FX account (same currency) (bills only)	0.75%, min. HUF 501
	FCY to FX account (different currency) (bills only)	0.75%, min. HUF 501
	FCY to HUF account (bills only)	0.75%, min. HUF 501
	FCY to HUF or FX account, reaching or exceeding EUR 10,000 or its equivalent in another currency (bills only)	0.75%, min. 501 Ft + 0.70%, min. 300 Ft
Cash withdrawals at branch		
	HUF withdrawal from HUF account	0.51%, min. HUF 438 + 0.9%, max HUF 4,500,000 **
	HUF from FX account	0.50%, min. HUF 300 + 0.9%, max HUF 4,500,000 **
	FCY from FX account (same currency)	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **
	FCY from FX account (different currency)	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **
	FCY from HUF account	1.00%, min. HUF 501 + 0.9%, max HUF 4,500,000 **
Incoming SEPA payments – from abroad		
	SEPA Credit Transfer—incoming payments in EUR (same currency, T) – basic processing fee	free of charge
	Intra Group Payments[41] SEPA (T) – basic processing fee	free of charge
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 4.40
Incoming payments in foreign currencies – except for SEPA transactions from abroad		
Standard deadline		
	Payments in the same currency (T) – basic processing fee (basic processing fee between customer's own accounts is free of charge)	0.07%, min. EUR 4.40
	Intra Group Payments[41] (T)	80% of transaction fee set forth in the previous point
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 4.40
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T) – basic processing fee (basic	0.04%, min. EUR 4.40

		Raiffeisen Business Active Plus Account
	processing fee between customer's own accounts is free of charge)	
	Intra Group Payments[41], SEPA (T)	80% of transaction fee set forth in the previous point
	Conversion fee SEPA Credit Transfer, (T+2, in case of transactions in accordance with EGT rules T)	EUR 4.40
Debits in foreign currency for outbound transactions – SEPA transactions to abroad		
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee	0.14%, min. HUF 146 + 0.45%, max HUF 20000**
	Intra Group Payments[27], SEPA (T) electronic and via internet – basic processing fee	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) via telephone[40] – basic processing fee	0.14%, min. HUF 146 + 0.45%, max HUF 20000**
	Intra Group Payments[27], SEPA (T) electronic and via telephone[40] – basic processing fee	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) paper based – basic processing fee	up to EUR 1003 0.43%, min. HUF 422 + 0.45%, max HUF 20000** from EUR 1004 0.18%, min HUF 422 + 0.45%, max HUF 20000**
	Intra Group Payments[27], SEPA (T) paper based – basic processing fee	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**
	Conversion fee (payment with conversion T+2, between EEA member currencies T+1)	0.07%, min. EUR 10.24
	Priority fee in case of transfers in case of conversion (T+1, in case of EEA member currencies T+1 but standard fee)	0.18%, min. EUR 21.93
	Extra priority fee in case of transfers in case of conversion (T)	0.48%, min. EUR 51.19
	Extra priority fee in case of EUR transfers (same currency, T)	0.33%, min. EUR 32.18
Debits in foreign currency for outbound transactions – except for SEPA transactions to abroad		
SWIFT messages (MT103 fee, on SWIFT messages connected to FX transfers)		EUR 3.66
	Payments in the same currency (T+2, T+1 for EEA member currencies and other main currencies) – basic processing fee	0.22%, min. EUR 4.40 + 0.45%, max HUF 20000**
	Intra Group Payments[41](T)	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**
	Conversion fee (T+2, between EEA member currencies T+1)	0.07%, min. EUR 10.24
	Priority fee in case of conversion (T+1, main currencies only, not applicable between EEA currencies)	0.29%, min. EUR 21.93
	Extra priority fee in case of conversion (T – main currencies only)	0.58%, min. EUR 51.19
	Extra priority fee in the same currency (T - main currencies only)	0.43%, min. EUR 32.18
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) – basic processing fee	0.18%, min. EUR 4.40 + 0.45%, max HUF 20000**
	Intra Group Payments[42](T)	80% of transaction fee set forth in the previous point+ 0.45%, max HUF 20000**

[40] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed.*

[41]Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/16 of the List of Terms & Conditions.

[42]Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/16 of the List of Terms & Conditions.

		Raiffeisen Business Active Plus Account
	Conversion fee SEPA Credit Transfer (T+2, between EEA member currencies T+1)	0.07%, min. EUR 10.24
	Priority fee SEPA Credit Transfer in case of conversion (T+1, main currencies only, not applicable between EEA currencies)	0.18%, min EUR 21.93
	Extra priority fee SEPA Credit Transfer in case of conversion (T – main currencies only)	0.48%, min. EUR 51.19
	Extra urgent payments SEPA Credit Transfer in the same currency (T - main currencies only)	0.33%, min. EUR 32.18
In-house foreign currency transfers		
	Transfers between the customer's accounts in the same currency – basic processing fee	free of charge
	Conversion fee between the customer's accounts (T+2, between EEA member currencies T)	0.07%, min. EUR 10.24
	Priority fee in-house transfers between the customer's accounts in case of conversion in non-EEA currencies (+1, not applicable between EEA currencies	0.07%, min. EUR 17,56
	Extra priority fee in-house transfers between the customer's accounts in case of conversion in non-EEA currencies T, not applicable between EEA currencies	0.14%, min. EUR 46.79
	SEPA Credit Transfer – EUR in-house transfers between the customer's accounts in the same currency – basic processing fee	free of charge
	Conversion fee between the customer's accounts (T+2, between EEA member currencies T)	0.07%, min. EUR 10.24
	Priority fee in-house transfers between the customer's accounts in case of conversion in non-EEA currencies T+1, not applicable between EEA currencies	0.07%, min. EUR 17.56
	Extra priority fee in-house transfers between the customer's accounts in case of conversion in non-EEA currencies T, not applicable between EEA currencies	0.14%, min EUR 46.79
	Payments in the same currency (T) between different customers' accounts – basic processing fee	0.07%, min. EUR 4.40 + 0.45%, max HUF 20000**
	Conversion fee between different customers' accounts (T+2, between EEA member currencies T)	EUR 7.05
	Priority fee in-house transfers between different customers 'accounts in case of conversion in non-EEA currencies T+1, not applicable between EEA currencies	0.07%, min. EUR 17.56
	Extra priority fee in-house transfers in case of conversion between different customers 'accounts in non-EEA currencies T , not applicable between EEA currencies	0.14%, min. EUR 46.79
	SEPA Credit Transfer – EUR transfers in the same currency (T) between different customers 'accounts – basic processing fee	0.07%, min. EUR 4.40 + 0.45%, max HUF 20000**
	Conversion fee in house SEPA Credit Transfer (T+2, between EEA member currencies T between different customers 'accounts	EUR 7.05
	Priority fee in-house SEPA Credit Transfer in case of conversion between different customers 'accounts in non-EEA currencies T+1, not applicable between EEA currencies	0.07%, min. EUR 17.56
	Extra priority fee in-house SEPA Credit Transfer in case of conversion between different customers 'accounts in non-EEA currencies T, not applicable between EEA currencies	0.14%, min EUR 46.79
Special FCY exchange conversion43		free of charge

[43]The 'Special FCY exchange conversion' option is available via DirektNet, myRaiffeisen and Electra, for amounts at least HUF 100,000 and at most HUF 30 million, between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.

	Raiffeisen Business Active Plus Account
EUR based SEPA DD (Direct Debit) Core and B2B (Business to Business) direct debits	
Direct debit – without conversion	*0.51%, min. EUR 36.56 + 0.45%, max HUF 20000***
Direct debit – with conversion	0.72%, min. EUR 65.81 + 0.45%, max HUF 20000**
Submitting SEPA DD B2B letter of authorisation	HUF 9 490*/ submitting a letter of authorisation
SEPA DD Core direct debit limiting statement set/modification/cancellation	HUF 2 837*
Forbidding the execution of a SEPA DD Core and B2B direct debit	Free of charge
Refund of paid SEPA DD Core direct debit	HUF 714

3. Other fees and commissions of the account packages[44][45]

Account statements*		
	Sent by post	HUF 355/ pc
	Banking mailbox	HUF 189 / pc
	Personal collection in branch	free of charge
Account statements requested in arrears*		
	less than one year period	HUF 1 016/pc
	more than one year period	HUF 1 900/pc
Transaction history requested in retrospect*		
	less than one year period	HUF 1 194/pc
	more than one year period	HUF 2 422 /pc
Certificate of coverage*		
	Standard form	HUF 2 592/pc
	Non-standard form	HUF 8 474/pc
Issuing certificates (customs, import duties, Initial capital deposit, etc.)*		
	in branch, via Raiffeisen Direkt, via Raiffeisen Electra	HUF 4 642/pc
	in myRaiffeisen portal	Promotional fee till 30.09.2026 HUF 0 Standard fee HUF 2 223/pc
	in Raiffeisen Business	Promotional fee till 30.09.2026 HUF 0 Standard fee HUF 2 223/pc
Banking information fee*		
	Standard form	
	in branch, via Raiffeisen Direkt, via Raiffeisen Electra	HUF 9 100/pc
	in myRaiffeisen portal	Promotional fee till 30.09.2026 HUF 0

As of 01.07.2020: The 'Special FCY exchange conversion' option is available via DirektNet, myRaiffeisen and Electra, for amounts between the specified amount limits declared in the certain electronic channel related user manual(s), between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.

[44] In case of enterprises with Annual Net Sales less than HUF 4 580 million. The other fees of transaction services figuring in Chapter VIII of the List of Conditions shall be charged in other case.

[45] The list of services available on the Raiffeisen Business channel and the customer segments eligible for them are contained in the Raiffeisen Business Notice.

		Standard fee HUF 4 359/pc
	in Raiffeisen Business	Promotional fee till 30.06.2026 HUF 0 Standard fee HUF 4 359/pc
	Non-standard form	HUF 18 571/pc
Certificates prepared for auditors*		
	in branch, via Raiffeisen Electra	HUF 18 571/pc
	in myRaiffeisen portal	Promotional fee till 30.09.2026 HUF 0 Standard fee HUF 8 894/pc
	in Raiffeisen Business	Promotional fee till 30.09.2026 HUF 0 Standard fee HUF 8 894/pc
Confirmation of payment in form letter*		
	in branch, via Raiffeisen Direkt, via Raiffeisen Electra	HUF 2 783/pc
	in myRaiffeisen portal	Promotional fee till 30.09.2026 HUF 0 Standard fee HUF 1 333/pc
	in Raiffeisen Business	Promotional fee till 30.09.2026 HUF 0 Standard fee HUF 1 333/pc
Interest certification fee*		
	in branch, via Raiffeisen Direkt, via Raiffeisen Electra	HUF 6 497/pc
	in myRaiffeisen portal	Promotional fee till 30.09.2026 HUF 0 Standard fee HUF 3 112/pc
	in Raiffeisen Business	Promotional fee till 30.09.2026 HUF 0 Standard fee HUF 3 112/pc
Collection orders		
	Management and registration of letters of authorisation for domestic collection orders*	HUF 1 857/pc

4. Special accounts

4.1. Accountant Account Package

(Raiffeisen Accountant Account Package is available exclusively for companies having a main field of activity under TEAOR code 6920)

		Raiffeisen Accountant Account Package
Account opening		free of charge
Monthly account maintenance fee[46]		Ordering at least 3 transfer transactions[47] a month, or if the customer processes at least HUF 100.000 completed bank card turnover/month on POS terminal, VPOS terminal or SoftPos application by using the bank card acceptance service provided by the Bank: **HUF 0**
		HUF 1230[48]
Services included:		
	Raiffeisen Direkt telephone-banking	free of charge
	Raiffeisen DirektNet internet-banking	free of charge
	myraiffeisen mobile application	free of charge
	Mobil (SMS) Banking service application fee and monthly maintenance fee	free of charge
	Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee)	free of charge
	~~**Mastercard Business Silver or MasterCard Business card**~~ (From August 1, 2025, Visa Business Gold, Visa Business card) **first year discount (1 pc)**[49]	free of charge
	Monthly cash withdrawal from any domestic ATM or post office (HUF cash withdrawal at Hungarian Post) at reduced fares (item/month)[50,51]	3 items HUF 0 + 0.9%
	Cash withdrawal from any domestic ATM beyond or post office (HUF cash withdrawal at Hungarian Post) the monthly limit of transactions with reduced fares[50,51]	0.18%, min HUF 438 + 0.9%
Account keeping monthly fee of sub-account (in HUF and foreign currencies)		HUF 1446 / account
Minimum account opening balance		HUF 0
Sub-account opening fee for account packages		free of charge
Change of account keeping package[52]		HUF 3655
Credits in HUF		
	Incoming transfers (GIRO)	free of charge

[46]In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2026.

[47] Each ad hoc in-bank and interbank HUF and FX transfer ordered by the Client shall be considered a transfer transaction if the combined value of said transfers is excluding carry-overs, deposit tie-ups, credit repayments and subsequent deletions among the Client's own accounts kept with Raiffeisen Bank. *The condition check for the bank card acceptance service provided by the Bank is only valid for account agreements concluded from 16.09.2024 onwards, or if the account package has been switched to the given package from 16.09.2024 onwards.*

[48] Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

[49] The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.

[50]*In case of payment account contracts concluded prior to 01.10.2017, the following conditions apply for domestic ATM transactions, if there has been no modification in the customer's account package after 01.10.2017: Monthly cash withdrawal from any domestic ATM at reduced fares:3 items/month HUF 1845. Domestic ATM cash withdrawal fee is charged for the additional transactions. Please see chapter VII.*

[52]Under a *campaign the conversion fee among account packages is not charged by the Bank until 31st December 2026.*

		Raiffeisen Accountant Account Package
	In-house transfers	free of charge
	Incoming VIBER transactions	free of charge
In-bank transfer		
	Electronic and via internet, via telephone[53]	0.45%, max HUF 20000**
	Hard copy	0.58%, min. HUF 714 + 0.45%, max HUF 20000**
Outgoing transfers		
	Electronic and via internet, via telephone[53]	0.14%, min. HUF 277 + 0.45%, max HUF 20000**
	Hard copy	0.58%, min. HUF 714 + 0.45%, max HUF 20000**
In-house transfer between the customer's own accounts (ad hoc and standing payment orders)[53]		free of charge
Cash deposits at branch		
	HUF deposit to HUF account for contracts concluded before January 27, 2021, provided no account package change occurred on or after January 27, 2021.	free of charge
	HUF deposit to HUF account for contracts concluded from January 27 2021 onwards, or if an account package change occurred on or after January 27, 2021.	0.08%, min. 321 Ft
	HUF coin deposit to HUF account for contracts concluded from 12.05.2025 onward up to 50 coins Deposits of 50 or more coins can be made through cash deposit in bag service only.	5,5% min. HUF 1044*
	HUF deposit to HUF account (exceeding 2,000 pieces of banknotes) for the total amount	0.50%
Cash withdrawals at branch		
	HUF withdrawal from HUF account	0.51%, min. HUF 438 + 0.9%, max HUF 4,500,000 **

Fees not stipulated above are in accordance with the Active 4 Account conditions found in chapter II/1 of the List of Terms and Conditions for Corporate Clients.

4.2. Pharmacy Account Package

(Raiffeisen Pharmacy Account Package is available exclusively for companies and private entrepreneurs having a main field of activity under TEÁOR code 4773, or ÖVTJ code 4773, 477301)

	Raiffeisen Pharmacy Account Package
Account opening	free of charge
Monthly account maintenance fee[54]	Ordering at least 3 transfer transactions[55] a month, or if the customer processes at least HUF 100.000 completed bank card turnover/month on POS terminal, VPOS terminal or SoftPos application by using the bank card acceptance service provided by the Bank: **HUF 0**
	HUF 1230[56]
Services included:	
Raiffeisen Direkt telephone-banking	free of charge
Raiffeisen DirektNet internet-banking	free of charge

[53] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed.*
[54]In *the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2026.*
[55] Each ad hoc in-bank and interbank HUF and FX transfer ordered by the Client shall be considered a transfer transaction if the combined value of said transfers is excluding carry-overs, deposit tie-ups, credit repayments and subsequent deletions among the Client's own accounts kept with Raiffeisen Bank. *The condition check for for the bank card acceptance service provided by the Bank is only valid for account agreements concluded from 16.09.2024 onwards, or if the account package has been switched to the given package from 16.09.2024 onwards.*
[56] Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

	Raiffeisen Pharmacy Account Package
myRaiffeisen mobile application	free of charge
Mobil (SMS) Banking service application fee and monthly maintenance fee	free of charge
Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee)	free of charge
~~Mastercard Business Silver or Mastercard Business card~~ (From August 1, 2025, Visa Business Gold, Visa Business card) **first year discount (1 pc)[57]**	free of charge
Monthly cash withdrawal from any domestic ATM or post office (HUF cash withdrawal at Hungarian Post) at reduced fares (item/month)[58]	3 items HUF 0 + 0.9%
Cash withdrawal from any domestic ATM beyond or post office (HUF cash withdrawal at Hungarian Post) the monthly limit of transactions with reduced fares[58]	0.18%, min HUF 438 + 0.9%
Account keeping monthly fee of sub-account (in HUF and foreign currencies)	HUF 1446 / account
Minimum account opening balance	HUF 0
Sub-account opening fee for account packages	free of charge
Change of account keeping package[59]	HUF 3655
Credits in HUF	
Incoming transfers (GIRO)	free of charge
In-house transfers	free of charge
Incoming VIBER transactions	free of charge
In-bank transfer	
Electronic and via internet, via telephone[60]	0.45%, max HUF 20000**
Hard copy	0.58%, min. HUF 714 + 0.45%, max HUF 20000**
Outgoing transfers	
Electronic and via internet, via telephone[60]	0.11%, min. HUF 218 + 0.45%, max HUF 20000**
Hard copy	0.58%, min. HUF 714 + 0.45%, max HUF 20000**
In-house transfer between the customer's own accounts (ad hoc and standing payment orders)[60]	free of charge
Cash deposits at branch	
HUF deposit to HUF account for contracts concluded before January 27, 2021, provided no account package change occurred on or after January 27, 2021.	free of charge
HUF deposit to HUF account for contracts concluded from January 27 2021 onwards, or if an account package change occurred on or after January 27, 2021.	0.08%, min. 321 Ft
HUF coin deposit to HUF account for contracts concluded from 12.05.2025 onward up to 50 coins. Deposits of 50 or more coins can be made through cash deposit in bag service only.	5,5% min. HUF 1044*
HUF deposit to HUF account (exceeding 2,000 pieces of banknotes) for the total amount	0,50%
Cash withdrawals at branch	
HUF withdrawal from HUF account	0.22%, min. HUF 438 + 0.9%, max HUF 4,500,000 **

Fees not stipulated above are in accordance with the Active 4 Account conditions found in chapter II/1 of the List of Terms and Conditions for Corporate Clients except for the following:

Debits in foreign currency for outbound transactions – SEPA transactions to abroad	
SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee	0,11%, min. HUF 218 + 0.45%, max HUF 20000**
Intra Group Payments[27], SEPA (T) electronic and via internet – basic processing fee	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**

[57] The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.

[59]Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2026.

[60] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed.*

		Raiffeisen Pharmacy Account Package
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) via telephone[60] – basic processing fee	0.11%, min. HUF 218 + 0.45%, max HUF 20000**
	Intra Group Payments[27], SEPA (T) electronic and via telephone[60]– basic processing fee	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**

4.3. Attorney's Account Package

(Raiffeisen Attorney's Account Package is available exclusively for Attorneys, Law Firms, Bailiffs, Bailiff Offices, Private Notaries and Notary Offices)

	Raiffeisen Attorney's Account Package
Account opening	free of charge
Monthly account maintenance fee[61]	Ordering at least 3 transfer transactions[62] a month, or if the customer processes at least HUF 100.000 completed bank card turnover/month on POS terminal, VPOS terminal or SoftPos application by using the bank card acceptance service provided by the Bank: **HUF 0**
	HUF 1230[63]
Services included:	
Raiffeisen Direkt telephone-banking	free of charge
Raiffeisen DirektNet internet-banking	free of charge
myRaiffeisen mobile application	free of charge
Mobil (SMS) Banking service application fee and monthly maintenance fee	free of charge
Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee)	free of charge
~~**Mastercard Business Silver or Mastercard Business card**~~ (From August 1, 2025, Visa Business Gold, Visa Business card) **first year discount (1 pc)[64]**	free of charge
Monthly cash withdrawal from any domestic ATM or post office (HUF cash withdrawal at Hungarian Post) at reduced fares (item/month)[65]	3 items HUF 0 + 0.9%
Cash withdrawal from any domestic ATM beyond or post office (HUF cash withdrawal at Hungarian Post) the monthly limit of transactions with reduced fares[65]	0.18%, min HUF 438 + 0.9%
Account keeping monthly fee of sub-account (in HUF and foreign currencies)	HUF 1446 / account
Minimum account opening balance	HUF 0
Sub-account opening fee for account packages	free of charge
Change of account keeping package[66]	HUF 3655
Credits in HUF	

[61] In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2026.
[62] Each ad hoc in-bank and interbank HUF and FX transfer ordered by the Client shall be considered a transfer transaction if the combined value of said transfers is excluding carry-overs, deposit tie-ups, credit repayments and subsequent deletions among the Client's own accounts kept with Raiffeisen Bank. The condition check for the bank card acceptance service provided by the Bank is only valid for account agreements concluded from 16.09.2024 onwards, or if the account package has been switched to the given package from 16.09.2024 onwards.
[63] Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.
[64] The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.

[66] Under *a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2026.*

		Raiffeisen Attorney's Account Package
	Incoming transfers (GIRO)	free of charge
	In-house transfers	free of charge
	Incoming VIBER transactions	free of charge
In-bank transfer		
	Electronic and via internet, via telephone[67]	0.45%, max HUF 20000**
	Hard copy	0.58%, min. HUF 714 + 0.45%, max HUF 20000**
Outgoing transfers		
	Electronic and via internet, via telephone[67]	0.14%, min. HUF 277 + 0.45%, max HUF 20000**
	Hard copy	0.58%, min. HUF 714 + 0.45%, max HUF 20000**
In-house transfer between the customer's own accounts (ad hoc and standing payment orders)[67]		free of charge
Cash deposits at branch		
	HUF deposit to HUF account for contracts concluded before January 27, 2021, provided no account package change occurred on or after January 27, 2021.	free of charge
	HUF deposit to HUF account for contracts concluded from January 27 2021 onwards, or if an account package change occurred on or after January 27, 2021.	0.08%, min. 321 Ft
	HUF coin deposit to HUF account for contracts concluded from 12.05.2025 onward up to 50 coins. Deposits of 50 or more coins can be made through cash deposit in bag service only.	5,5% min. HUF 1044*
	HUF deposit to HUF account (exceeding 2,000 pieces of banknotes) for the total amount	0.57%
Cash withdrawals at branch		
	HUF withdrawal from HUF account	0.51%, min. HUF 438 + 0.9%, max HUF 4,500,000 **

Fees not stipulated above are in accordance with the Active 4 Account conditions found in chapter II/1 of the List of Terms and Conditions for Corporate Clients.

4.4. Attorney's escrow accounts

(Raiffeisen Attorney's escrow account is available exclusively for Attorneys, Law Firms, Private Notaries and Notary Offices)

Account opening fee	Free of charge
Account maintenance fee[68]	HUF 440
Custody fee in case of HUF accounts, which concerns the turnover fee of in-house and interbank credit transfer orders, and the fee of cash withdrawals at the Bank's cash desks	0.16 %, min. HUF 1463
HUF deposit in case of HUF accounts	Free of charge
Depository receipts	HUF 1462/item
Annual flat fee of ~~Mastercard Business *Silver*~~ (From August 1, 2025, Visa Business Gold card) **bankcards attached to pooled escrow accounts**	HUF 7311

The foreign currency terms & conditions belonging to non-HUF denominated attorneys' escrow accounts and to foreign currency transactions from HUF account denominated attorneys' escrow accounts are identical with the foreign exchange turnover fees set for the Active 4 Account Package except that the financial transaction tax (the 0.45 % maximum HUF 20,000 and the 0.9%, maximum HUF 4,500,000 fee element added to the original fare indicated in percentage) - as a part of the transaction fees published in this List of Terms and Conditions - is not charged and paper based transaction's fee is the same as that of electronic transactions) customer's payment account.

[67] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed.*
[68]Or an equivalent FX amount in the currency of the account

In respect of our Customers using attorney's escrow account package, the fees of any services not included in the table above shall be payable in accordance with the List of Corporate Terms & Conditions from time to time in effect except that the financial transaction tax (the 0.45 % maximum HUF 20,000 and the 0.9 %, maximum HUF 4,500,000 fee element added to the original fare indicated in percentage) - as a part of the transaction fees published in this List of Terms and Conditions - is not charged.
The Appendix Nr. 2 "Notification to Businesses" contains the interest of attorney's escrow account.

4.5. Raiffeisen Europay Account Package

	Raiffeisen Europay Account Package
Account opening	free of charge
Monthly account maintenance fee[69]	Incoming transactions[13] reach HUF 10 million in a calendar month or the average monthly account balance[70] reaches HUF 5 million AND the customer has at least one FCY account, or if the customer processes at least HUF 2.000.000 completed bank card turnover/month on POS terminal, VPOS terminal or SoftPos application by using the bank card acceptance service provided by the Bank: **HUF 0** (the existence check of the FCY account takes place on the last calendar day of the month)
	HUF 11064[71]
Services included:	
Raiffeisen Direkt telephone-banking	free of charge
Raiffeisen DirektNet internet-banking	free of charge
myRaiffeisen mobile application	free of charge
Mobil (SMS) Banking service application fee and monthly maintenance fee	free of charge
Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee)	free of charge
~~Mastercard Business Silver or MasterCard Business card~~ (From August 1, 2025, Visa Business, Visa Business Gold**first year discount (1 pc)[72]**	free of charge
Monthly cash withdrawal from any domestic ATM or post office (HUF cash withdrawal at Hungarian Post) at reduced fares (item/month)[73]	3 items HUF 0 + 0.9%
Cash withdrawal from any domestic ATM or post office (HUF cash withdrawal at Hungarian Post) beyond the monthly limit of transactions with reduced fares[73]	0.18%, min HUF 438 + 0,9%
Account keeping monthly fee of sub-account (in HUF and foreign currencies)	HUF 1446 / account
Minimum account opening balance	HUF 0
Sub-account opening fee for account packages	free of charge
Change of account keeping package[74]	HUF 3655
Credits in HUF	

[69]*In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2026.*
[70]For the calculation of average monthly account balance the Bank take into accounts the HUF and FX, accounts „Kamathegyező", the term deposit and the Premium Investment balance.
[71] Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.
[72] The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.
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[74]*Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2026.*

		Raiffeisen Europay Account Package
	Incoming transfers (GIRO)	free of charge
	In-house transfers	free of charge
	Incoming VIBER transactions	free of charge
In-bank transfer		
	Electronic and via internet, via telephone[75]	0.45%, max HUF 20000**
	Hard copy	0.58%, min. HUF 714 + 0.45%, max HUF 20000**
Outgoing transfers		
	Electronic and via internet, via telephone[75]	0.14%, min. HUF 277 + 0.45%, max HUF 20000**
	Hard copy	0.58%, min. HUF 714 + 0.45%, max HUF 20000**
In-house HUF transfer between the customer's own accounts (ad hoc and standing payment orders)[75]		free of charge
Cash deposits at branch		
	HUF deposit to HUF account for contracts concluded before January 27, 2021, provided no account package change occurred on or after January 27, 2021.	free of charge
	HUF deposit to HUF account for contracts concluded from January 27 2021 onwards, or if an account package change occurred on or after January 27, 2021.	0.08%, min. 321 Ft
	HUF coin deposit to HUF account for contracts concluded from 12.05.2025 onward up to 50 coins. Deposits of 50 or more coins can be made through cash deposit in bag service only.	5,5% min. HUF 1044*
	HUF deposit to HUF account (exceeding 2,000 pieces of banknotes) for the total amount	0.50%
Cash withdrawals at branch		
	HUF withdrawal from HUF account	0.51%, min. HUF 438 + 0.9%, max HUF 4,500,000 **
SWIFT messages (MT103 fee, on SWIFT messages connected to FX transfers, not applicable in case of Sepa Credit Transfer)		EUR 3.66
In-house SEPA Credit Transfer orders		
	SEPA Credit Transfer – EUR Transfers between the customer's accounts in the same currency (T) – basic processing fee	free of charge
	SEPA Credit Transfer – EUR Payments in the same currency (T) – basic processing fee	0.45%, max HUF 20000**
	Conversion fee (T+2, between EEA member currencies T)	free of charge
	Priority fee in case of transfers with conversion (between non-EEA currencies T+1, not applicable between EEA currencies)	free of charge
	Extra priority fee in case of transfers with conversion (between non-EEA currencies T not applicable between EEA currencies)	free of charge
Outbound SEPA Credit Transfer orders		
	SEPA Credit Transfer—payments in EUR within the Euro zone same currency (T+1),) – basic processing fee	0.14%, min. HUF 277 + 0.45%, max HUF 20000**
	SEPA Intra Group Payments[20](T) – basic processing fee	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**
	Conversion fee (T+2, between EEA member currencies T+1)	free of charge
	Priority fee in case of transfers with conversion (between non-EEA main currencies T+1)	free of charge
	Extra priority fee in case of transfers with conversion (between non-EEA main currencies T)	free of charge

[75] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed.*

		Raiffeisen Europay Account Package
	Extra priority fee in case of EUR transfers (T)	free of charge
SEPA Credit Transfer incoming payments		
	SEPA Credit Transfer—payments in EUR within the Euro zone same currency, (T) – basic processing fee	free of charge
	SEPA Intra Group Payments[20] (T) – basic processing fee	free of charge
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	free of charge

Fees not stipulated above are in accordance with the Active 4 Account conditions found in chapter II/1 of the List of Terms and Conditions for Corporate Clients.

4.6. Other Custody Conditions

Custody Account	
Account opening fee*	HUF 14 625
Account maintenance fee*	HUF 9 138 /month
Depository receipts	HUF 3655
Custody fee	2.9‰, min. HUF 4386 or EUR 21.93
Statutory Account[76]	
Account opening fee*	Free of charge
Account maintenance fee*	Free of charge

4.7. Raiffeisen „LAK-TÁM" account – Services related to tax free employer mortgage support /From 01.01.2019 new contracts are not available/[77]

Account opening fee*	HUF 13 795
Account maintenance fee*	HUF 1 725/month
Mortgage support administrative fee*[78]	0.52%, min. 25 917 Ft
In-bank transfer, Outgoing transfers, Standing payment orders with fixed amount, Multiple payment orders (electronic and via internet, via telephone or hard copy)	0.45%, max HUF 20000**

4.8. Special account with higher deposit insurance (for private entrepreneurs and small-scale farmers)

Account opening fee	HUF 0/account
Account management fee*	HUF 0/account
Credits and debits - Turnover on own accounts within the Bank	
• hardcopy	free of charge

[76] Available exclusively for companies having a main field of activity in private employment agency activities, temporary employment agency activities, tour operator activities or adult education.

[77] Those services and fees which are not listed in the above table for LAK-TÁM accounts can be found in our general Business Terms and Conditions for Corporates.

[78] The fee for LAK-TÁM accounts are calculated based on the aggregate debits of the respective year, and will be deducted in a lump-sum, concurrently with the issuing of the bank's calendar-based yearly certificate.

4.9. Account Management and Other Services for Client Participating in "Kiút" Programme

General Eligibility Criteria for Services:

Only private entrepreneurs, private enterprises, limited partnerships and small-scale farmers participating in the lending programme "Kiútprogram Mikrohitel" (hereinafter referred to as the 'Programme') announced by Kiútprogram Mikrohitel Közvetítő Közhasznú Nonprofit Zrt. (H-1056 Budapest, Fővám tér 2-3.; Company Reg. No.: 01-10-046479, hereinafter referred to as 'Kiútprogram Zrt.') are eligible for the services above.

Scope of Services:

Financial Account Management: This List of Terms & Conditions contains the special terms and conditions for the management of HUF financial accounts.
Bank Card: Bank cards are not available to the account.
Fixed-Term Deposits. Fixed-term deposits are available under terms and conditions for SME clients.
Electronic Services: Raiffeisen Express and MultiCash services are not available to the account and, out of our Internet-based services, clients can have access only to the account inquiry function via DirektNet.

Corporate Account Charges Under Kiút Programme:

Account opening	**Free of charge**	
Account management	**Free of charge**	
Turnover commissions		
Individual transfers in HUF		
Via branch	Inside bank	Free of charge
	Outside bank	
Via Raiffeisen Direkt	Inside bank	Not available
	Outside bank	
Via myRaiffeisen	Inside bank	Not available
	Outside bank	
Via Raiffeisen DirektNet	Inside bank	Not available
	Outside bank	
Cash withdrawal via branch	**Free of charge**	
Cash deposit via branch	**Free of charge**	

Rates and commissions set out in the current Terms & Conditions for Corporate Clients are charged, and performance rules specified therein are applicable, in cases not covered by this List of Terms & Conditions.

5. Other Account Keeping Packages

5.1. One Price Packages

One Price packages, Bronz account package are not available from July 01, 2012.

Account Packages for Enterprises with Annual Net Sales of Less than HUF 4 580 Million. As of 26 October 2009, the customer may choose from the following HUF and foreign currency account packages when opening principal and sub-accounts:

Monthly Fees of Flat Fee Packages*

The fixed monthly fee includes (besides account-keeping):	**Turnover limits connected to the account package[79]**			
	Up to HUF 0.5 mio / month outgoing turnover	Up to HUF 2 mio / month outgoing turnover	Up to HUF 8 mio / month outgoing turnover	Up to HUF 20 mio / month outgoing turnover
Unlimited - Internet payments (0.45%, max HUF 20000**/item), - telephone[80] payments (0.45%, max HUF 20000**/item), and - ATM transactions within Hungary, up to the indicated turnover (HUF 1704/item)	***Silver HUF 3 562***	***Gold HUF 10 877***	***Platinum HUF 18 184***	***Diamond HUF 36 465***
Unlimited - Internet payments (0.45%, max HUF 20000**/item), - telephone payments[80] (0.45%, max HUF 20000**/item), - paper-based payment orders (0.45%, max HUF 20000**/item), - ATM transactions within Hungary (HUF 1704 /item), and - cash withdrawals at branch, up to the indicated turnover (0.9%, max HUF 4,500,000 **/item)	***Silver Plus HUF 5 389***	***Gold Plus HUF 14 534***	***Platinum Plus HUF 27 328***	***Diamond Plus HUF 45 604***

[79] The monthly limit on outbound transactions applies to the bank account identified in the agreement.

[80] [80] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed..*

In calculating account package-related turnover limits, the Bank will only allow for HUF transactions forming the content of the fixed monthly fee.

Outgoing turnover:
The totality of transactions – as listed in the above table - covered by the fixed monthly fees. Transactions related to transfers from an account to the Client's own account within the bank are not considered as outgoing turnover.
Furthermore, simultaneously fulfilled package orders compiled and submitted through electronic channels (REX, MultiCash, Direktnet, myRaiffeisen) are not qualified as transactions in outgoing turnover either; for such orders the Bank will charge – above the flat rate - the special fee specified in this List of Conditions.

Limit on the outgoing turnover:
The limit up to which the costs of the transactions belonging to the outgoing turnover and specified in the above table are included in the flat rate for a specific account package.

The Bank will charge a proportionate fee for the given month in the case of flat-rate account packages if the account is opened on a day different from the first banking day of the month. For all other commenced months, the Bank will charge a full month's account-keeping fee. The Client may request the amendment of the existing account package to another account package. The account package shall be modified on the first banking day of the month following the receipt of the request by the Bank, provided that the request is received by 12:00 noon on the last working day of the relevant month. Should the account package be modified, the fees and commissions to be charged for the former account package shall be accounted on the last day of the month following receipt by the Bank of the request for account package modification.

Fees and Commissions Charged in the Case of Flat Fee Packages and the Bronze Account Package

	Silver/ Silver Plus	Gold/ Gold Plus	Platinum/ Platinum Plus	Diamond/ Diamond Plus	Bronze[81]
	Fees charged if the monthly turnover limit is overstepped, and for services not included in the relevant package				Fee or commission charged
Account opening fee* [82]	HUF 0				HUF 0
Monthly account maintenance fee*	See chart "Flat Fee Packages"				HUF 891
Transaction fees for in-Bank and outbound transfers					
Electronic and Internet	4.3‰, min. HUF 146 + 0.45%, max HUF 20000**	2.9‰, min. HUF 146 + 0.45%, max HUF 20000**	1.4‰, min. HUF 146 + 0.45%, max HUF 20000**	1.1‰, min. HUF 146 + 0.45%, max HUF 20000**	5.8‰, min. HUF 146 + 0.45%, max HUF 20000**
Telephone[83]	4.3‰ + HUF 72/item, min. HUF 146 + 0.45%, max HUF 20000**	2.9‰ + HUF 72/item, min. HUF 146 + 0.45%, max HUF 20000**	1.4‰ + HUF 72/item, min. HUF 146 + 0.45%, max HUF 20000**	1.1‰ + HUF 72/item, min. HUF 146 + 0.45%, max HUF 20000**	5.8‰ + HUF 72/item, min. HUF 146 + 0.45%, max HUF 20000**
Paper based	5.8‰, min. HUF 291 + 0.45%, max HUF 20000**	4.3‰, min. HUF 291 + 0.45%, max HUF 20000**	2.9‰, min. HUF 291 + 0.45%, max HUF 20000**	1.4‰, min. HUF 291 + 0.45%, max HUF 20000**	7.2‰, min. HUF 291 + 0.45%, max HUF 20000**
Incoming SEPA payments from abroad with conversion to HUF accounts					
Incoming payments - basic processing fee	free of charge	free of charge	free of charge	free of charge	free of charge
Conversion fee	EUR 7.31	EUR 7.31	EUR 7.31	EUR 7.31	EUR 7.31
Debits in EUR with conversion from HUF accounts – SEPA transactions to abroad					
Electronic and via internet – basic processing fee	2.2‰ min HUF 146 Ft + 0.45%, max HUF 20000**	2.2‰ min HUF 146 Ft + 0.45%, max HUF 20000**	1,4‰ min HUF 146 Ft + 0.45%, max HUF 20000**	1.1‰, min. HUF 146 + 0.45%, max HUF 20000**	2.2‰ min HUF 146 + 0.45%, max HUF 20000**
Via telephone[83] – basic processing fee	2.2‰ min HUF 146 Ft + 0.45%, max HUF 20000**	2.2‰ min HUF 146 Ft + 0.45%, max HUF 20000**	1,4‰ min HUF 146 Ft + 0.45%, max HUF 20000**	1.1‰, min. HUF 146 + 0.45%, max HUF 20000**	2.2‰ min HUF 146 + 0.45%, max HUF 20000**
Paper based – basic processing fee	2.2‰ min HUF 291 + 0.45%, max HUF 20000**	2.2‰ min HUF 291 + 0.45%, max HUF 20000**	2.2‰ min HUF 291 + 0.45%, max HUF 20000**	1,4‰, min. HUF 291 + 0.45%, max HUF 20000**	2.2‰ min HUF 291 + 0.45%, max HUF 20000**
Conversion fee (T+2, in case of EEA currencies T+1)	0.7‰ min EUR 14,13	0.7‰ min EUR 14,13	0.7‰ min EUR 14,13	0.7‰ min EUR 14,13	0.7‰ min EUR 14,13

[81] The terms & conditions of the Bronze account package are independent of monthly turnover.
[82] The account opening fee includes the application fees of all services belonging to the account package.
[83] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed..*

	Silver/ Silver Plus	Gold/ Gold Plus	Platinum/ Platinum Plus	Diamond/ Diamond Plus	Bronze[81]
Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee)	2.9‰ min EUR 14,01	2.9‰ min EUR 14,01	2.9‰ min EUR 14,01	2.9‰ min EUR 14,01	2.9‰ min EUR 14,01
Extra priority fee in case of transfers with conversion (T)	5.8‰ min EUR 43,00	5.8‰ min EUR 43,00	5.8‰ min EUR 43,00	5.8‰ min EUR 43,00	5.8‰ min EUR 43,00
Performance of prompt collection orders	5.8‰, min. HUF 291 + 0.45%, max HUF 20000**	4.3‰, min. HUF 291 + 0.45%, max HUF 20000**	2.9‰, min. HUF 291 + 0.45%, max HUF 20000**	1.4‰, min. HUF 291 + 0.45%, max HUF 20000**	0.7‰, min. HUF 291 + 0.45%, max HUF 20000**
Standing payment orders with fixed amount					
Electronic and via internet, via telephone[83]	HUF 677	HUF 677	HUF 677	HUF 677	HUF 677
Hard copy	HUF 1011	HUF 1011	HUF 1011	HUF 1011	HUF 1011
In case private entrepreneurs, small-scale farmers or other independent private entrepreneurs initiate in-bank standing payment order with fixed amount to their own in-bank retail Credit card Bank or Securities account maintained as a retail customer					
Electronic and via internet, via telephone[83]	HUF 238/item	HUF 238/item	HUF 238/item	HUF 238/item	HUF 238/item
Hard copy	HUF 639 /item	HUF 639 /item	HUF 639 /item	HUF 639 /item	HUF 639 /item
Handling of Secondary Account Identifier					
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Deletion	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Yearly confirmation	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Payment request*					
Initiating a request for payment					

	Silver/ Silver Plus	Gold/ Gold Plus	Platinum/ Platinum Plus	Diamond/ Diamond Plus	Bronze[81]
Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request) *	0,21% min HUF 80*/pcs				
Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)	free of charge	free of charge	free of charge	free of charge	free of charge
Receiving a request for payment					
Reception and deletion of incoming payment request	free of charge	free of charge	free of charge	free of charge	free of charge
Execution of incoming payment request by ad hoc electronic transfer in HUF	according to the customer's account package/individual conditions				
Cash withdrawal fee	5.7‰, minimum HUF 656 + 0.9%, max HUF 4,500,000 **				
Cash deposit fee	0.4‰, minimum HUF 146				
Change of account packages*	HUF 9 138 / occasion - Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2026.				
Free services	See "Free services included in account packages"				
Mobile Banking application fee*[84]	HUF 2 010				
SMS fee per notice* (periodic balance advice, card transactions, transactions in the account, , getting above or below a specific limit)	HUF 38				

Free services included in account packages	**Silver**	**Silver Plus**	**Gold**	**Gold Plus**	**Platinum**	**Platinum Plus**	**Diamond**	**Diamond Plus**	**Bronze**
Raiffeisen Direkt (telephone banking)[85]	+	+	+	+	+	+	+	+	+
Raiffeisen DirektNet (Internet banking)[85]	+	+	+	+	+	+	+	+	+
myRaiffeisen mobile application	+	+	+	+	+	+	+	+	+
REX Plus		+		+		+		+	
~~Mastercard Business bank card~~ *(From August 1, 2025, Visa Business card)* in the first year[86]	+	+	+	+	+	+	+	+	+

[84] The application fee is payable on each mobile telephone number identified by the customer for the use of the service.
[85] On the transactions initiated through the service, the transfer fees as per the List of Terms & Conditions from time to time in effect shall be charged.
[86] For any subsequent year, the annual card fee set out in Chapter VIII of the List of Conditions shall be charged.

Mobile Banking Light application and flat fee	+	+	+	+	+	+	+	+	+

The Clients may choose from different packages with regard to various HUF accounts/sub-accounts.

When the Parties agree on using a specific Schedule of Charges, no account package may be applied for any payment account/payment sub-account. When the Parties agree on using an account package, no specific Schedule of Charges may be applied for any payment account/payment sub-account.

A foreign currency account may be opened as a main account exclusively subject to an individual Table of Tariffs. For Clients making use of the flat-rate account package, the fees of the services not figuring in the above table shall be charged in accordance with the prevailing List of Conditions.

5.2. Premium Business Account Package

Premium Business account package is not available from July 01, 2012.

Premium Business Account Package for enterprises with annual net sales of more than HUF 100 million but not more than HUF 4 580 million.

If the Customer applies for the Premium Business Account Package for any of his HUF accounts, then he must uniformly select the Premium Business Account Package in respect of all his HUF accounts.

Fees and commissions charged for the Premium Business Account Package:

Account opening fee	HUF 0
Monthly fee of the account keeping package[87]	HUF 7311
In-bank transfer orders	
Electronic and Internet	0.45%, max HUF 20000**
Paper based	0.14%, min. HUF 189 + 0.45%, max HUF 20000**
Outbound transfer orders	
Electronic and Internet	0.08%, min. HUF 101 + 0.45%, max HUF 20000**
Paper based	0.14%, min. HUF 218 + 0.45%, max HUF 20000**
Incoming SEPA payments from abroad with conversion to HUF accounts	
Incoming payments - basic processing fee	free of charge
Conversion fee	EUR 7.31
Debits in EUR with conversion from HUF accounts – SEPA transactions to abroad	
Electronic and via internet – basic processing fee	0,08% min. HUF 101 + 0.45%, max HUF 20000**
Via telephone[88] – basic processing fee	0,08% min. HUF 101 + 0.45%, max HUF 20000**
Paper based – basic processing fee	0,14% min. HUF 218 + 0.45%, max HUF 20000**
Conversion fee (T+2, in case of EEA currencies T+1)	0,7‰ min EUR 14.62
Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee)	2.9‰ min EUR 14.62
Extra priority fee in case of transfers with conversion (T)	5.8‰ min EUR 43.86
Standing payment orders with fixed amount[88]	
Electronic and Internet	0.45%, max HUF 20000**

[87] Should any time after the date of 1st November 2010 the inbound turnover in the Customer's account fall short of HUF 10 million in any given month, the monthly fee of the account keeping package shall be HUF 15,045 for the relevant month. Until the above date, the monthly fee of the account keeping package shall be uniformly HUF 5,015, irrespective of inbound turnover.
For the purposes of the foregoing, all payment transactions incoming from within the Bank and from outside the Bank shall qualify as inbound turnover—except for payment transactions coming from the other accounts kept by the Customer at Raiffeisen Bank—as well as any cash deposits effected at the Bank's cash desks to the Customer's account. The Bank has checks on the primary HUF account for incoming transfers, and charges a monthly account management fee of HUF 5,015 for each sub-account irrespective of actual transfers to it. When a Client's primary HUF account is closed for whatever reason, the Bank will check incoming transfers to the sub-account which is considered, out of the remaining HUF sub-accounts, to be the next in succession by its account number. Should the amount of transfers to this sub-account of the Client fail to reach HUF 10 million in any calendar month, a monthly fee of HUF 15,045 is payable for the account management package for the sub-account in question in that particular month

[88] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed..*

Paper based	0.45%, max HUF 20000**
Handling of Secondary Account Identifier	
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Deletion	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Yearly confirmation	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Payment request*	
Initiating a request for payment	
Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request) *	0,21% min HUF *80**/pcs
Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)	free of charge
Receiving a request for payment	
Reception and deletion of incoming payment request	free of charge
Execution of incoming payment request by ad hoc electronic transfer in HUF	*according to the customer's account package/individual conditions*
Cash withdrawals at branch	
HUF withdrawal from HUF account	0.14%, min. HUF 218 + 0.9%, max HUF 4,500,000 **
Performance of prompt collection orders	0.14%, min. HUF 218 + 0.45%, max HUF 20000**
Products and services included in the account package	
~~Mastercard Business Silver~~ (From August 1, 2025, Visa Business Gold card) annual cardholder fee for first year[89]	HUF 0
REX installation kit	HUF 0
REX monthly fee	HUF 0
Direktnet internetbak	HUF 0
myRaiffeisen mobile application	HUF 0
Mobile banking application fee	HUF 0
Mobile banking monthly fee	HUF 0
Change of account packages	HUF 7309 - Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2026

For any services which are not included in the fee chart above, Customers using the Premium Business Account Package shall pay the fees set out in the Corporate List of Terms & Conditions from time to time in effect.

For foreign currency payment transactions concerning the Premium Business Account Package, and on any foreign currency sub-accounts, the same fees as those belonging to flat fee account packages shall be charged.

5.3. Terms & conditions of foreign currency connected to One Price, Bronz and Premium Business account packages

One Price, Bronz and Premium Business account package is not available from July 01, 2012.

[89]In any subsequent year, the annual cardholder fee specified in Chapter VIII shall be charged.

	Flat fee packages	Bronze account package
Sub-account opening fee	HUF 0	HUF 0
Monthly sub-account maintenance fee	HUF 1 446	HUF 1 446

Foreign currency transaction fees connected to One Price, Bronz and Premium account packages		
Incoming SEPA payments – from abroad		
	SEPA Credit Transfer—incoming payments in EUR (same currency, T) – basic processing fee	free of charge
	Intra Group Payments SEPA (T) – basic processing fee	free of charge
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 7.31
Foreign currency payments incoming to the customer's credit – except for incoming SEPA payments – from abroad		
Standard deadline		
	Payments in the same currency (T) – basic processing fee (between the customer's own accounts free of charge)	0.70‰, min. EUR 7.32
	Intra Group Payments[9090] (T)	80% of transaction fee set forth in the previous point
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 7.31
	SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T) – basic processing fee (between the customer's own accounts free of charge)	0.70‰, min. EUR 7.32
	Intra Group Payments[90], SEPA (T)	80% of transaction fee set forth in the previous point
	Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 7.31

SEPA debits in EUR from non HUF accounts to abroad	
SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee	up to EUR 1255 5.8‰, min. HUF 146 + 0.45%, max HUF 20000** from EUR 1256 2.2‰, min. HUF 146 + 0.45%, max HUF 20000**
Intra Group Payments[27], SEPA (T) electronic and via internet – basic processing fee	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**
SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) via telephone[91] – basic processing fee	up to 1255 EUR 5.8‰, min. HUF 146 + 0.45%, max HUF 20000** from EUR 1256 2.2‰, min. HUF 146 + 0.45%, max HUF 20000**
Intra Group Payments[27], SEPA (T) via telephone[91] – basic processing fee	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**
SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) paper based – basic processing fee	up to EUR 1004 7.2‰, min. HUF 291 + 0.45%, max HUF 20000** from EUR 1005 2.2‰, min. HUF 291 + 0.45%, max HUF 20000**
Intra Group Payments[27], SEPA (T) paper based – basic processing fee	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**
Conversion fee (payment with conversion T+2, between EEA member currencies T+1)	0.70‰, min. EUR 14.62 + 0.45%, max HUF 20000**

[90] Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/16 of the List of Terms & Conditions.

[91] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed.*

Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee)	2.9‰, min., EUR 14.62
Extra priority fee in case of transfers with conversion (T)	5.8‰, min. EUR 43.86
Extra priority fee in case of EUR transfers (same currency, T)	4.3‰, min., EUR 29.24
Debits in foreign currency for outbound transactions – except for SEPA transactions to abroad	
SWIFT messages (MT103 fee, on SWIFT messages connected to FX transfers)	EUR 3.66

	Payments in the same currency (T+2, between EEA member currencies and other main currencies) – basic processing fee	2.2‰, min. EUR 7.32 + 0.45%, max HUF 20000**
	Intra Group Payments[90] (T)	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**
	Conversion fee (T+2, between EEA member currencies T+1)	0.7‰, min. EUR 14.62 + 0.45%, max HUF 20000**
	Priority fee in case of transfers with conversion (T+1, between EEA member currencies T+1 - main currencies only)	2.9‰, min. EUR 14.62
	Extra priority fee in case of transfers with conversion (T)	5.8‰, min. EUR 43.86
	Extra priority fee in case of transfers (same currency T)	4.3‰, min. EUR 29.24
	SEPA Credit Transfer—Payments in EUR in the same currency(same currency, T+1) – basic processing fee	2.2‰, min. EUR 7.32 + 0.45%, max HUF 20000**
	Intra Group Payments[90], SEPA (T)	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**
	Conversion fee SEPA Credit Transfer (T+2, between EEA member currencies T+1)	0.7‰, min. EUR 14.62 + 0.45%, max HUF 20000**
	Priority fee in case of SEPA Credit Transfers with conversion (T+1, between EEA member currencies T+1 - main currencies only)	2.9‰, min. EUR 14.62
	Extra priority fee in case of SEPA Credit Transfers with conversion (T)	5.8‰, min. EUR 43.86
	Extra urgent SEPA Credit Transfer – payments in EUR within the Euro zone (same currency T)	4.3‰, min. EUR 29.24
In-house foreign currency transfers		
Standard deadline		
	Transfers between the customer's accounts in the same currency – basic processing fee (T)	Free of charge
	Conversion fee (T+2, between EEA member currencies T)	0.7‰, min. EUR 14.62
	Priority fee in case in-house payments with conversion between the customer's accounts in non-EEA currencies T+1 not applicable between EEA currencies	0.7‰, min. EUR 14.62
	Extra priority fee in case of in-house payments between the customer's accounts in non-EEA currencies T not applicable between EEA currencies	1.4‰, min. EUR 43.86
	SEPA Credit Transfer – EUR Transfers between the customer's accounts in the same currency	Free of charge
	Conversion fee SEPA Credit Transfers (T+2, between EEA member currencies T)	0.7‰, min. EUR 14.62
	Priority fee in case of SEPA in-house Credit Transfers with conversion between the customer's accounts in non-EEA currencies T+1 not applicable between EEA currencies	0.7‰, min. EUR 14.62
	Extra priority fee in case of SEPA in-house Credit Transfers between the customer's accounts in non-	1.4‰, min. EUR 43.86

	EEA currencies T not applicable between EEA currencies	
	Payments in the same currency between different customers' accounts (T) – basic processing fee	0.7‰, min. EUR 7.32 + 0.45%, max HUF 20000**
	Conversion fee in case of transfers between different customers' accounts (T+2, between EEA member currencies T)	EUR 21.28
	Priority fee in case ofin-house transfers between different customers' accounts with conversion in non-EEA currencies T+1 not applicable between EEA currencies	0.7‰, min. EUR 14.62
	Extra priority fee in case of in-house transfers between different customers' accounts in non-EEA currencies T not applicable between EEA currencies	1.4‰, min. EUR 43.86
	SEPA Credit Transfer – EUR Payments in the same currency between different customers' accounts (T)	0.7‰, min. EUR 7.32
	Conversion fee in case of SEPA Credit Transfers between different customers' accounts (T+2, between EEA member currencies T)	EUR 21.28
	Priority fee in case of in-house SEPA Credit Transfers between different customers' accounts with conversion in non-EEA currencies T+1, not applicable between EEA currencies	0.7‰, min. EUR 14.62
	Extra priority fee in case of in-house SEPA Credit Transfers between different customers' accounts in non-EEA currencies T, not applicable between EEA currencies	1.4‰, min. EUR 43.86
SEPA DD (Direct Debit) **Core and B2B(Business to Business) direct debits**		
Direct debit – without conversion		0.66% + min. EUR 36.56 + 0.45%, max HUF 20000**
Direct debit – with conversion		0.66% + 0.22% min. EUR 65.81
Submitting SEPA DD B2B letter of authorisation		HUF 11 574*****/ submitting a letter of authorisation
SEPA DD Core direct debit limiting statement /modification/cancellation		HUF 3 459*
Forbidding the execution of a SEPA DD Core and B2B direct debit		Free of charge
Refund of paid SEPA DD Core direct debit		HUF 2370

Handling of Secondary Account Identifier	
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Deletion	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Yearly confirmation	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs

Payment request*	
Initiating a request for payment	
Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request)*	0,21% min HUF 80/pcs*
Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)	free of charge
Receiving a request for payment	
Reception and deletion of incoming payment request	free of charge
Execution of incoming payment request by ad hoc electronic transfer in HUF	*according to the customer's account package/individual conditions*

5.4. Raiffeisen Minimum, Start, Alap, Plusz and Extra account keeping packages

Raiffeisen Minimum, Start, Alap, Plusz and Extra account packages are not available from 26th October, 2009.

		Raiffeisen MINIMUM	Raiffeisen START	Raiffeisen BASIC	Raiffeisen PLUS	Raiffeisen EXTRA[92]
Monthly fee of packages*		*HUF 1 003*[93]	*HUF 4 112*	*HUF 10 337*	*HUF 20 718*	*HUF 32 351*
Services included:						
	~~**Mastercard Business**~~ **card** (From August 1, 2025, Visa Business card)[94]	+	+	+	+	+
	Account maintenance	+	+	+	+	+
	Raiffeisen Direkt telephone banking service[95]	+	+	+	+	+
	Use of Raiffeisen DirektNet Internet banking service	+	+	+	+	+
	myRaiffeisen mobile banking service	+	+	+	+	+
	Mobile (SMS) Banking Light[96]		+	+		
	Mobile (SMS) Banking				+	+
	Raiffeisen Express (electronic banking terminal) Light software			+	+	
	Raiffeisen Express (electronic banking terminal) Plus software					+
	Free transfers[97]				3 pc	5 pc
Account opening fee[98]*****		HUF 5 466	HUF 9 120	HUF 18 257	HUF 18 257	HUF 27 397

[92]No new applications accepted.
[93]In case of accounts opened between 09 July 2007 and 05 October 2007, monthly fee of package is HUF 0.
[94]The first annual card fee is free of charge. The annual card fee set forth in Section VIII. of the List of Terms and Conditions will be charged in further years.
[95]The fee of transactions initiated via these channels will be charged according to the relevant sections of the Conditions List from time to time in effect.
[96] In the scope of the service, SMS messages are sent automatically on daily opening balances and each successful card transaction within Hungary (not a full-range Mobile Banking service).
[97]The first three or five outgoing HUF transfer orders of the given month—given electronically—shall be free of charge in the case of the Plus and Extra packages, respectively.
[98]The account opening fee includes the application fee of all services belonging to the relevant package.

Fees of HUF sub-accounts opened for account packages (only for sub-accounts applied for after 2nd of November, 2005)[99]						
		Raiffeisen MINIMUM	**Raiffeisen START**	**Raiffeisen BASIC**	**Raiffeisen PLUS**	**Raiffeisen EXTRA**
Account keeping monthly fee per sub-account*		HUF 1 003	HUF 1 003	HUF 2 043	HUF 2 043	As per Section III. of Conditions List
One-time sub-account opening fee per sub-account		HUF 0	HUF 0	HUF 0	HUF 0	As per Section III. of Conditions List
Transaction fees in case of in-bank payments (Charged at end of month)[100]						
	electronic and via internet	2.3‰, min. HUF 363 + 0.45%, max HUF 20000**	1.4‰, min. HUF 218 + 0.45%, max HUF 20000**	1.1‰, min. HUF 146 + 0.45%, max HUF 20000**	0.7‰, min. HUF 110+ 0.45%, max HUF 20000**	0.7‰, min. HUF 110 + 0.45%, max HUF 20000**
	via telephone[101]	2.3‰, min. HUF 438 + 0.45%, max HUF 20000**	1.4‰, min. HUF 291 + 0.45%, max HUF 20000**	1.1‰, min. HUF 218 + 0.45%, max HUF 20000**	0.7‰, min. HUF 182 + 0.45%, max HUF 20000**	0.7‰, min. HUF 182 + 0.45%, max HUF 20000**
	hard copy	5.7‰, min. HUF 656 + 0.45%, max HUF 20000**	5.7‰, min. HUF 584 + 0.45%, max HUF 20000**	2.1‰, min. HUF 511 + 0.45%, max HUF 20000**	1.8‰, min. HUF 511 + 0.45%, max HUF 20000**	1.8‰, min. HUF 218 + 0.45%, max HUF 20000**
Transaction fees in case of outgoing (GIRO) payments (Charged at end of month)						
	electronic and via internet	2.3‰, min. HUF 363 + 0.45%, max HUF 20000**	1.4‰, min. HUF 218 + 0.45%, max HUF 20000**	1.3‰, min. HUF 146 + 0.45%, max HUF 20000**	1.3‰, min. HUF 146 + 0.45%, max HUF 20000**	1.3‰, min. HUF 146 + 0.45%, max HUF 20000**
	via telephone[101]	2.3‰, min. HUF 511 + 0.45%, max HUF 20000**	1.4‰, min. HUF 363 + 0.45%, max HUF 20000**	1.4‰, min. HUF 291 + 0.45%, max HUF 20000**	1.4‰, min. HUF 291 + 0.45%, max HUF 20000**	1.4‰, min. HUF 291 + 0.45%, max HUF 20000**
	hard copy	5.7‰, min. HUF 656 + 0.45%, max HUF 20000**	5.7‰, min. HUF 584 + 0.45%, max HUF 20000**	2.9‰, min. HUF 511 + 0.45%, max HUF 20000**	2.9‰, min. HUF 511 + 0.45%, max HUF 20000**	2.8‰, min. HUF 438 + 0.45%, max HUF 20000**
Incoming SEPA payments from abroad with conversion to HUF accounts						
Incoming payments - basic processing fee		free of charge	free of charge	free of charge	free of charge	free of charge
Conversion fee		EUR 7.31	EUR 7.31	EUR 7.31	EUR 7.31	EUR 7.31
Debits in EUR with conversion from HUF accounts – SEPA transactions to abroad						

[99] The fees charged for previously requested accounts shall equal the previously contracted fees, or those set forth in Section III. of the List of Terms and Conditions. Contracting over is possible.
[100] Transaction fees will be charged on any transaction exceeding the number of free transactions included in the relevant package.
[101] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed.*

Electronic and via internet – basic processing fee	2.2‰, min. HUF 363 + 0.45%, max HUF 20000**	1.4‰, min. HUF 218 + 0.45%, max HUF 20000**	1.4‰, min. HUF 146 + 0.45%, max HUF 20000**	1.4‰, min. HUF 146 + 0.45%, max HUF 20000** Ft**	1.4‰, min. HUF 146 + 0.45%, max HUF 20000**
Via telephone[102] – basic processing fee	2.2‰, min. HUF 511 + 0.45%, max HUF 20000**	1.4‰, min. HUF 363 + 0.45%, max HUF 20000**	1.4‰, min. HUF 291 + 0.45%, max HUF 20000**	1.4‰, min. HUF 291 + 0.45%, max HUF 20000**	1.4‰, min. HUF 291 + 0.45%, max HUF 20000**
Paper based – basic processing fee	2.2‰, min. HUF 656 + 0.45%, max HUF 20000**	2.2‰, min. HUF 584 + 0.45%, max HUF 20000**	2.2‰, min. HUF 511 + 0.45%, max HUF 20000**	2.2‰, min. HUF 511 + 0.45%, max HUF 20000**	2.2‰, min. HUF 511 + 0.45%, max HUF 20000**
Conversion fee (T+2, in case of EEA currencies T+1)	0.7‰, min. EUR 14.62 +	0.7‰, min. EUR 14.62	0.7‰, min. EUR 14.62	0.7‰, min. EUR 14.62	0.7‰, min. EUR 14.62
Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee)	2.9‰, min. EUR 14.62	2.9‰, min. EUR 14.62	2.9‰, min. EUR 14.62	2.9‰, min. EUR 14.62	2.9‰, min. EUR 14.62
Extra priority fee in case of transfers with conversion (T)	5.8‰, min. EUR 43.86	5.8‰, min. EUR 43.86	5.8‰, min. EUR 43.86	5.8‰, min. EUR 43.86	5.8‰, min. EUR 43.86
Performance of prompt collection orders	5.7‰, min. HUF 656 + 0.45%, max HUF 20000**	5.7‰, min. HUF 584 + 0.45%, max HUF 20000**	2.9‰, min. HUF 511 + 0.45%, max HUF 20000**	2.9‰, min. HUF 511 + 0.45%, max HUF 20000**	2.8‰, min. HUF 438 + 0.45%, max HUF 20000**
Standing payment orders with fixed amount					
electronic and via internet, via telephone[102]	HUF 677	HUF 677	HUF 677	HUF 677	HUF 677
hard copy	HUF1 011	HUF1 011	HUF 1 011	HUF 1 011	HUF 1 011
In case private entrepreneurs, small-scale farmers or other independent private entrepreneurs initiate in-bank standing payment order with fixed amount to their own in-bank retail Credit card Bank or Securities account maintained as a retail customer					
electronic and via internet, via telephone[102]	HUF 238/item	HUF 238/item	HUF 238/item	HUF 238/item	HUF 238/item
hard copy	HUF 639/item	HUF 639/item	HUF 639/item	HUF 639/item	HUF 639/item
Cash withdrawal fees	5.7‰, min. HUF 656 + 0.9%, max HUF 4,500,000 **	5.7‰, min. HUF 584 + 0.9%, max HUF 4,500,000 **	2.9‰, min. HUF 511 + 0.9%, max HUF 4,500,000 **	2.9‰, min. HUF 511 + 0.9%, max HUF 4,500,000 **	2.8‰, min. HUF 438 + 0.9%, max HUF 4,500,000 **
Cash deposit fees	0.7‰, min. HUF 218	0.4‰, min. HUF 146	0.4‰, min. HUF 146	0.4‰ min. HUF 146	0.4‰, min. HUF 146
Change of account keeping package*	HUF 18 276 /occasion - Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2026.				
Raiffeisen Express Plus monthly fee*			HUF 5 481 additional fee over basic fee in case of packages Plus and Basic		

[102] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed.*

Mobile Banking Light flat fee*	*HUF 369/month[103]*	The package includes this service.		-	
Mobile Banking flat fee*	*HUF 911 /month*			The package includes this service.	
SMS notification fees:					
	Raiffeisen MINIMUM	**Raiffeisen START**	**Raiffeisen BASIC**	**Raiffeisen PLUS**	**Raiffeisen EXTRA**
Periodical SMS messages on available balance*	*HUF 38*	*HUF 38*	*HUF 38*	HUF 0	HUF 0
SMS messages on card transactions*	*HUF 38*	*HUF 38*	HUF 0	HUF 0	HUF 0
SMS messages on account debits / credits*	*HUF 38*	*HUF 38*	*HUF 38*	HUF 0	HUF 0
SMS messages when balance falls below / gets above a predefined limit*	*HUF 38*	*HUF 38*	*HUF 38*	HUF 0	HUF 0

Handling of Secondary Account Identifier	
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Deletion	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs
Yearly confirmation	Promotional fee till 31.12.2026 HUF 0/pcs Standard fee HUF 363/pcs

Payment request*	
Initiating a request for payment	
Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request)*	0,21% min HUF 80*/pcs
Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)	free of charge
Receiving a request for payment	
Reception and deletion of incoming payment request	free of charge
Execution of incoming payment request by ad hoc electronic transfer in HUF	*according to the customer's account package/individual conditions*

[103]The application fee and the monthly maintenance fee are to be paid on each mobile phone number specified by the customer for the service. The monthly maintenance fee is payable on each started month. For the application fee, see Mobile Banking fees.

Fees of foreign currency sub-accounts opened for account packages (only for sub-accounts applied for after 2nd of November, 2005)[104]					
	For customers with **Raiffeisen MINIMUM** package	For customers with **Raiffeisen START** package	For customers with **Raiffeisen BASIC** package	For customers with **Raiffeisen PLUS** package	For customers with **Raiffeisen EXTRA** package
Account keeping monthly fee/sub-account*	HUF 2 043	HUF 2 043	First FX sub-account free of charge, for any further sub-account HUF 2 043	First FX sub-account free of charge, for any further sub-account HUF 2 043	As per Section IV. of the Conditions List
One-time sub-account opening fee/sub-account	HUF 0	HUF 0	HUF 0	HUF 0	As per Section IV. of the Conditions List

Foreign currency transaction fees for account Raiffeisen MINIMUM, START, ALAP, PLUSZ, EXTRA packages (only for account packages and sub-accounts applied for after 2ndnd of November)	
Incoming EUR SEPA payments to non HUF accounts – from abroad	
SEPA Credit Transfer—incoming payments in EUR (same currency, T) – basic processing fee	free of charge
Intra Group Payments[105] SEPA (T) – basic processing fee	free of charge
Conversion fee	EUR 7.31
Incoming payments in foreign currencies – except for SEPA payments from abroad	
• Transfer in the same currency (T) - basic processing fee (basic processing fee between customer's own accounts is free of charge)	0.72‰, min. EUR 7.32
• Intra Group Payments[106] (T)	80% of commission set forth in the previous point
• Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 7.31
• SEPA credit transfer – Euro payments within single European area (in the same currency T) (basic processing fee between customer's own accounts is free of charge)	0.72‰, min. EUR 7.32
• Conversion fee (T+2, in case of transactions in accordance with EGT rules T)	EUR 7.31
Outgoing EUR SEPA transfers from non HUF accounts to abroad	
SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee	up to EUR 3138 2.3‰, min. HUF 364 + 0.45%, max HUF 20000** from EUR 3139 2.2‰, min. HUF 364 + 0.45%, max HUF 20000**
Intra Group Payments[27], SEPA (T) electronic and via internet – basic processing fee	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**

[104]The fees charged for previously requested accounts shall equal the previously contracted fees, or those set forth in Section IV. of the List of Terms and Conditions. Contracting over is possible.
[105]Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/16 of the List of Terms & Conditions.
[106]Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/16 of the List of Terms & Conditions.

SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) via telephone[107]– basic processing fee	up to EUR 3138 2.3‰, min. HUF 509 + 0.45%, max HUF 20000** Ft** from EUR 3139 2.2‰, min. HUF 509 Ft + 0.45%, max HUF 20000** Ft**
Intra Group Payments[27], SEPA (T) via telephone[107] – basic processing fee	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**
SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) paper based – basic processing fee	up to EUR 1287 5.7‰, min. HUF 656 + 0.45%, max HUF 20000** from EUR 1288 2.2‰, min. HUF 656+ 0.45%, max HUF 20000**
Intra Group Payments[27], SEPA (T) paper based – basic processing fee	80% of transaction fee set forth in the previous point + 0.45%, max HUF 20000**
Conversion fee (payment with conversion T+2, between EEA member currencies T+1)	0.7‰, min. EUR 14.62
Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee)	2.9‰, min. EUR 14.62
Extra priority fee in case of transfers with conversion (T)	5.8‰, min. EUR 43.86
Extra priority fee in case of EUR transfers (same currency, T)	4.3‰, min. EUR 29.24
Debits in foreign currency for outbound transactions – except for SEPA transactions to abroad	
MT103 fee (on SWIFT messages connected to FX transfers)	EUR 3.66
• Transfer in the same currency (T+2, between EEA member currencies and other main currencies T+1) – basic processing fee	2.2‰, min. EUR 7.32 + 0.45%, max HUF 20000**
• Intra Group Payments[108] (T)	80% of commission set forth in the previous point + 0.45%, max HUF 20000**
• Conversion fee (T+2, between EEA member currencies T+1)	0.7‰, min. EUR 14.62
• Priority fee in case of transfers with conversion (T+1, between EEA member currencies T+1 - main currencies only)	2.9‰, min. EUR 14.62
• Extra priority fee in case of transfers with conversion (T)	5.8‰, min. EUR 43.86
• Extra priority fee in case of transfers in the same currency (T)	4.3‰, min. EUR 29.24
• SEPA credit transfer – Euro payments within single European area (T+1) – basic processing fee	2.2‰, min. EUR 7.32 + 0.45%, max HUF 20000**
• Intra Group Payments[108], SEPA (T)	80% of commission set forth in the previous point + 0.45%, max HUF 20000**
• Conversion fee in case of SEPA Credit Transfers (T+2, between EEA member currencies T+1)	0.7‰, min. EUR 14.62
• Priority fee in case of SEPA Credit Transfers with conversion (T+1, between EEA member currencies T+1 - main currencies only)	2.9‰, min. EUR 14.62
• Extra priority fee in case of SEPA Credit Transfers with conversion (T)	5.8‰, min. EUR 43.86
• Extra priority fee in case of SEPA Credit Transfer – EUR transfers in the same currency (T)	4.3‰, min. EUR 29.24

[107] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed*

[108] Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/16 of the List of Terms & Conditions.

In-house foreign currency transfers	
• Transfers in the same currency among the client's own accounts (T) – basic processing fee	free of charge
• Conversion fee in case of transfers between the customer's own accounts (T+2, between EEA member currencies T)	0.7‰, min. EUR 14.62
• Priority fee in case of in-house transfers with conversion (between the client's own accounts in non-EEA member currencies T+1 not applicable between EEA currencies	0.7‰, min. EUR 14.62
• Extra priority fee in case of in-house transfers (between the client's own accounts in non-EEA member currencies T not applicable between EEA currencies	1.4‰, min. EUR 43.86
• SEPA Credit Transfer – EUR in-house transfers in the same currency between the customer's own accounts (T) – basic processing fee	free of charge
• Conversion fee in case of SEPA Credit Transfers between the customer's own accounts (T+2, between EEA member currencies T)	0.7‰, min. EUR 14.62
• Priority fee in case of in-house SEPA Credit Transfers with conversion between the csutomer's own accounts (in non-EEA member currencies T+1, not applicable between EEA currencies)	0.7‰, min. EUR 14.62
• Extra priority fee in case of in-house SEPA Credit Transfers (between the client's own accounts in non-EEA member currencies T not applicable between EEA currencies)	1.4‰, min. EUR 43.86
• Transfer in the same currency between different customers' accounts (T) – basic processing fee	0.7‰, min. EUR 7.32 + 0.45%, max HUF 20000**
• Conversion fee (T+2, between EEA member currencies T)	EUR 7.05
• Priority fee in case of in-house transfers with conversion between different customers' accounts (between non-EEA member currencies T+1 not applicable between EEA currencies)	0.7‰, min. EUR 14.62
• Extra priority fee in case of in-house transfers between different customers' accounts (between non-EEA member currencies T not applicable between EEA currencies)	1.3‰, min. EUR 43.86
• SEPA Credit Transfer – EUR Transfer in the same currency between different customers' accounts (T) – basic processing fee	0.7‰, min. EUR 7.32 + 0.45%, max HUF 20000**
• Conversion fee in case of SEPA Credit Transfers between different customers' accounts (T+2, between EEA member currencies T)	EUR 7.05
• Priority fee in case of in-house SEPA Credit Transfers with conversion between different customers' accounts (between non-EEA member currencies T+1 not applicable between EEA currencies)	0.7‰, min. EUR 14.62
• Extra priority fee in case of in-house SEPA Credit Transfers between different customers' accounts (between non-EEA member currencies T not applicable between EEA currencies)	1.4‰, min. EUR 43.86
SEPA DD (Direct Debit) Core and B2B (Business to Business) direct debits	

Direct debit – without conversion	0.66% + min. EUR 36.56 + 0.45%, max HUF 20000**
Direct debit – with conversion	0.66% + 0.22%, min. EUR 65.81 + 0.45%, max HUF 20000**
Submitting SEPA DD B2B letter of authorisation	HUF 11 574*/ letter of authorisation
SEPA DD Core direct debit limiting statement set/modification/cancellation	HUF 3 459*
Forbidding the execution of a SEPA DD Core and B2B direct debit	Free of charge
Refund of paid SEPA DD Core direct debit	HUF 2370

Handling of Secondary Account Identifier	
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately	Standard fee HUF 363/pcs Promotional fee till 31.12.2026 HUF 0/pcs
Deletion	Standard fee HUF 363/pcs Promotional fee till 31.12.2026 HUF 0/pcs
Yearly confirmation	Standard fee HUF 363/pcs Promotional fee till 31.12.2026 HUF 0/pcs
Payment request*	
Initiating a request for payment	
Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request)*	0,21%, min. HUF 80*/pcs
Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)	free of charge
Receiving a request for payment	
Reception and deletion of incoming payment request	free of charge
Execution of incoming payment request by ad hoc electronic transfer in HUF	*according to the customer's account package/individual conditions*

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III.Account keeping in HUF

Account opening			
	• Account opening fee*		HUF 20,100/account
	• Account opening fee for off-shore companies*		HUF 100,529/account
	• Minimum account opening balance		HUF 50,000/account
Account maintenance fee *			HUF 16,081/month/account
Booking fee*			HUF 92/item
Credits			
	• Incoming transfers (GIRO)		free of charge
	• In-house transfers		free of charge
	• Incoming VIBER transactions		free of charge
Debits			
	Transfer fee*		minimum HUF 38.593/quarter
	In-bank transfer*		
		electronic and via internet	0,1%, but min. HUF 432 + 0.45% max HUF 20000**/item**[109]
		via telephone[110]	0,1%, but min. HUF 865 + 0.45% max HUF 20000**/item**[111]
		hard copy	0,15%, but min. HUF 865 + 0.45% max HUF 20000**/item**[89]
	Outgoing transfers*		
		electronic and via internet	0,13%, but min. HUF 432 + 0.45% max HUF 20000**/item**[112]
		via telephone[110]	0,13%, but min. HUF 865 + 0.45% max HUF 20000**/item**[113]
		hard copy	0,17%, but min. HUF 865 + 0.45% max HUF 20000**/item**[114]
	In-house transfer between the customer's own accounts via internet, via telephone[110]		free of charge
	In-house transfer between the customer's own accounts hard copy*[115]		HUF 520/ item
	Extra fee for electronic banking system using customers giving orders in hard copy*		HUF 3007/item
	Standing payment orders with fixed amount - in-bank payments*		

[109]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 109/item.
[110] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed*
[111]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 220/item.
[112]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 165/item.
[113]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 332/item.
[114]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 444/item.
[115]This fee is to be applied to contracts concluded after 28th July 2015.

	electronic and via internet	0,1%, but min. HUF 432 + 0.45% max HUF 20000**/item**[116]
	via telephone[117]	0,1%, but min. HUF 865 + 0.45% max HUF 20000**/item**[94]
	hard copy	0,15%, but min. HUF 865 + 0.45% max HUF 20000**/item**[118]
Standing payment orders with fixed amount – inter-bank payments*		
	electronic and via internet	0,13%, but min. HUF 432 + 0.45% max HUF 20000**/item**[71]
	via telephone[117]	0,13%, but min. HUF 865 + 0.45% max HUF 20000**/item**[71]
	hard copy	0,17%, but min. HUF 865 + 0.45% max HUF 20000**/item**[72]
- Cancellation, modification* **(The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until receipt of the cancellation order. Payment orders executed on the day of the receipt may not be cancelled.)**		HUF 3,007/item
VIBER transactions (on-line and in hard copy)		0.75% but. min. HUF 50,150 max. HUF 300,900/item + 0.45%, max HUF 20000**
Cancellation fee of payment orders given on-line or via the Internet*		HUF 2,003/item
Cancellation fee of payment orders given in hard copy*		HUF 3,007/item
Cancellation fee of payment orders given on the phone[117]*		HUF 593 /item
Recalling ad hoc or standing order payments		HUF 1,625/item
Handling of Secondary Account Identifier		
Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately		Standard fee HUF 346 /pcs Promotional fee till 31.12.2026 HUF 0/pcs
Deletion		Standard fee HUF 336/pcs Promotional fee till 31.12.2026 HUF 0/pcs
Yearly confirmation		Standard fee HUF 336 /pcs Promotional fee till 31.12.2026 HUF 0/pcs
Payment request*		
Initiating a request for payment		
*Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request)**		*1% min HUF 346*/pcs*
Initiation of payment request (in case of unfulfillment of the instant payment order related to the payment request)		*free of charge*
Receiving a request for payment		
Reception and deletion of incoming payment request		*free of charge*

[116]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 165/item.

[117] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed*

[118]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 444/item.

Execution of incoming payment request by ad hoc electronic transfer in HUF	*according to the customer's account package/individual conditions*

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IV. Account Keeping in Foreign Currencies

Account opening*	HUF 20,100[119]/account
Account opening for off-shore companies*	HUF 100,529/account
Account maintenance fee*	HUF 16,081[119]/month
Booking fee*	HUF 92[119]/item
Global account opening service in the Raiffeisen network	free of charge
Foreign currencies in which Raiffeisen Bank keeps accounts: USD, EUR, GBP, SEK, CHF, AUD, CAD, JPY, NOK, DKK, PLN, CZK, RON, RUB[120], CNY, TRY, HRK[121]	
Main foreign currencies: USD, EUR, GBP, HUF	
Banking commissions[122]	
Incoming SEPA payments – from abroad	
• SEPA Credit Transfer—incoming payments in EUR (same currency, D) – basic processing fee	free of charge
• Intra Group Payments[123] (D)	free of charge
• Conversion fee (D+2, in case of transactions in accordance with EGT rules D)	EUR 20.06
Incoming payments in foreign currencies – except for incoming SEPA payments from abroad	
• Transfer in the same currency (D) – basic processing fee[124]	0.50‰, min. EUR 20.06/item
• Intra Group Payments[98](D)	80% of commission set forth in the previous point
• Conversion fee (D+2, in case of transactions in accordance with EGT rules D)	EUR 20.06
• SEPA Credit Transfer – Euro payments within single European area (in the same currency D) – basic processing fee[99]	0.50‰, min. EUR 20.06/item
• Conversion fee (D+2, in case of transactions in accordance with EGT rules D)	EUR 20.06
Debits in foreign currency for outgoing transactions – SEPA transactions to abroad	
• SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, D+1) electronic and via internet – basic processing fee	1,3‰, min. HUF 264 + 0.45%, max HUF 20000**
• Intra Group Payments[98](D)	80% of transaction fee set forth in the previous point

[119] Or an equivalent FX amount in the currency of the account.
[120] Starting from 23/09/2024 the Bank will not enter into new contacts for account keeping in Russian rubel (RUB)
[121] Starting from 19/10/2022, the Bank will not enter into new contracts for account keeping in Croatian kuna (HRK). For accounts held in Croatian kuna (HRK), the Bank will accept payment orders until 20/12/2022.
[122] Standard currency of commissions: EUR (registration currency). The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency.
[123] Same currency EUR payments initiated within the Raiffeisen network at a discounted price with same-day (D) execution. For a list of the banks participating in the service, see at General Condition in Section 16.
[124] Basic processing fee between customer's own accounts is free of charge

	• SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, D+1) via telephone[125] – basic processing fee	1,3‰, min. HUF 528 + 0.45%, max HUF 20000**
	• Intra Group Payments[98](D)	80% of transaction fee set forth in the previous point
	• SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, D+1) paper based – basic processing fee	1,5‰, min. HUF 528 + 0.45%, max HUF 20000**
	• Intra Group Payments[98](D)	80% of transaction fee set forth in the previous point
	• Conversion fee (payment with conversion D+2, between EEA member currencies D+1)	0,5‰ min. EUR 20.06
	• Priority fee in case of transfers with conversion (D+1, main currencies only)	2‰ min. EUR 30.09
	• Extra priority fee in case of transfers with conversion (D, main currencies only)	4‰ min. EUR 60.18
	• Extra priority fee in case of EUR transfers same currency (D)	3‰ min EUR 40.12
Debits in foreign currency for outgoing transactions – except for SEPA transactions to abroad		
	• Transfers in the same currency (D+2, between EEA member currencies and other main currencies D+1) – basic processing fee	1.50‰, min. EUR 20.06 + 0.45%, max HUF 20000**
	• Intra Group Payments[98](D)	80% of commission set forth in the previous point
	• Conversion fee (D+2, between EEA member currencies D+1)	0.5‰, min. EUR 20.06
	• Priority fee in case of transfers with conversion (D+1, main currencies only)	2‰, min. EUR 30.09
	• Extra priority fee in case of transfers with conversion (D, main currencies only)	4‰, min. EUR 60.18
	• Extra priority fee in case of transfers in the same currency (D, main currencies only)	3‰, min. EUR 40.12
	• SEPA Credit Transfer – Euro payments within single European area (in the same currency D+1) – basic processing fee	1.50‰, min. EUR 20.06 + 0.45%, max HUF 20000**
	• Conversion fee in case of SEPA Credit Transfers (D+2, between EEA member currencies D+1)	0.5‰, min. EUR 20.06
	• Priority fee in case of SEPA Credit Transfers with conversion (D+1, between EEA member currencies D+1, main currencies only)	2‰, min. EUR 30.09
	• Extra priority fee in case of SEPA Credit Transfers with conversion (D, main currencies only)	4‰, min. EUR 60.18
	• Extra priority fee in case of SEPA Credit Transfers in the same currency (D)	3‰, min. EUR 40.12
In-house foreign currency transfers		
	• Transfers in the same currency between the customer's own accounts (D) – basic processing fee	free of charge
	• Conversion fee in case of transfers between the customer's own accounts (D+2, between EEA member currencies D)	0.5‰, min. EUR 40.12

[125] *Through the Raiffeisen Direkt channel (telephone customer service), orders below the equivalent of 25 million HUF cannot be placed*

• Priority fee in case of in-house transfers between the customer's own accounts with conversion in non-EEA currencies (D+1, not applicable between EEA member currencies)	0.5‰, de min. EUR 30.09
• Extra priority fee in case of in-house transfers with conversion between the customer's own accounts in non-EEA currencies (D, not applicable between EEA member currencies)	1‰, min. EUR 60.18
• SEPA Credit Transfer – EUR transfers in the same currency between the customer's own accounts (D) – basic processing fee	free of charge
• Conversion fee in case of SEPA Credit Transfers between the customer's own accounts (D+2, between EEA member currencies D)	0.5‰, min. EUR 40.12
• Priority fee in case of SEPA Credit Transfers with conversion between the customer's own accounts in non-EEA currencies (D+1, not applicable between EEA member currencies)	0.5‰, min. EUR 30.09
• Extra priority fee in case of in-house SEPA Credit Transfers with conversion between the customer's own accounts in non-EEA currencies (D, not applicable between EEA member currencies)	1‰, min. EUR 60.18
• Transfers in the same currency between different customer's accounts (D) – basic processing fee	0.5‰, min. EUR 20.06 + 0.45%, max HUF 20000**
• Conversion fee in case of transfers between different customer's accounts (D+2, between EEA member currencies D)	EUR 20.06
• Priority fee in case of in-house transfers with conversion between different customer's accounts in non-EEA currencies (D+1, not applicable between EEA member currencies)	0.5‰, de min. EUR 30.09
• Extra priority fee in case of in-house transfers with conversion between different customer's accounts in non-EEA currencies (D, not applicable between EEA member currencies)	1‰, de min. EUR 60.18
• SEPA Credit Transfer – EUR in-house transfers in the same currency between different customer's accounts (D) – basic processing fee	0.5‰, de min. EUR 20.06 + 0.45%, max HUF 20000**
• Conversion fee in case of SEPA Credit Transfers between different customer's accounts (D+2, between EEA member currencies D)	EUR 20.06
• Priority fee in case of in-house SEPA Credit Transfers with conversion between different customer's accounts in non-EEA currencies (D+1, not applicable between EEA member currencies)	0.5‰, de min. EUR 30.09
• Extra priority fee in case of in-house SEPA Credit Transfers with conversion between different customer's accounts in non-EEA currencies (D, not applicable between EEA member currencies)	1‰, de min. EUR 60,18
Special FCY exchange conversion[126]	free of charge

[126]The 'Special FCY exchange conversion' option is available via DirektNet, myRaiffeisen and Electra, for amounts at least HUF 100,000 and at most HUF 30 million, between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.
As of 01.07.2020: The 'Special FCY exchange conversion' option is available via DirektNet, myRaiffeisen and Electra, for

SEPA direct debits	
Direct debit – without conversion	0.45%, de min. EUR 60.18 + 0.45%, max HUF 20000**
Direct debit – with conversion	0.45% + 0.15% min. EUR 100.3 + 0.45%, max HUF 20000**
Submitting SEPA DD B2B letter of authorisation	*HUF 11,574*/ submitting a letter of authorisation*
SEPA DD Core direct debit limiting statement set/modification/cancellation	*HUF 3,459*
Forbidding the execution of a SEPA DD Core and B2B direct debit	*Free of charge*
Refund of paid SEPA DD Core direct debit	*HUF 1,625*
SWIFT messages	
• *MT103 fee (on SWIFT messages connected to FX transfers)*	*EUR 10.42*
• *MT101 processing fee*	*EUR 9.30*/order + transfer fee[127]*
*Confirmation fee *[128]*	*EUR 18.67*
*Cancellation of Orders**	*EUR 37.33*
• *MT940 SWIFT statement fee**	*HUF 57,886/account/month*
• *MT942 SWIFT statement fee*	
*Daily 1 or 2**	*HUF 57.886/account/month*
*Daily 3 or 4**	*HUF 67,533/account/month*
*Daily 5 or 6**	*HUF 77,184/account/month*
Other services	
• *Swift message copy**	*HUF 4,818/pc*
• *Complaint fee**	*EUR 77.18/item*
• *Cancellation/Modification fee of FX transfer order before execution**	*EUR 19.30*
Treasury conversion (for in-house conversions only, in any currency)	
• spot	date of order + 2 banking days
• forward	negotiable
• exchange rate	FX buying/selling rate prevailing in the market
• limit	min. EUR 50,000 or FX equivalent
• commission	free of charge

Raiffeisen FX service	
• Token (Raiffeisen Hardware Token) application fee*	USD 86.22/item

For further information, see Section "IV. Investment Products / 7. Treasury Services".

Handling of Secondary Account Identifier

amounts between the specified amount limits declared in the certain electronic channel related user manual(s), between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.

[127]If according to the MT101 message the Bank executes a foreign currency transfer, then as transfer fee the FX transfer fee shall be charged, and if the Bank executes a HUF interbank or in-house transfer under the MT101 message, it shall charge the transfer fee of electronically given interbank or in-house HUF transfers, respectively, as transfer fee. No transfer via the VIBER system shall be effected on the basis of MT101 messages.

[128]Confirmation of performance + information about the value dates of the orders given on the same occasion.

Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately	Standard fee HUF 336 /pcs Promotional fee till 31.12.2026 HUF 0/pcs
Deletion	Standard fee HUF 336/pcs Promotional fee till 31.12.2026 HUF 0/pcs
Yearly confirmation	Standard fee HUF 336/pcs Promotional fee till 31.12.2026 HUF 0/pcs

V. Electronic and Internet Banking Services

After October 15, 2015 – simultaneously with the introduction of Raiffeisen Electra service - new applications for Raiffeisen Express service are not expected.

Basic services for Raiffeisen Express and MultiCash systems	
• Fee of installation package (if installed by Customer)*	HUF 57,885/package
• Charge for terminal use*	HUF 19,294/month
• USB signature key fee – for Raiffeisen Express*	HUF 3,719/pcs
• Installation fee (if installed by Bank)	negotiable
• Software maintenance and training fee	negotiable
Other electronic banking services	
• Reactivation after exclusion from Raiffeisen Express or blockage due to the user's fault*	HUF 28,941/mistaken blocking
• Manual package adjustment fee*	HUF 4,818/package
• ELBA signature devices (TOKEN (Raiffeisen Hardware Token), USB, 1,44 MB floppy) replacement fee*	HUF 18,606/device
Token (Raiffeisen Hardware Token) application fee* (for Raiffeisen Express, Raiffeisen DirektNet service)	HUF 9,642/item
•	
Daily limits for Raiffeisen Express use via the Internet	
• Maximum items per day	100 items/day
• Maximum amount per day	HUF 20,000,000/day
• Upper limit for total daily amount to be transferred by token(Raiffeisen Hardware Token) – generated one time codes -	Up to available balance
• Upper limit for total daily items to be transferred by token(Raiffeisen Hardware Token) – generated one time codes -	Up to available balance
Daily limits for Raiffeisen Express use via the Modem	
• Maximum items per day	Up to available balance
• Maximum amount per day	Up to available balance
Daily limit for Raiffeisen Direkt (Telebanking) customer service	
• Individual limit	20,000,000/item

Daily limits for Raiffeisen DirektNet (Internet Banking), myRaiffeisen mobileapplication, myRaiffeisen portal banking service

• Maximum items per day using a one-time code sent in SMS[129]	Up to available balance
• Daily limit on the amount you can transfer using a one-time code sent in SMS**Error! Bookmark not defined.**	HUF 100,000,000 /day
• Maximum items per day by token(Raiffeisen Hardware Token) – generated one time codes, or by Raiffeisen Mobile Token authentication	Up to available balance
• Upper limit for total daily amount to be transferred by Raiffeisen Mobile Token authentication	before 22.02.2021: Up to available balance after 22.02.2021: HUF 100,000,000
• Upper limit for total daily amount to be transferred by token (Raiffeisen Hardware Token) – generated one time codes	Up to available balance

For Raiffeisen DirektNet (Internet Banking), myRaiffeisen mobile application, and myRaiffeisen portal services, the transfer limits are as follows:

• maximum amount per transfer	To the extent of the limit set by the Bank or the user, but up to the daily limit[130]
• daily maximum number of transfers	Unlimited, modifiable by the user[131]

Modification of the maximum amount per transfer applicable to electronic channels

• In a bank branch or via a recorded phone call with a bank advisor (latter available for private banking companies only)	HUF 1,004*
• Raiffeisen Direkt	HUF1,004*
• On the Raiffeisen Direktnet, myRaiffeisen portal and the myRaiffeisen mobile application	Free of charge

Modification of the daily maximum number of transfers applicable to electronic channels

• In a bank branch or via a recorded phone call with a bank advisor (latter available for private banking companies only)	HUF1,004*
• Raiffeisen Direkt	HU1,004*

[129]To use the service you must also have a mobile phone number registered at the Bank for a phone set in a working condition on which the Customer is able to receive the one-time password in an SMS message when using the DirektNet interface. The one-time password sent by the Bank must be entered in the DirektNet interface when you are approving the order. Any transaction can be submitted only and exclusively if you simultaneously enter the one-time SMS password. You may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under your DirektNet agreement. The Bank will immediately send the one-time SMS password to the mobile phone number registered at the Bank after you have entered the order.

[130]The user can view and modify the maximum transfer amount limit per transfer and the daily maximum number of transfers at any time on the Raiffeisen Direktnet, myRaiffeisen portal under, as well as in the myRaiffeisen mobile application, free of charge.
The limit can only be set in Hungarian forints. The maximum amount specified as a limit applies to both forint and foreign currency transfers. The Bank considers the amounts of individual payment orders specified in foreign currency by converting them into Hungarian forints at the exchange rate determined and published by it when applying the transfer limits.
The daily maximum number of transfers applies collectively to the myRaiffeisen mobile application and the myRaiffeisen portal, and separately to DirektNet, except for instant transfers initiated with a payment request.
The Bank may unilaterally modify the limits set as default at any time.

[131]The user can view and modify the maximum transfer amount limit per transfer and the daily maximum number of transfers at any time on the Raiffeisen Direktnet, myRaiffeisen portal, as well as in the myRaiffeisen mobile application, free of charge.
The limit can only be set in Hungarian forints. The maximum amount specified as a limit applies to both forint and foreign currency transfers. The Bank considers the amounts of individual payment orders specified in foreign currency by converting them into Hungarian forints at the exchange rate determined and published by it when applying the transfer limits.
The daily maximum number of transfers applies collectively to the myRaiffeisen mobile application and the myRaiffeisen portal, and separately to DirektNet, except for instant transfers initiated with a payment request.
The Bank may unilaterally modify the limits set as default at any time.

• On the Raiffeisen Direktnet, myRaiffeisen portal and the myRaiffeisen mobile application	Free of charge

Basic services for Raiffeisen Electra

• Setup fee*	HUF 34,556 Promotional fee: free of charge until December 31, 2026.
• Maintenance fee*	HUF 8,638/month Promotional fee: free of charge until December 31, 2026.
• Installation and training fee (if performed by Bank)*	HUF 51,837 Promotional fee: free of charge until December 31, 2026.
• Installation package (Software for Raiffeisen Electra Terminal) on pendrive*	HUF 43,198 Promotional fee: free of charge until December 31, 2026.
• Token(Raiffeisen Hardware Token) application fee*	HUF 8,638/item
• ViCA[132]software token application fee*	HUF 5,185 Promotional fee: free of charge until December 31, 2026.
• Adding of Customer to an existing Electra Terminal*	HUF 8,638 Promotional fee: free of charge until December 31, 2026.
• Token(Raiffeisen Hardware Token)/ViCA software token replacement fee*	HUF 8,638/item Promotional fee: free of charge until December 31, 2026.
• Manual package adjustment fee*	HUF 4,321/package
• Reactivation after exclusion from Raiffeisen Electra or blockage due to the user's fault*	HUF 4,321/mistaken blocking Promotional fee: free of charge until December 31, 2026.

Daily limits for Raiffeisen Electra service

• Maximum items per day using a one-time code sent in SMS[133]	Up to available balance
• Limit on the amount you can transfer using a one-time code sent in SMS[105]	HUF 3,000,000 /transaction
• Maximum items per day by token(Raiffeisen Hardware Token) – generated one time codes	Up to available balance
• Upper limit for total daily amount to be transferred by token(Raiffeisen Hardware Token) – generated one time codes	Up to available balance
• Maximum items per day by ViCA software token – generated one time codes	Up to available balance
• Upper limit for total daily amount to be transferred by ViCA software token – generated one time codes	Up to available balance

Content of Mobile Banking fee packages:	**Mobil Banking Light[134]**	**Mobil Banking Full**

[132]Software authentication device, which can be run on Android and iOS smartphones or Windows OS computers with internet connection.

[133]To use the service you must also have a mobile phone number registered at the Bank for a phone set in a working condition on which the Customer is able to receive the one-time password in an SMS message when using the DirektNet interface. The one-time password sent by the Bank must be entered in the DirektNet interface when you are approving the order. Any transaction can be submitted only and exclusively if you simultaneously enter the one-time SMS password. You may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under your DirektNet agreement. The Bank will immediately send the one-time SMS password to the mobile phone number registered at the Bank after you have entered the order.

[134]Not fully comprehensive Mobil Banking service which includes a daily automatic balance advice on the current daily opening balance (SMS sending) and SMS sending in case of successful card transactions within Hungary automatic SMS sending.

Bankcard transactions		
• Successful card transactions within Hungary	+	+
• Successful card transactions abroad	---	+
• Failed card transactions in Hungary / abroad	---	+
Movements in the bank account		
• Credits in the bank account	---	+
• Debits in the bank account	---	+
Balance advice[135]		
• Automatic balance advice on the current daily opening balance[136]	Sent daily, weekly or monthly (as selected by customer)	Sent daily, weekly or monthly (as selected by customer)
• Ad hoc balance enquiries	+	+
• Ad hoc card limit enquiries	+	+

Mobile Banking fees	
• Mobile Banking service application fee*[137]	HUF 9,642/application/customer/ phone number
• Monthly maintenance fee (charged on each started month)*[109]	HUF 959/month/customer/phone number
• Mobil Banking Light monthly maintenance fee (charged on each started month)*[109]	HUF 381/month/customer/phone number
•	no longer exists
• Mobile Banking basic settings modification fee*	HUF 2,119/case
• Termination of Mobile Banking services*	HUF 2,119/case
• Raiffeisen DirektNet SMS service entry fee*	HUF 348/month
SMS notification fees (for SME only):	
• Periodical SMS messages on available balance*	HUF 38/message
• SMS messages on card transactions*	HUF 38/message
• SMS messages on account debits / credits*	HUF 38/message
Online Customs Payment SMS fee	
• Flat fee*	HUF 188/month

Electronic information on card transaction	
• Electronic report	HUF 50,000/month

Cash Pooling service	
• Establishment of Cash Pooling system (HUF, USD, EUR)	Negotiable
• Cash Pooling fee per account (HUF, USD, EUR)	Negotiable
• Fee of Cash Pooling reports per cash management groups (HUF, USD, EUR)	Negotiable
• Cross Border Margin Pooling	Negotiable

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[135] By default, the number of the Raiffeisen account / Raiffeisen bankcard is attached to the end of each message for identification purposes. The customer may as well request the Mobile Banking service with identification data different from the default settings.

[136] Where the sending of the automatic balance advice SMS as per above would fall on a non-banking day, the SMS will be sent on the first subsequent banking day.

[137] The application fee and the monthly maintenance fee are to be paid on each mobile phone number specified by the customer for the service.

• Cross Border Zero Balancing	Negotiable

The fee for the generation of the Unified Data Entry Solution (QR code, NFC, deeplink, hereinafter: UDES) and the respective conditions are set out in the List of Terms and Conditions of Merchants, except for the fee for the objection handling procedure.

Objection handling fee for Qvik services (UDES and payment request)

▪ Customer objection investigation fee for Qvik services (UDES and payment request based payment solutions) (payable by the merchant/provider/beneficiary of the payment solution with bank account managed by the bank), if the objection is justified	Standard fee until 31.12.2026: HUF 15,000 (free of charge under promotion until 31.12.2026)

VI. Other transaction services

1. Other fees of payment transactions

Postal payments		
• Postal Payment Orders[138], and domestic postal orders		
	OC 31, 32	0.6‰, min. HUF 100/booking entry + HUF 6*/item
	OC 21,22,23,24	1.0‰, min. HUF 200/booking entry + HUF 17*/item
• Postal Money Orders*[138]		HUF 112/money order + 0.9% max. HUF 4,500,000 **[139]
Multiple payments		
Launching multiple collections*		
• In-bank payments		HUF 56/item
• Inter-bank payments		HUF 56/item
Credit charge for multiple collections*		
• In-bank payments		0,1%, but min. HUF 34/item[140]
• Inter-bank payments		0,13%, but min. HUF 60/item[112]
Debit charge for multiple collections*		HUF 381 + 0.45% max HUF 20000**/item**[141]
Multiple payment orders		

[138]In addition to the fees from time to time charged by Hungarian Post Co.
[139]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: HUF 32/money order.
[90]This fee is to be applied to contracts concluded after 1st March 2013.
[140]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 30/item.
[141]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: HUF 172/item.

• In-bank payments	0,1%, but min. HUF 75 + 0.45%, max HUF 20000**/item**[142]
• Inter-bank payments	0,13%, but min. HUF 150 + 0.45%, max HUF 20000**/item**[114]
Mailbox rental[143]	
• One-off mailbox registration fee*	HUF 19,294/mailbox
• Monthly mailbox fee*	HUF 1,926/month
• Mailbox lock replacement fee*	HUF 28,941

Mailbox rental – In case of use at branch under address Budapest, XIII. district Váci street 116-118.

The fees are effective regarding to the contracts from 1st of July, 2020

• One-off mailbox registration fee*	HUF 38,303/mailbox
• Monthly mailbox fee*	HUF 7.661/month
• Mailbox lock replacement fee*	HUF 77,832/replacement
• Magnetic key replacement fee	HUF 45,337/replacement

Collection orders	
Performance of collection orders, official credit transfers, prompt collection orders: performance of collection orders (based on letter of authorisation, collection of promissory notes, cheque collection). Performance of official credit transfer orders, credit transfer orders based on payment writs, prompt collections*	0,1%, but min. HUF 432 + 0.45% max HUF 20000**/item**[144]
Launching of collection orders, official credits, prompt collection orders: Launching of collection order based on letter of authorisation, collection of promissory note, official credit, transfer orders, prompt collection orders*	HUF 381/item
Acceptance of collection orders based on letter of authorisation: Acceptance and registration of letters of authorisation for domestic collection order*	HUF 11,574/authorisation
Queuing of collection orders, official credit transfer orders, prompt collection orders: Queuing fee in the case of collection orders (based on letter of authorisation), official credit transfer orders, credit transfer orders based on payment writs, prompt collections*	HUF 576/item/banking days
• Forwarding of collection orders aimed at enforcement*	HUF 11,574/item
Bill submission fee*	HUF 9,642/item

[142] This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 50/item.

[143] Except the Mailbox rental contracts of the branch at 1139 Budapest, Váci str. 116-118. from 1st of July, 2020, which is subject to different conditions specified in this List of Terms Conditions for Corporate Clients.

[144] This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 399/item.

2. Certificates[145]

• Issuing certificates (customs, import duties, Initial capital deposit, etc.)*	
• bank branch, bankfiók, Raiffeisen Direkt, Raiffeisen Electra	HUF 4,818/pc
• in myRaiffeisen portal	Promotional fee till 30.09.2026 HUF 2 308 Standard fee HUF 4 615/pc
• in Raiffeisen Business	Promotional fee till 30.09.2026 HUF 2 308 Standard fee HUF 4 615/pc
• Confirmation of payment in form letter*	
• bank branch, bankfiók, Raiffeisen Direkt, Raiffeisen Electra	HUF 4,818/pc
• in myRaiffeisen portal	Promotional fee till 30.09.2026 HUF 2 308 Standard fee HUF 4 615/pc
• in Raiffeisen Business	Promotional fee till 30.09.2026 HUF 2 308 Standard fee HUF 4 615/pc
• Fee on transfers entered after cut-off time with value for the same day*	HUF 3,857/item, or HUF 38,594/package
• Banking information fee*	
• bank branch, bankfiók, Raiffeisen Direkt, Raiffeisen Electra	HUF 28,941/pc
• in myRaiffeisen portal	Promotional fee till 30.09.2026 HUF 13 360 Standard fee HUF 27 721/pc
• in Raiffeisen Business	Promotional fee till 30.09.2026 HUF 13 360 Standard fee HUF 27 721/pc
• Submission of customer information request to the Central Credit Bureau ("KHR")*.[146]	HUF 28,941/case
• Certificates prepared for auditors*	
• bank branch, bankfiók, Raiffeisen Direkt, Raiffeisen Electra	HUF 48,239/pc
• in myRaiffeisen portal	Promotional fee till 30.09.2026 HUF 23 103 Standard fee HUF 46 206/pc
• in Raiffeisen Business	Promotional fee till 30.09.2026 HUF 23 103 Standard fee HUF 46 206/pc
• Account statements*	
• Sent by post	HUF 381/pc
• Banking mailbox	HUF 189/pc
• Personal collection in branch	free of charge

[145]These terms apply for securities accounts as well.
[146]One information request per year is free of charge.

• Account statements requested in arrears*	HUF 2,205/pc
• Transaction history requested in retrospect* • bank branch, bankfiók, Raiffeisen Direkt, Raiffeisen Electra • in myRaiffeisen portal • in Raiffeisen Business	HUF 2,597/pc Promotional fee till 30.09.2026 HUF 1 244 Standard fee HUF 2 488/pc Promotional fee till 30.09.2026 HUF 1 244 Standard fee HUF 2 488/pc
• Interest certification fee* • bank branch, bankfiók, Raiffeisen Direkt, Raiffeisen Electra • in myRaiffeisen portal • in Raiffeisen Business	HUF 7,714/report Promotional fee till 30.09.2026 HUF 3 695 Standard fee HUF 7 389/pc Promotional fee till 30.09.2026 HUF 3 695 Standard fee HUF 7 389/pc
• Fee on orders received in non-standard forms*	HUF 2,889/item
• Monitoring uncovered (not future value dated) HUF or FX payment orders given in hard copy*	HUF 381/item/banking days
• Document examination fee in case of account opening for off-shore companies*	HUF 192,959
• VASCO (Digipass 500) e-signature verification service fee*	HUF 57,885/equipment
• Reprogramming fee for VASCO (Digipass 500) device*	HUF 5,788/item
• Electronically retrieved a certified certificate of incorporation *[147]	HUF 3,857/certificate of incorporation
• Statistical data supply for companies[148]	negotiable, min. HUF 20,060/ month
• In-house transfers involving conversion (on T day)*	HUF 2,365/ EUR 8.01/ CHF 9.77 CHF/ GBP 6.98/ USD 10,46/ item
• Extra fee for exchange agents entering reports in hard copy*	HUF 2,889/report
• Field audit fee of exchange agents*	HUF 19,295/ office /month
• Exchange agency fee	Negotiable
• Exchange agent administration fee for POS terminal usage	0,1%/month
• Fee payable on application for the license of a new exchange office to the Supervisory Authority (NBH - National Bank of Hungary)*	HUF 51,700

[147] *Under a campaign the fee of the electronically retrieved certified certificate of incorporation is not charged until 31st December 2026, if the enterprise with Annual Net Sales less than HUF 4 580 million opens an Active Account or Accountant Account Package.*

[148] The analyses include the following data: major incoming and outgoing payments, value dated balances, credit line usage, summary turnover data, transaction fees.

VII. Cash Transactions

Information concerning the exchange (replacement) of HUF banknotes that have been or are being withdrawn from circulation is available in the announcement "Cash Desk Transactions for Customers Keeping Accounts at Raiffeisen Bank".

The Bank will suspend cash transactions of the Danish krone (DKK) for an indefinite period as from 25 October 2022. In view of this, Raiffeisen Bank Zrt. will no longer accept the Danish krone (DKK) currency in its cash desks at Raiffeisen Bank branch network as of 25/10/2022. This restriction will apply to all cash transactions, especially cash deposit at branch and cash withrawals at branch in Danish krone (DKK) and currency exchange.

The Bank will suspend cash transactions of the Norwegian krone (NOK) and the Swedish krone (SEK) for an indefinite period as from 31 May 2023. In view of this, Raiffeisen Bank Zrt. will no longer accept the Norwegian krone (NOK) and the Swedish krone (SEK) currency in its cash desks at Raiffeisen Bank branch network as of 31/05/2023. This restriction will apply to all cash transactions, especially cash deposit at branch and cash withrawals at branch in Norwegian krone (NOK) and in the Swedish krone (SEK) and currency exchange.

In addition, account keeping and foreign currency transactions in Danish krone (DKK), Norwegian krone (NOK) and in the Swedish krone (SEK) continue to function without disruption.

1. Cash transactions

Cash deposits at branch	Exchange rate applied	Fee
• HUF deposit to HUF account for contracts concluded before 28.07.2015		*free of charge*[149]
• HUF deposit to HUF account for contracts concluded 28.07.2015 onwards		0.1%, but min. HUF 517*[150]
• HUF coin deposit to HUF account for contracts concluded from 12.05.2025 onward up to 50 coins. Deposits of 50 or more coins can be made through cash deposit in bag service only.		5,5% min. HUF 1,044*,
• HUF to FX account	cash counter FX selling rate	0.5% min. HUF 300
• HUF deposit to HUF or FX accounts (exceeding 2,000 pieces of banknotes)[151]		0.1%, but min. HUF 517*[152]+ 0.5%

[149]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: free of charge.
[150]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: free of charge.
[151]Only the 0.5% fee element appears on the payment slip and is charged when incurred. 0.1%, but min. HUF 327 fee element is charged at the end of each calendar year.
[152]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: free of charge.

	• FCY to HUF account (bills only)	cash counter FCY buying rate	0.75% min. HUF 501
	FCY to FX account (same currency) (bills only)		0.75% min. HUF 501
	• FCY to FX account (different currency) (bills only)	cash counter FCY buying rate/cash counter FX selling rate	0.75% min. HUF 501
	• FCY to HUF or FX account reaching or exceeding EUR 10,000 or its equivalent in another currency (bills only)		0.75%, min. HUF 501 + 0.7%, min. HUF 300
Cash withdrawals at branch		**Exchange rate applied**	**Fee**
	• HUF withdrawal from HUF account		0.5%, but min. HUF 1,033* + 0,9%, max HUF 3.000.000**[153]
	• HUF from FX account	cash counter FX buying rate	0.5% min. HUF 300 + 0.9%, max HUF 4,500,000 **
	• FCY from FX account (same currency)		1.0% min. HUF 501 + 0.9%, max HUF 4,500,000 **
	• FCY from FX account (different currency)	cash counter FX buying rate/ cash counter FCY selling rate	1.0% min. HUF 501 + 0.9%, max HUF 4,500,000 **
	• FCY from HUF account	cash counter FCY selling rate	1.0% min. HUF 501 + 0.9%, max HUF 4,500,000 **
Undrawn cash penalty fee (if prior notice of cash withdrawal was given)			
	HUF	The client cancels an announced cash withdrawal reaching or exceeding the amount specified in Section I./12 of the Conditions List after the deadline specified in the same section of the Conditions List, or fails to draw such amount. If this undrawn amount is:	50 million HUF or less: HUF 20,120
			More than 50 million HUF: 0.25%
	FX	The client cancels an announced cash withdrawal reaching or exceeding the amount specified in Section I./13 of the Conditions List after the deadline specified in the same section of the Conditions List, or fails to draw such amount. If the HUF equivalent of the undrawn FX amount is:	50 million HUF or less: HUF 20,120 or FX equivalent
			More than 50 million HUF: 0.75%,
Other services[154]			
Denomination exchange[155]			
	Denomination exchange in marketable HUF banknotes	50 units of banknotes or coins	free of charge

[153]This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 400/item.
[154]The fee items connected to bag payment services are governing for agreements concluded as from the date of 1st August 2009.
[155]Denomination exchange may be requested at each branch of Raiffeisen Bank Zrt. up to the available stock, but the Bank shall not exchange denominations in currencies other than in HUF

	and coins (per denomination and per day)	over 50 units of banknotes or coins	Over the limit of 50 units of banknotes or coins 5.0% of the par value of the banknote or coin to be paid
	Denomination exchange of withdrawn or unmarketable lawful (damaged, defective) HUF banknotes provided that the size of the banknote exceeds 50% of the original banknote.[156]	Up to max. 50 units of banknotes.	free of charge
	Denomination exchange of unmarketable lawful (damaged, defective) HUF banknotes provided that the size of the banknote does not exceed 50% of the original banknote.	The banknote does not represent any value – it is taken over without any compensation (for withdrawal by the National Bank of Hungary).	free of charge
Cash deposit transactions			
Cash deposit in bag—processed by the Bank			
	▪ HUF banknotes		0.5%
	▪ HUF coins (min. 50 identical coins)		5.0 %
	▪ Foreign currency banknotes		0.7% min. HUF 300
Cash deposit in bag by CRITERION[157]cash transporter—after processing			
	▪ Crediting of HUF banknotes		0.01%, min. HUF 200
	▪ Crediting of HUF coins		0.01%, min. HUF 200
Cash deposit in bag by other cash transporters—after processing			
	▪ Crediting of HUF banknotes		0.05%, min. HUF 200
	▪ Crediting of HUF coins		0.8%, min. HUF 200
Minutes writing charge (in case of difference)*			HUF 2,899 / minutes
Cash deposit agreement modification[158]			HUF 50,000 / modification
Cash withdrawal in bag from depository installed at the customer's premises			
	▪ HUF banknotes		0.15% min. HUF 520 + HUF 11,575* delivery fee per occasion + 0.9%, max HUF 4,500,000 **
	▪ HUF coins		0.15% min. HUF 520 + HUF 11,575* delivery fee per occasion + 0.9%, max HUF 4,500,000 **
Cash withdrawal in bag by customer at branch			
	▪ HUF banknotes		0.17%, min. HUF 400 + 0.9%, max HUF 4,500,000 **
	▪ HUF coins		0.17%, min. HUF 400 + 0.9%, max HUF 4,500,000 **

[156] The Bank is not obliged to exchange denominations over 50 units of banknotes.
[157] The name of 'G4S Készpénzlogisztikai Kft' has been changed to 'CRITERION Készpénzlogisztikai Kft' from 23 March 2018 due to changes of ownership.
[158] The fee connected to bag payment services is governing for agreements concluded as from the date of 22nd June, 2015.

▪ Foreign currency banknotes	0.75%, min. HUF 450 + 0.9%, max HUF 4,500,000 **
Night safe	negotiable

2. FX Cheques

In case of enterprises with annual net sales of less than HUF 4 580 million the Bank does not provide bank cheque services, starting from 1st September 2016. Despite the termination of the services, the Bank accepts/repurchases bank cheques issued by the Bank until 31th August 2016 and accepts cheques allocated to the Bank, in case their funds are available in the account-keeping bank of the Bank by 31th August 2016. The services are available with the conditions as follows.

Issuance	0.2%, min. EUR 20,06 + 0.9%, max HUF 4,500,000 **
Collection[159]	0.2%, min. EUR 20,06

3. Safe deposit box rental service

Safe deposit box rental service – The fees are effective regarding to the contracts from 1st of December, 2019:

After July 22, 2020. the service is only available at the 1133 Budapest, Váci street 116-118., during regular business hours.

Rental fees and insurance for the given safe types:

	„A" type box	**„B" type box**	**„C" type box**
Basic insurance limit for all safe types	Depth: 355 mm Width: 250 mm Height: 43 mm	Depth: 355 mm Width: 250 mm Height: 93 mm	Depth: 355 mm Width: 250 mm Height: 193 mm
HUF 10 million*	*HUF 5.967+VAT/month* *gross HUF 7.578/month*	*HUF 7.246+VAT/month* *gross HUF 9.202/month*	*HUF 8.525+VAT/month* *gross HUF 10.826/month*

If the value limit exceeds HUF 10 million, the amount of monthly rental fee shall increase by HUF 426*+VAT/month (gross HUF 541/month) for each additional million of HUF. The maximum value limit is HUF 50 million.

Precondition of safe service is having active bank account in HUF at Raiffeisen Bank and it will not be terminated until safe service agreement expiry.

Other Fees

Key caution money	HUF 53.210*
Safe deposit box breaking fee	HUF 41.898* + VAT (gross HUF 53.210)
Safe and manipulation room usage fee	4 times a month free of charge 15 minutes/occasion, in all other cases HUF 1.181 + VAT (gross HUF 1.500)

[159]Cashing cheques issued in the USD currency was possible at Raiffeisen Bank until 10/09/2013, after which date no cheques issued in the USD currency is cashed, considering that our partner bank cooperating in the delivery of this product of the Bank also terminated this service of theirs. For information on the currencies of the cheques accepted by the Bank and further issues concerning cheque collection, please consult our relevant product brochure, which is available in our website www.raiffeisen.hu.

Safe usage fee in case of time exceeding	each started 15 minutes HUF 1.181 + VAT(gross HUF 1.500)
Authorised person[160]	free of charge
Penalty charged on late payment	Identical with rental fee

Fee for custody service provided by special arrangement[161,]

Monthly fee	Free of charge
	HUF 11.811 + VAT/month (gross HUF 15.000/month).

Inspection fee for the customer under the agreement Free of charge

The basic insurance limit for the above mentioned service is HUF 10.000.000 unless otherwise agreed by the parties.

<u>Due date of rental fees</u>:

Rental fee is payable in lump sum for 6-month periods, in advance, as follows:

- if the Safe Deposit Box Rental Agreement enters into force between the 1st and 19th of the relevant month, the rental fee due for the first 6 months shall be payable on the 25th of that month;
- if the Safe Deposit Box Rental Agreement enters into force between the 20th and 31st of the relevant month, the rental fee due for the first 6 months shall be payable on the 25th of the following month;
- the rental fee concerning any further 6-month period shall be due on the 25th of the last month of the last paid 6-month period.
- In the case of customers contracted before 1 September 2020, the rental fee due for the period between the entry into force of the Safe Deposit Box Rental Agreement and 1 September 2020 shall be deferred and charged on 25 September 2020, simultaneously with the 6-month rental fee due from September 2020.
- For the month of entry into force of the Safe Deposit Box Rental Agreement, a pro rata monthly fee shall be charged instead of a full monthly fee. The first monthly rental fee shall be charged time-proportionately for the period lasting from the date of effectiveness of the Safe Deposit Box Rental Agreement until the last calendar day of the given month, based on calendar days.

The amount of due rental fees shall be debited automatically to the Lessee's Bank Account.

In the event of the termination of the Safe Deposit Box Rental Agreement, the time-proportional part of the prepaid rental fee shall be refunded to the Lessee.

Key caution money: It will be posted to the customer's bank account upon entry into force of the contract.

Safe deposit box breaking fee: The fee will be deducted from the account specified in the contract on the 25th of the month.

Safe and manipulation room usage fee: The settlement period runs from the 20th of the month preceding the debit to the 19th of the month of the debit. The fee will be deducted from the account specified in the contract on the 25th of the month.

If the 25th day of the month is non-banking day, the debit will be made on the first following banking day.

[160] The maximum number of authorized person: 5 (five)/contract.
[161] Available for contracts concluded before 01.12.2019. The service is available as per the applicable contract.

VIII. Bankcards

VISA Business, VISA Business Gold, VISA Business Platinum

Details related to the discontinuation of Mastercard business bank cards:

1. Based on the rights reserved in Part 2, Chapter X, Section 10.1.9.1 of the General Business Conditions (GBC), the Bank will withdraw Mastercard business bank card products from its offerings and cease their sales. Starting from June 1, 2025, existing Mastercard business bank cards will be replaced with new Visa business bank cards. Your new Visa bank card will be sent in a separate letter after June 1, 2025.
2. After June 25, 2025, the Bank will no longer issue Mastercard business bank cards. Therefore, upon renewal or issuance of replacement cards (e.g., due to loss, theft, or damage), clients will receive new Visa business bank cards.
3. The Bank will issue Visa business bank cards that are identical in usability, functionality, and features to the Mastercard business bank cards. This change will not result in any unfavorable alterations to fees or costs for clients. The fees and conditions associated with the Visa bank cards will be the same as those currently associated with the Mastercard cards.

Following the replacement of the aforementioned Mastercard business bank cards with new Visa business bank cards, and for new Visa bank cards requested from June 25, 2025, onwards, the fees outlined in the table below will apply:

	Visa Business bankcard (To August 1, 2025, Mastercard Business bankcard)	**Visa Business Gold bankcard** (To August 1, 2025, Mastercard Business Silver bankcard)	**Visa Business Platinum bankcard** (To August 1, 2025, Mastercard Business Premium Word bankcard)
Fees			
Annual card fee*	HUF 6,315	HUF 22,217	HUF 55,395
Supplementary card fee	Free of charge		
Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)*	HUF 0	HUF 0	HUF 0
Emergency card issue receipt in central office	Service not available from 1 July 2010		
PIN code change*	First time free, additional changes HUF 2,01		
PIN code replacement*	First time free, additional replacements HUF 2,101		
Charges			
Transaction fees for purchases			
• in Hungary	Free of charge		

	Visa Business bankcard (To August 1, 2025, Mastercard Business bankcard)	**Visa Business Gold bankcard** (To August 1, 2025, Mastercard Business Silver bankcard)	**Visa Business Platinum bankcard** (To August 1, 2025, Mastercard Business Premium Word bankcard)
• abroad	Free of charge		
Cash withdrawal (ATM)			
• in Hungary or post office (HUF cash withdrawal at Hungarian Post)*	HUF 2,647		
• abroad[162]	1% + EUR 7.69* + 0.9%, max HUF 4,500,000**		
Cash withdrawal (at branch)			
• other Hungarian bank*	HUF 2,647		
• abroad, except for ATM cash withdrawal in EEA member countries in EUR[162]	1% + EUR 7.69* + 0.9%, max HUF 4,500,000**		
• abroad, ATM cash withdrawal in EEA member countries in EUR(the following conditions apply for account contracts concluded prior to 01.10.2017, if there has been no modification in the customer's account package after 01.10.2017)	HUF 2,647*		
• abroad, ATM cash withdrawal in EEA member countries in EUR (the following conditions apply for account contracts concluded after 01.10.2017, and in case of account contracts concluded prior to 01.10.2017 if there was modification in the customer's account package after 01.10.2017)	0,16% min HUF 405 + 0,9% max. HUF 4,500,000 Ft**		
HUF cash deposit through domestic Raiffeisen ATM[163]			
• Account packages (in case of the account packages in Chapter II of the List of Conditions)	**Promotional fee till 31.12.2026 HUF 0** Standard fee HUF 0,03%, min. HUF 110		
• HUF accounts (in case of the account keeping in HUF in Chapter III of the List of Conditions)	**Promotional fee till 31.12.2026 HUF 0** Standard fee HUF 0,03%, min. HUF 110		
Usage of Raipay application***	HUF 0		

[163] The service will be available from April 27, 2021. The list of ATMs suitable for cash deposit is available on the website www.raiffeisen.hu.

*** The Cardholder may digitalise his/her Mastercard type bankcard issued by the Bank in the RaiPay application installed on his/her own Android device. As a result of which it will appear as a digital bankcard in the RaiPay application the Cardholder may pay with his/her Android device without physically holding the bankcard, at any card accepting location where contactless payment is possible. Fees for RaiPay card transactions shall be charged in accordance with the Bank's List of Terms & Conditions from time to time in effect. Raipay usage is free of charge.

The Android device must be unlocked for each payment to be made.

In case the payment exceeds 20.000 HUF (a "high value payment"), the Cardholder shall be required to approve the payment transaction by entering the RaiPay code or biometric identification as well. If the sum of several consecutive payments whose amount is lower than a high amount of payment reaches HUF 100 000, the Cardholder shall approve the payment by entering the RaiPay code or biometric identification as well.

	Visa Business bankcard(To August 1, 2025, Mastercard Business bankcard)	**Visa Business Gold bankcard** (To August 1, 2025, Mastercard Gold bankcard)	**Visa Business Platinum bankcard** *(To August 1, 2025,* **Mastercard Business Premium *World*** *bankcard)*
Limits			
Cash withdrawal	defined individually, up to the balance of account, max. HUF 2,000,000/day	defined individually, up to balance of account, max. HUF 2,000,000/day	
Daily purchase limit in Hungary	In case of bank cards demanded from 16.07.2018 the standard daily purchase limit is HUF 500,000, but can be defined individually, up to the balance of account defined individually, up to balance of account		
Transaction purchase limit in e-commerce	HUF 50,000,000		
Maximum number of cash withdrawals	5 transactions / day		
Maximum number of purchases[164]	Default: 15 transactions / day	Maximum: 20 transactions/day *From 18.04.2026 Maximum 35 transactions/day*	
Cash deposit limit per cardholder via ATM (together for the accounts of one corporate account holder)	max. HUF 4,000,000 / day		

[164] The bankcards are issued with default number of daily purchase limit.

Charges for emergency services abroad			
Emergency card (or PIN code) replacement abroad by courier*	None	HUF 21 072	HUF 20 045
Emergency card and PIN code replacement abroad by courier* in two parcels	HUF 13 283	HUF 34 355	HUF 33 328
Miscellaneous			
Conversion rate	FCY buying or selling		
Conversion fee	free of charge		
Change of limit (regarding cash withdrawal limit or maximum number of transactions) within the maximum daily limit by limit types *			
• in branch, via Raiffeisen Direkt, in myRaiffeisen portal[165], via Raiffeisen Electra	HUF 1 048		
• in myRaiffeisen mobileapplication,	**Promotional fee till 31.12.2026 HUF 0** Standard fee HUF 1 004		
Extra change of limit * – Valid for the day, above the maximum daily cash withdrawal limit or above the maximum number of transactions by limit types. Setting back the extra change of limit at the end of the day is regarded as a separate limit change transaction. As of 16 August 2016the amount of extra limit increase in respect of bankcard cash withdrawal limits may not exceed the amount of HUF 3,200,000 (or its foreign currency equivalent) / week per customer in case of enterprises with annual net sales of less than HUF 4 580 million.	HUF 1048		
Blocking and unblocking of card not present bankcard transactions:	free of charge		
Change of account number attached to the card*			
• in branch, via Raiffeisen Direkt, via Raiffeisen Electra	HUF 4 207		
• in myRaiffeisen mobileapplication, in myRaiffeisen portal[166]	**Promotional fee till 31.12.2026 HUF 0** Standard fee HUF 3,886		

[165] The service is not yet available in myRaiffeisen portal. The Announcement of myRaiffeisen portal contains the list of services and users are available in myRaiffeisen portal.
[166] The service is not yet available in myRaiffeisen portal. The Announcement of myRaiffeisen portal contains the list of services and users are available in myRaiffeisen portal.

Insurance yearly cost (accident, health and luggage insurance[167]	HUF 3.100/year	Automatic
Ungrounded complaint*	HUF 2101	
Debit of MasterCard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card	no fee	

Please find the detailed description of Mastercard Business Premium World bankcard's supplementary services provided by Mastercard on Raiffeisen Bank's website based on the actual information delivered by Mastercard.

Apple Pay

From 29 of July, 2025, Visa bank cards can also be used with the Apple Pay service. Mastercard bank cards will remain compatible with Apple Pay without any changes.

In case of card not present purchases with bankcards strong customer authentication is needed beside entering card data. Strong customer authentication shall be fulfilled by signing the transaction with Mobile Token, or with entering SMS one time password and PIN2 code. The Bank may decide, that in case of purchases below 500 EUR or same amount in different currency, the Bank may disregards from entering the PIN2 code. The National Bank of Hungary granted a grace period of 12 month for the Hungarian commercial banks regarding the introduction of Strong Customer Authentication in case of card not present purchases with bankcards. The exact go live date will be published later.

[167] The period of the insurance coverage shall match the period of validity of the bankcard.

4. Conditions for financial institutions, payment service providers, investment companies, investment management companies and investment funds not subject to the Law n° CXVI of 2012 on the financial transaction tax

	Visa Business bankcard (To August 1, 2025, Mastercard Business bankcard)	**Visa Business Gold bankcard** (To August 1, 2025, Mastercard Business Silver bankcard)	**Visa Business Platinum bankcard** (To August 1, 2025, Mastercard Business Premium Word bankcard)
Fees			
*Annual card fee**	*HUF 6 303*	*HUF 21 046*	*Visa Business Platinum: HUF 55 395*
Supplementary card fee	*Free of charge*		
*Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)**	*HUF 0*	*HUF 0*	*HUF 0*
Emergency card issue receipt in central office	*Service not available from 1 July 2010*		
*PIN code change**	*First time free, additional changes HUF 2,098*		
*PIN code replacement**	*First time free, additional replacements HUF 2,098*		
Charges			
Transaction fees for purchases			
• *in Hungary*	*Free of charge*		
• *abroad*	*Free of charge*		
Cash withdrawal (ATM)			
• *in Hungary or post office (HUF cash withdrawal at Hungarian Post)**	*HUF 597*		
• *abroad**	*HUF 597*		
Cash withdrawal (at branch)			
• *other Hungarian bank**	*HUF 597*		
• *abroad*	*1% + EUR 7.69**		

	Visa Business bankcard (To August 1, 2025, Mastercard Business bankcard)	Visa Business Gold bankcard (To August 1, 2025, Mastercard Business Silver bankcard)	Visa Business Platinum bankcard (To August 1, 2025, Mastercard Business Premium Word bankcard)
HUF cash deposit through domestic Raiffeisen ATM[168]			
• Account packages (in case of the account packages in Chapter II of the List of Conditions)	**Promotional fee till 31.12.2026 HUF 0** Standard fee HUF 0,03%, min. HUF 110		
• HUF accounts (in case of the account keeping in HUF in Chapter III of the List of Conditions)	**Promotional fee till 31.12.2026 HUF 0** Standard fee HUF 0,03%, min. HUF 110		
Limits			
Cash withdrawal	defined individually, up to the balance of account, max. HUF 2,000,000/day	defined individually, up to balance of account, max. HUF 2,000,000/day	
Daily purchase limit in Hungary	In case of bank cards demanded from 16.07.2018 the standard daily purchase limit is HUF 500,000, but can be defined individually, up to the balance of account defined individually, up to balance of account		
Maximum number of cash withdrawals	5 transactions/day		
Maximum number of purchases[164]	Default: 15 transactions/day	Maximum: 20 transactions/day *From 18.04.2026 Maximum 35 transactions/day*	
Cash deposit limit per cardholder via ATM (together for the accounts of one corporate account holder)	max. HUF 4,000,000 / day		
Charges for emergency services abroad			
Emergency card (or PIN code) replacement abroad by courier*	Service not available	HUF 21,046	HUF 20,007
Emergency card and PIN code replacement abroad by courier* in two parcels	HUF 13,283	HUF 34,332	HUF 33,290
Miscellaneous			
Conversion rate	FCY buying or selling		
Conversion fee	free of charge		
Change of limit (within maximum daily limit)*			

[168] The service will be available from April 27, 2021. The list of ATMs suitable for cash deposit is available on the website www.raiffeisen.hu.

	Visa Business bankcard (To August 1, 2025, Mastercard Business bankcard)	**Visa Business Gold bankcard** (To August 1, 2025, Mastercard Business Silver bankcard)	**Visa Business Platinum bankcard** (To August 1, 2025, Mastercard Business Premium Word bankcard)
• in branch, via Raiffeisen Direkt, in myRaiffeisen portal[169], via Raiffeisen Electra	HUF 1,047		
• in myRaiffeisen mobileapplication	**Promotional fee till 2024.12.31 HUF 0** Standard fee HUF 1,047		
Change of account number attached to the card*			
• in branch, via Raiffeisen Direkt, Raiffeisen Electra	HUF 4,207		
• in myRaiffeisen mobileapplication, in myRaiffeisen portal[169]	**Promotional fee till 2024.12.31 HUF 0** Standard fee HUF 4,019		
Insurance yearly cost (accident, health and luggage insurance[170]	HUF 3,100/year	Automatic	
Ungrounded complaint*	HUF 2,098		
Debit of MasterCard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card	no fee		

Please find the detailed description of Mastercard Business Premium World bankcard's supplementary services provided by Mastercard on Raiffeisen Bank's website based on the actual information delivered by Mastercard.

In case of card not present purchases with bankcards strong customer authentication is needed beside entering card data. Strong customer authentication shall be fulfilled by signing the transaction with Mobile Token, or with entering SMS one time password and PIN2 code. The Bank may decide, that in case of purchases below 500 EUR or same amount in different currency, the Bank may disregards from entering the PIN2 code. The National Bank of Hungary granted a grace period of 12 month for the hungarian commercial banks regarding the introduction of Strong Customer Authentication in case of card not present purchases with bankcards. The exact go live date will be published later.

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[169] The service is not yet available in myRaiffeisen portal. The Announcement of myRaiffeisen portal contains the list of services and users are available in myRaiffeisen portal.
[170] The period of the insurance coverage shall match the period of validity of the bankcard.

IX. Time deposits

1. General Conditions

Information about the change in the deposit insurance of tied-up deposits of building societies, with effect of 3 July 2015

According to currently prevailing provisions of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (hereinafter Hpt.), the compensation limit of the forint equivalent of EUR 100,000 is to be taken into account for each member of building societies (multiple NDIF protection).
Based on the provisions of Hpt. that will come into force on 3 July 2015 the compensation limit shall not exceed the forint equivalent of EUR 100,000 for building societies, either.
Building societies having deposits with our bank on 2 July 2015 will enjoy multiple protection on said tied-up deposits until their expiry. As to deposits with no expiry dates (i.e. bank accounts, current accounts), the multiple NDIF protection shall remain in force until 31 August 2015.
The deposits that will be tied up by building societies following 2 July 2015 and, after 31 August 2015, the bank accounts of such clients will be insured by the NDIF up to the forint equivalent of EUR 100,000 in the aggregate for each financial institution.

HUF deposits for enterprises with annual net sales of more than HUF 4 580 million	
• Tenor	1-2 weeks, 1-12 months
• Minimum limit	HUF 500,000
HUF deposits for enterprises with annual net sales of less than HUF 4 580 million[171]	
• Tenor	1-12 months
• Minimum limit	HUF 1,000,000
FX deposits[172]	
• Currencies	CHF, GBP, SEK, USD, EUR
• Tenor	1-12 months
• Minimum limit	EUR 2,000 or FX equivalent
Deposit breaking	
• Deposit breaking (only a discount interest rate set forth in Section 2./II./2.5 of the Bank's General Business Conditions shall be paid on the deposit)	0% p.a.
Modification of pledge deposit	
• Minimum limit	HUF 1,000,000
• Fee	1 modification per month free of charge, any further modification 0.25% min. HUF 40,120

X. Loans

1. General Conditions

Charges	
• Loan commitment issue	negotiable
• Loan disbursement fee	negotiable, min. HUF 150,000/ drawdown

171 In the case of different tenors, or amounts of HUF 100,000,000 or more, terms are negotiable.
172 In the case of different tenors or currencies, or amounts of EUR 100,000 or more, terms are negotiable.

• Admin fee	negotiable
• Loan prolongation fee	negotiable, min. HUF 200,000
• Credit assessment fee	negotiable, min. HUF 120,000 /credit assessment
• Credit assessment fee in case of mortgage loans	negotiable, min. HUF 150,000 /credit assessment
• Loan agreement modification	Negotiable
• Loan early repayment fee	negotiable, min. HUF 100,000
• Premature termination of overdraft credit agreement by mutual understanding	negotiable, min. HUF 100,000
• Commitment fee	Negotiable

2. Administration of Affairs at the Office of the Land Registry

Obtaining a copy of the land certificate, layout (for each real estate)	
• Copy of the land certificate	HUF 20,000
• Querying the electronic land certificate	HUF 10,000
• Layout, map copy	HUF 15,000
Applications related to mortgage and other rights (for each real estate)[173]	
• Mortgage registration application	HUF 30,000
• Mortgage termination application	HUF 20,000
• Application for the registration of other rights and facts	HUF 15,000
• Application for the termination of other rights and facts	HUF 10,000
Querying documents backing the index on the title deed, not settled yet (for each document)	HUF 15,000

3. Collateral Registry

• Fee of registering the ledge into the Collateral Registry	HUF 20,000
• Extra fee payable after the second and each subsequent asset beside the above fee if the pledge is established on more than one specific assets[174]	HUF 7,000
• Fee of registering/maintaining registry of factoring deal (individual or frame agreement)	HUF 7,000
• Fee of maintaining the registry of pledge[175]	HUF 20,000

[173]If a transaction implies some registration or termination application regarding the real estate, the Bank shall charge the fee of administering registration applications. If the Bank has both mortgage and some other right or fact registered or cancelled/terminated, the Bank shall not charge the fee of registering or terminating some other right or fact but charge only the administrative fees related to mortgage (application for registration, application for termination). As part of the promotion, the bank shall charge the client HUF 10,000 for the Mortgage termination application until 31st Dec, 2020.

[174]This fee is payable if the registry of pledge is initiated by the Bank. This fee does not cover the public notary's fees which shall be borne by the pledgor if the pledgor gives the approval to the registry of the pledge before a public notary.

[175]The pledgor may not initiate the deletion of the pledge. If the pledgor violates this provision then the above fee will be charged by the Bank besides maintaining the pledge.

~~4. Széchenyi Card Plus~~ ~~(It was available until 30 June 2021)~~

~~Interest rate~~[176]	~~2,5 %/év~~
~~Interest rate subsidy~~	~~2,4%/év~~
~~Interest payable by the customer~~	~~0,1%/év~~
~~Handling fee~~[177]	~~0,5%/év~~
~~Handling fee subsidy~~	~~0,5%/év~~
~~Handling fee payable by the customer~~	~~0,0%/év~~
~~Credit assessment fee~~	-
~~Credit amount from HUF 1 000 000 to HUF 2 000 000~~	~~HUF 26,000~~
~~Credit amount from HUF 3 000 000 to HUF 4 000 000~~	~~HUF 46,000~~
~~Credit amount from HUF 5 000 000 to HUF 6 000 000~~	~~HUF 66,000~~
~~Credit amount from HUF 7 000 000 to HUF 10 000 000~~	~~HUF 86,000~~
~~Credit amount from HUF 11 000 000 to HUF 15 000 000~~	~~HUF 116,000~~
~~Credit amount from HUF 16 000 000 to HUF 20 000 000~~	~~HUF 136,000~~
~~Credit amount from HUF 21 000 000 to HUF 25 000 000~~	~~HUF 156,000~~
~~Credit amount from HUF 26 000 000 to HUF 50 000 000~~	~~HUF 176,000~~
~~Credit amount from HUF 51 000 000 to HUF 75 000 000~~	~~HUF 226,000~~
~~Credit amount from HUF 76 000 000 to HUF 100 000 000~~	~~HUF 276,000~~
~~Penalty fee~~[178]	~~1.00 %~~

~~Széchenyi Card bankcard conditions~~		
~~Fees~~		
	• ~~Annual card fee*~~	~~HUF 4,000~~
	• ~~Supplementary card fee~~	~~HUF 2,000~~
	• ~~Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)*~~	~~HUF 0~~
	• ~~PIN code change*~~	~~First time free, additional changes HUF 1 978~~
	• ~~PIN code replacement*~~	~~First time free, additional replacements HUF 1 978~~
~~Charges~~		
	• ~~Transaction fees for purchases~~ – ~~in Hungary~~ – ~~abroad~~	 ~~Free of charge~~ ~~Free of charge~~
	• ~~Cash withdrawal (ATM)~~ – ~~in Hungary or post office (HUF cash withdrawal at Hungarian Post)*~~ – ~~abroad~~[179]	 ~~HUF 2445~~ ~~1% + EUR 7.39 + 0.9%, max HUF 4,500,000**~~
	• ~~Cash withdrawal (at branch)~~ – ~~other Hungarian bank*~~ – ~~abroad~~[179]	 ~~HUF 2445~~ ~~1% + EUR 7.39 + 0.9%, max HUF 4,500,000**~~
	• ~~HUF cash deposit through domestic Raiffeisen ATM~~[180]	~~Promotional fee till 31.12.2026 HUF 0~~ ~~Standard fee HUF 0,03%, min. HUF 110~~

[176] The interest rate does not change during the tenor, its rate is fixed
[177] The handling fee does not change during the tenor, its rate is fixed
[178]The Bank calculate and charge this fee for the difference of the prescribed and performed account turnover.

[180] The service will be available from April 27, 2021. The list of ATMs suitable for cash deposit is available on the website www.raiffeisen.hu..

	~~– Account packages (in case of the account packages in Chapter II of the List of Conditions)~~ ~~– HUF accounts (in case of the account keeping in HUF in Chapter III of the List of Conditions)~~	~~Promotional fee till 31.12.2026 HUF 0 Standard fee HUF 0,03%, min. HUF 110~~
~~**Limits**~~		
	~~• Cash withdrawal~~	~~defined individually, up to balance of account, max. HUF 2,000,000/ day~~
	~~• Daily purchase limit in Hungary~~	~~defined individually, up to balance of account~~
	~~• Maximum number of cash withdrawals~~	~~5 transactions / day~~
	~~• Maximum number of purchases~~	~~*Basic settings:* 15 transactions / day *From 18.04.2026 Maximum 35 transactions/day*~~
	~~• Cash deposit limit per cardholder via ATM (together for the accounts of one corporate account holder)~~	~~max. HUF 4,000,000 / day~~
~~***Charges for emergency services abroad***~~		
	~~• Emergency card replacement abroad by courier*~~	~~HUF 19 845~~
~~**Miscellaneous**~~		
	~~• Conversion rate~~	~~FCY buying or selling~~
	~~• Conversion fee~~	~~free of charge~~
	~~• Change of limit (within maximum daily limit)*~~	~~HUF 984~~
	~~• **Blocking and unblocking of card not present bankcard transactions**~~	~~**free of charge**~~
	~~• Change of account number attached to the card*~~	~~HUF 3964~~
	~~• Ungrounded complaint*~~	~~HUF 1 978~~
	~~• Insurance yearly cost (accident, health and luggage insurance[181]~~	~~HUF 3,025/year~~

5. Széchenyi Investment loan (It was available until 14 May 2020)

Interest rate	1 month BUBOR + 4,50 %
Handling fee	0,80%
Penalty fee [182]	upfront 1,00 %
Contracting fee	upfront 1,50%
Modification fee	HUF 50,000
Disbursement fee	HUF 15,000 per disbursement

6. Széchenyi Investment Plus (It was available until 30 June 2021)

Interest rate[183]	4,5 %/év
Interest rate subsidy	4,0%/év

[181] The period of the insurance coverage shall match the period of validity of the bankcard.
[182] The Bank calculate and charge this fee for the difference of the prescribed and performed account turnover.
[183] The interest rate does not change during the tenor, its rate is fixed

Interest payable by the customer	0,5%/év
Handling fee[184]	0,5%/év
Handling fee subsidy	0,5%/év
Handling fee payable by the customer	0,0%/év
Contracting fee	upfront 1,50%, maximum HUF 1,500,000
Modification fee	HUF 50,000
Disbursement fee	HUF 15,000 per disbursement
Loan early repayment fee	HUF 50,000/per prepayment

~~7. Széchenyi Working Capital financing loan~~ ~~(It was available until 30 June 2021)~~

~~**Interest rate**~~	~~1 month BUBOR + 5,00 %~~
~~**Handling fee**~~	~~0,80%~~
~~**Penalty fee**~~[185]	~~upfront 1,00 %~~
~~**Contracting fee**~~	~~upfront 1,50%~~
~~**Modification fee**~~	~~HUF 50,000~~
~~**Disbursement fee**~~	~~HUF 10,000 per disbursement~~

~~8. Széchenyi Liquidity loan~~ ~~(It was available until 14 May 2020)~~

~~**Interest rate**~~[186]	~~2,5 %/év~~
~~**Interest rate subsidy**~~	~~2,3%/év~~
~~**Interest payable by the customer**~~	~~0,2%/év~~
~~**Handling fee**~~[187]	~~0,5%/év~~
~~**Handling fee subsidy**~~	~~0,5%/év~~
~~**Handling fee payable by the customer**~~	~~0,0%/év~~
~~**Contracting fee**~~	~~upfront 1,0%, maximum HUF 1,000,000~~
~~**Modification fee**~~	~~HUF 50,000~~
~~**Loan early repayment fee**~~	~~HUF 50,000 / per prepayment~~

~~9. Széchenyi Card Go~~ ~~(It was available until 30 June 2022)~~

~~**Interest rate**~~[188]	~~4,45 %/year~~
~~**Interest rate (in the case of contracts concluded from 06 December 2021)**~~[189]	~~4,95%/year~~
~~**Interest rate (in the case of loan applications submitted to KAVOSZ from 01 January 2022)**~~[190]	~~7,5%/year~~

[184] The handling fee does not change during the tenor, its rate is fixed
[185] The Bank calculate and charge this fee for the difference of the prescribed and performed account turnover.
[186] The interest rate does not change during the tenor, its rate is fixed
[187] The handling fee does not change during the tenor, its rate is fixed
[188] The interest rate does not change during the tenor, its rate is fixed
[189] The interest rate does not change during the tenor, its rate is fixed
[190] The interest rate does not change during the tenor, its rate is fixed

~~**Interest rate subsidy**~~	~~4,35%/ year~~
~~**Interest rate subsidy (in the case of contracts concluded from 06 December 2021)**~~	~~4,85%/ year~~
~~**Interest rate subsidy (in the case of loan applications submitted to KAVOSZ from 01 January 2022)**~~	~~5 %/ year~~
~~**Interest payable by the customer**~~	~~0,1%/ year~~
~~**Interest payable by the customer (in the case of loan applications submitted to KAVOSZ from 01 January 2022)**~~	~~2,5%/ year~~
~~**Handling fee**~~[191]	~~0,5%/ year~~
~~**Handling fee subsidy**~~	~~0,5%/ year~~
~~**Handling fee payable by the customer**~~	~~0,0%/ year~~
~~**Credit assessment fee**~~	-
~~Credit amount from HUF 1 000 000 to HUF 2 000 000~~	~~HUF 26,000~~
~~Credit amount from HUF 3 000 000 to HUF 4 000 000~~	~~HUF 46,000~~
~~Credit amount from HUF 5 000 000 to HUF 6 000 000~~	~~HUF 66,000~~
~~Credit amount from HUF 7 000 000 to HUF 10 000 000~~	~~HUF 86,000~~
~~Credit amount from HUF 11 000 000 to HUF 15 000 000~~	~~HUF 116,000~~
~~Credit amount from HUF 16 000 000 to HUF 20 000 000~~	~~HUF 136,000~~
~~Credit amount from HUF 21 000 000 to HUF 25 000 000~~	~~HUF 156,000~~
~~Credit amount from HUF 26 000 000 to HUF 50 000 000~~	~~HUF 176,000~~
~~Credit amount from HUF 51 000 000 to HUF 75 000 000~~	~~HUF 226,000~~
~~Credit amount from HUF 76 000 000 to HUF 100 000 000~~	~~HUF 276,000~~
~~**Penalty fee**~~ [192]	~~1.00 %~~

~~**Széchenyi Card bankcard conditions**~~		
~~**Fees**~~		
	~~• Annual card fee*~~	~~HUF 4,000~~
	~~• Supplementary card fee~~	~~HUF 2,000~~
	~~• Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)*~~	~~HUF 0~~
	~~• PIN code change*~~	~~First time free, additional changes HUF 1 978~~
	~~• PIN code replacement*~~	~~First time free, additional replacements HUF 1 978~~
~~**Charges**~~		
	~~• Transaction fees for purchases~~ ~~— in Hungary~~ ~~— abroad~~	 ~~Free of charge~~ ~~Free of charge~~
	~~• Cash withdrawal (ATM)~~ ~~— in Hungary or post office (HUF cash withdrawal at Hungarian Post)*~~ ~~— abroad~~[193]	 ~~HUF 2445~~ ~~1% + EUR 7.39* + 0.9%, max HUF 4,500,000~~
	~~• Cash withdrawal (at branch)~~ ~~— other Hungarian bank*~~ ~~— abroad~~[193]	 ~~HUF 2445~~ ~~1% + EUR 7.39* + 0.9%, max HUF 4,500,000**~~
	~~• HUF cash deposit through domestic Raiffeisen ATM~~ [194]	~~Promotional fee till 31.12.2026 HUF 0 Standard fee HUF 0,03%, min. HUF 110~~

[191] The handling fee does not change during the tenor, its rate is fixed
[192]The Bank calculate and charge this fee for the difference of the prescribed and performed account turnover.

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[194] The service will be available from April 27, 2021. The list of ATMs suitable for cash deposit is available on the website www.raiffeisen.hu..

	~~– Account packages (in case of the account packages in Chapter II of the List of Conditions)~~ ~~– HUF accounts (in case of the account keeping in HUF in Chapter III of the List of Conditions)~~	~~Promotional fee till 31.12.2026 HUF 0 Standard fee HUF 0,03%, min. HUF 110~~
~~**Limits**~~		
	~~• Cash withdrawal~~	~~defined individually, up to balance of account, max. HUF 2,000,000/ day~~
	~~• Daily purchase limit in Hungary~~	~~defined individually, up to balance of account~~
	~~• Maximum number of cash withdrawals~~	~~5 transactions / day~~
	~~• Maximum number of purchases~~	~~*Basic settings:* 15 transactions / day *From 18.04.2026 Maximum 35 transactions/day*~~
	~~• Cash deposit limit per cardholder via ATM (together for the accounts of one corporate account holder)~~	~~max. HUF 4,000,000 / day~~
~~***Charges for emergency services abroad***~~		
	~~• Emergency card replacement abroad by courier*~~	~~HUF 19 845~~
~~**Miscellaneous**~~		
	~~• Conversion rate~~	~~FCY buying or selling~~
	~~• Conversion fee~~	~~free of charge~~
	~~• Change of limit (within maximum daily limit)*~~	~~HUF 984~~
	~~• **Blocking and unblocking of card not present bankcard transactions**~~	~~**free of charge**~~
	~~• Change of account number attached to the card*~~	~~HUF 3 964~~
	~~• Ungrounded complaint*~~	~~HUF 1 978~~
	~~• Insurance yearly cost (accident, health and luggage insurance[195]~~	~~HUF 3,025/year~~

10. Széchenyi Go/Agri Széchenyi Go Investment loan (It was available until 30 June 2022)

Interest rate[196]	7,5 %/ year
Interest rate (in the case of contracts concluded as of 06 December 2021) [197]	8,0%/ year
Interest rate (in the case of loan applications submitted to KAVOSZ from 01 January 2022) [198]	9%/year
Interest rate subsidy	7,0%/ year
Interest rate subsidy (in the case of contracts concluded as of06 December 2021)	7,5%/ year
Interest rate subsidy (in the case of loan applications submitted to KAVOSZ from 01 January 2022	8%/year
Interest payable by the customer	0,5%/ year
Interest payable by the customer (in the case of loan applications submitted to KAVOSZ from 01 January 2022	1%/year
Handling fee[199]	0,5%/ year
Handling fee subsidy	0,5%/ year

[195] The period of the insurance coverage shall match the period of validity of the bankcard.
[196] The interest rate does not change during the tenor, its rate is fixed
[197] The interest rate does not change during the tenor, its rate is fixed
[198] The interest rate does not change during the tenor, its rate is fixed
[199] The handling fee does not change during the tenor, its rate is fixed

Handling fee payable by the customer	0,0%/ year
Contracting fee	upfront 1,50%, maximum HUF 1,500,000
Modification fee	HUF 50,000
Disbursement fee	HUF 15,000 per disbursement
Loan early repayment fee	2%, min. HUF 50,000 / per prepayment

~~11. Széchenyi Go Liquidity loan~~ ~~(It was available until 30 June 2022)~~

~~**Interest rate**~~[200]	~~4,7 %/ year~~
~~**Interest rate (in the case of contracts concluded as of 06 December 2021)**~~ [201]	~~5,2%/ year~~
~~**Interest rate (in the case of loan applications submitted to KAVOSZ from 01 January 2022)**~~ [202]	~~7,5%/year~~
~~**Interest rate subsidy**~~	~~4,5%/ year~~
~~**Interest rate subsidy (in the case of contracts concluded as of 06 December 2021)**~~	~~5,0%/ year~~
~~**Interest rate subsidy (in the case of loan applications submitted to KAVOSZ from 01 January 2022)**~~	~~5%/year~~
~~**Interest payable by the customer**~~	~~0,2%/ year~~
~~**Interest payable by the customer (in the case of loan applications submitted to KAVOSZ from 01 January 2022)**~~	~~2,5%/year~~
~~**Handling fee**~~[203]	~~0,5%/ year~~
~~**Handling fee subsidy**~~	~~0,5%/ year~~
~~**Handling fee payable by the customer**~~	~~0,0%/ year~~
~~**Contracting fee**~~	~~upfront 1,0%, maximum HUF 1,000,000~~
~~**Modification fee**~~	~~HUF 50,000~~
~~**Loan early repayment fee**~~	~~2%, min. HUF 50,000 / per prepayment~~

~~12. Széchenyi Card MAX~~ ~~(It was available until 30 November 2022)~~

~~**Interest rate**~~[204]	~~12 %/year~~
~~**Interest rate (in the case of contracts concluded as of 02 December 2022)**~~ [205]	~~14,50%/year~~
~~**Interest rate subsidy**~~	~~8,50%/ year~~
~~**Interest rate subsidy (in the case of contracts concluded as of 02 December 2022)**~~	~~11%/year~~
~~**Interest payable by the customer**~~	~~3,5%/ year~~
~~**Handling fee**~~[206]	~~2,5%/ year~~
~~**Handling fee subsidy**~~	~~0,5%/ year~~
~~**Handling fee payable by the customer**~~	~~2,0%/ year~~

[200] The interest rate does not change during the tenor, its rate is fixed
[201] The interest rate does not change during the tenor, its rate is fixed
[202] The interest rate does not change during the tenor, its rate is fixed
[203] The handling fee does not change during the tenor, its rate is fixed
[204] The interest rate does not change during the tenor, its rate is fixed
[205] The interest rate does not change during the tenor, its rate is fixed
[206] The handling fee does not change during the tenor, its rate is fixed

~~**Commitment fee**~~[207]	~~1%/year~~
~~**Penalty fee**~~ [208]	~~1%/year~~

~~**Credit assessment fee**~~[209]	-
~~Credit amount from HUF 1 000 000 to HUF 2 000 000~~	~~HUF 26,000~~
~~Credit amount from HUF 3 000 000 to HUF 4 000 000~~	~~HUF 46,000~~
~~Credit amount from HUF 5 000 000 to HUF 6 000 000~~	~~HUF 66,000~~
~~Credit amount from HUF 7 000 000 to HUF 10 000 000~~	~~HUF 86,000~~
~~Credit amount from HUF 11 000 000 to HUF 15 000 000~~	~~HUF 116,000~~
~~Credit amount from HUF 16 000 000 to HUF 20 000 000~~	~~HUF 136,000~~
~~Credit amount from HUF 21 000 000 to HUF 25 000 000~~	~~HUF 156,000~~
~~Credit amount from HUF 26 000 000 to HUF 50 000 000~~	~~HUF 176,000~~
~~Credit amount from HUF 51 000 000 to HUF 75 000 000~~	~~HUF 226,000~~
~~Credit amount from HUF 76 000 000 to HUF 100 000 000~~	~~HUF 276,000~~
~~Credit amount from HUF 101 000 000 to HUF 200 000 000~~	~~HUF 296,000~~
~~Credit amount from HUF 201 000 000 to HUF 250 000 000~~	~~HUF 316,000~~

~~**Széchenyi Card bankcard conditions**~~		
~~**Fees**~~		
	~~• Annual card fee*~~	~~HUF 4,000~~
	~~• Supplementary card fee~~	~~HUF 2,000~~
	~~• Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)*~~	~~HUF 0~~
	~~• PIN code change*~~	~~First time free, additional changes HUF 1 978~~
	~~• PIN code replacement*~~	~~First time free, additional replacements HUF 1 978~~
~~**Charges**~~		
	~~• Transaction fees for purchases~~ ~~– in Hungary~~ ~~– abroad~~	 ~~Free of charge~~ ~~Free of charge~~
	~~• Cash withdrawal (ATM)~~ ~~– in Hungary or post office (HUF cash withdrawal at Hungarian Post)*~~ ~~– abroad~~[210]	 ~~HUF 2445~~ ~~1% + EUR 7.39* + 0.9%, max HUF 4,500,000**~~
	~~• Cash withdrawal (at branch)~~ ~~– other Hungarian bank*~~ ~~– abroad~~[210]	 ~~HUF 2445~~ ~~1% + EUR 7.39* + 0.9%, max HUF 4,500,000**~~
	~~• HUF cash deposit through domestic Raiffeisen ATM~~ [211] ~~– Account packages (in case of the account packages in Chapter II of the List of Conditions)~~ ~~– HUF accounts (in case of the account keeping in HUF in Chapter III of the List of Conditions)~~	~~Promotional fee till 31.12.2026 HUF 0 Standard fee HUF 0,03%, min. HUF 110~~ ~~Promotional fee till 31.12.2026 HUF 0 Standard fee HUF 0,03%, min. HUF 110~~
~~**Limits**~~		
	~~• Cash withdrawal~~	~~defined individually, up to balance of account, max. HUF 2,000,000/ day~~

[207] After the unused portion of the loan

[208] The Bank calculates and charges this fee for the difference between the expected and the actual account turnover. .

[209] it is due on the availability day of the loan, or thereafter, on the 365th or 730th day (at the time of the review) from this date

[211] The service will be available from April 27, 2021. The list of ATMs suitable for cash deposit is available on the website www.raiffeisen.hu..

• ~~Daily purchase limit in Hungary~~	~~defined individually, up to balance of account~~
• ~~Maximum number of cash withdrawals~~	~~5 transactions / day~~
• ~~Maximum number of purchases~~	~~*Basic settings:* 15 transactions / day *From 18.04.2026 Maximum 35 transactions/day*~~
• ~~Cash deposit limit per cardholder via ATM (together for the accounts of one corporate account holder)~~	~~max. HUF 4,000,000 / day~~
~~***Charges for emergency services abroad***~~	
• ~~Emergency card replacement abroad by courier*~~	~~HUF 19 845~~
~~**Miscellaneous**~~	
• ~~Conversion rate~~	~~FCY buying or selling~~
• ~~Conversion fee~~	~~free of charge~~
• ~~Change of limit (within maximum daily limit)*~~	~~HUF 984~~
• ~~**Blocking and unblocking of card not present bankcard transactions**~~	~~**free of charge**~~
• ~~Change of account number attached to the card*~~	~~HUF 3 964~~
• ~~Ungrounded complaint*~~	~~HUF 1.978~~
• ~~Insurance yearly cost (accident, health and luggage insurance~~[212]	~~HUF 3,025/year~~

13. Széchenyi Investment MAX loan/Agri Széchenyi MAX loan (It was available until 30 November 2022)

Interest rate[213]	12,5 %/ year
Interest rate (in the case of contracts concluded as of 02 December 2022) [214]	13,50%/year
Interest rate subsidy	11,0%/ year
Interest rate subsidy (in the case of contracts concluded as of 02 December 2022)	12%/year
Interest payable by the customer	1,5%/ year
Handling fee[215]	2,5%/ year
Handling fee subsidy	0,5%/ year
Handling fee payable by the customer	2,0%/ year
Contracting fee	upfront 2,0%, maximum HUF 2,000,000
Modification fee	HUF 50,000
Disbursement fee	HUF 15,000 per disbursement
Loan early repayment fee	3% prepayment (in case of total and partial prepayment)
Penalty fee [216]	1%/year
Interest conditions of the sub-construction of energy efficiency improvement and technology change loan goals are different from the above:	
Interest rate[217]	12,5 %/ year
Interest rate subsidy	12,0%/ year
Interest payable by the customer	0,5%/ year

[212] The period of the insurance coverage shall match the period of validity of the bankcard.
[213] The interest rate does not change during the tenor, its rate is fixed
[214] The interest rate does not change during the tenor, its rate is fixed
[215] The handling fee does not change during the tenor, its rate is fixed
[216]The Bank calculates and charges this fee for the difference between the expected and the actual account turnover.
[217] The interest rate does not change during the tenor, its rate is fixed

~~14. Széchenyi Liquidity MAX loan~~ ~~(It was available until 30 November 2022)~~

~~Interest rate~~[218]	~~12 %/ year~~
~~Interest rate (in the case of contracts concluded as of 02 December 2022)~~[219]	~~14,50%/year~~
~~Interest rate subsidy~~	~~8,5%/ year~~
~~Interest rate subsidy (in the case of contracts concluded as of 02 December 2022)~~	~~11%/year~~
~~Interest payable by the customer~~	~~3,5%/ year~~
~~Handling fee~~[220]	~~2,5%/ year~~
~~Handling fee subsidy~~	~~0,5%/ year~~
~~Handling fee payable by the customer~~	~~2,0%/ year~~
~~Contracting fee~~	~~upfront 1,5%, maximum HUF 1,500,000~~
~~Modification fee~~	~~HUF 50,000~~
~~Loan early repayment fee~~	~~3% prepayment (in case of total and partial prepayment)~~
~~Penalty fee~~[221]	~~1%/year~~

15. Széchenyi Card MAX+

Interest rate[222]	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[223]
Interest rate subsidy	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[223] [223]
Interest payable by the customer	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[223]
Handling fee	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[223]
Handling fee subsidy	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[223]
Handling fee payable by the customer	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[223]
Commitment fee[224]	1%/year
Penalty fee [225]	1%/year
Credit assessment fee	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[223]

[218] The interest rate does not change during the tenor, its rate is fixed
[219] The interest rate does not change during the tenor, its rate is fixed
[220] The handling fee does not change during the tenor, its rate is fixed
[221] The Bank calculates and charges this fee for the difference between the expected and the actual account turnover.
[222] The interest rate does not change during the term of the signed contract, its rate is fixed.
[223] Available on the website www.kavosz.hu
[224] After the unused portion of the loan
[225] The Bank calculates and charges this fee for the difference between the expected and the actual account turnover.

Széchenyi Card bankcard conditions		
Fees		
	• Annual card fee*	HUF 4,000
	• Supplementary card fee	HUF 2,000
	• Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)*	HUF 0
	• PIN code change*	First time free, additional changes HUF 2 065
	• PIN code replacement*	First time free, additional replacements HUF 2 065
Charges		
	• Transaction fees for purchases - in Hungary - abroad	 Free of charge Free of charge
	• Cash withdrawal (ATM) - in Hungary or post office (HUF cash withdrawal at Hungarian Post)* - abroad[226]	 HUF 2 647 (promotional fee till 01.06.2026 HUF 2 553) 1% + EUR 7.69* + 0.9%, max HUF 4,500,000**
	• Cash withdrawal (at branch) - other Hungarian bank* - ~~abroad[226]~~	 HUF 2 647 (promotional fee till 01.06.2026 HUF 2 553) 1% + EUR 7.69* + 0.9%, max HUF 4,500,000~~**~~
	• HUF cash deposit through domestic Raiffeisen ATM [227] - Account packages (in case of the account packages in Chapter II of the List of Conditions) - HUF accounts (in case of the account keeping in HUF in Chapter III of the List of Conditions)	Promotional fee till 31.12.2026HUF 0 Standard fee HUF 0,03%, min. HUF 110 Promotional fee till 31.12.2026HUF 0 Standard fee HUF 0,03%, min. HUF 110
Limits		
	• Cash withdrawal	defined individually, up to balance of account, max. HUF 2,000,000/ day
	• Daily purchase limit in Hungary	defined individually, up to balance of account
	• Maximum number of cash withdrawals	5 transactions / day
	• Maximum number of purchases	*Basic settings:* 15 transactions / day *From 18.04.2026 Maximum 35 transactions/day*
	• Cash deposit limit per cardholder via ATM (together for the accounts of one corporate account holder)	max. HUF 4,000,000 / day
Charges for emergency services abroad		
	• Emergency card replacement abroad by courier*	HUF 20 718
Miscellaneous		
	• Conversion rate	FCY buying or selling
	• Conversion fee	free of charge
	• Change of limit (within maximum daily limit)*	HUF 1 027
	• **Blocking and unblocking of card not present bankcard transactions**	**free of charge**
	• Change of account number attached to the card*	HUF 4 138
	• Ungrounded complaint*	HUF 2 065

[227] The list of ATMs suitable for cash deposit is available on the website www.raiffeisen.hu.

• Insurance yearly cost (accident, health and luggage insurance[228]	HUF 3,025/year

16. Széchenyi Investment MAX+ loan/Agri Széchenyi MAX+ loan

Interest rate[229]	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[230]
Interest rate subsidy	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[230]
Interest payable by the customer	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[230]
Handling fee	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[230]
Handling fee subsidy	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[230]
Handling fee payable by the customer	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[230]
Contracting fee	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[230]
Disbursement fee	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[230]
Modification fee	HUF 50,000
Loan early repayment fee	3% prepayment (in case of total and partial prepayment)
Penalty fee[231]	1%/year

17. Széchenyi Liquidity MAX+ loan

Interest rate[232]	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes [233]
Interest rate subsidy	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[233]
Interest payable by the customer	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[233]
Handling fee	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes [233]
Handling fee subsidy	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[233]

[228] The period of the insurance coverage shall match the period of validity of the bankcard.
[229] The interest rate does not change during the term of the signed contract, its rate is fixed.
[230] Available on the website www.kavosz.hu
[231] The Bank calculates and charges this fee for the difference between the expected and the actual account turnover.
[232] The interest rate does not change during the term of the signed contract, its rate is fixed.
[233] Available on the website www.kavosz.hu

Handling fee payable by the customer	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[233]
Contracting fee	based on the Business Regulations of the Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[233]
Modification fee	HUF 50,000
Loan early repayment fee	3% prepayment (in case of total and partial prepayment)
Penalty fee[234]	1%/year

18. Agri Széchenyi Card/Agri Széchenyi Card MAX+

Interest rate[235]	based on the Business Regulations of the Agri Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[236]
Interest rate subsidy	based on the Business Regulations of the Agri Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[223] [223]
Interest payable by the customer	based on the Business Regulations of the Agri Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[223]
Handling fee	based on the Business Regulations of the Agri Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[223]
Handling fee subsidy	based on the Business Regulations of the Agri Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[223]
Handling fee payable by the customer	based on the Business Regulations of the Agri Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[223]
Commitment fee[237]	1%/year
Penalty fee [238]	1%/year
Credit assessment fee	based on the Business Regulations of the Agri Széchenyi Card Program of KAVOSZ Zrt. in force at all times and its annexes[223]

Agri Széchenyi Card bankcard conditions		
Fees		
	• Annual card fee*	HUF 4,000
	• Supplementary card fee	HUF 2,000
	• Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)*	HUF 0
	• PIN code change*	First time free, additional changes HUF 2 065
	• PIN code replacement*	First time free, additional replacements HUF 2 065
Charges		
	• Transaction fees for purchases - in Hungary - abroad	 Free of charge Free of charge
	• Cash withdrawal (ATM)	

[234] The Bank calculates and charges this fee for the difference between the expected and the actual account turnover.
[235] The interest rate does not change during the term of the signed contract, its rate is fixed.
[236] Available on the website www.kavosz.hu
[237] After the unused portion of the loan
[238] The Bank calculates and charges this fee for the difference between the expected and the actual account turnover.

	- in Hungary or post office (HUF cash withdrawal at Hungarian Post)* - abroad[239]	HUF 2 647 (promotional fee till 01.06.2026 HUF 2 553) 1% + EUR 7.69* + 0.9%, max HUF 4,500,000**
	• Cash withdrawal (at branch) - other Hungarian bank* - abroad[239]	 HUF 2 647 (promotional fee till 01.06.2026 HUF 2 553) 1% + EUR 7.69* + 0.9%, max HUF 4,500,000**
	• HUF cash deposit through domestic Raiffeisen ATM [240] - Account packages (in case of the account packages in Chapter II of the List of Conditions) - HUF accounts (in case of the account keeping in HUF in Chapter III of the List of Conditions)	Promotional fee till 31.12.2026HUF 0 Standard fee HUF 0,03%, min. HUF 110 Promotional fee till 31.12.2026HUF 0 Standard fee HUF 0,03%, min. HUF 110
Limits		
	• Cash withdrawal	defined individually, up to balance of account, max. HUF 2,000,000/ day
	• Daily purchase limit in Hungary	defined individually, up to balance of account
	• Maximum number of cash withdrawals	5 transactions / day
	• Maximum number of purchases	*Basic settings:* 15 transactions / day *From 18.04.2026 Maximum 35 transactions/day*
	• Cash deposit limit per cardholder via ATM (together for the accounts of one corporate account holder)	max. HUF 4,000,000 / day
Charges for emergency services abroad		
	• Emergency card replacement abroad by courier*	HUF 20 718
Miscellaneous		
	• Conversion rate	FCY buying or selling
	• Conversion fee	free of charge
	• Change of limit (within maximum daily limit)*	HUF 1 027
	• Blocking and unblocking of card not present bankcard transactions	free of charge
	• Change of account number attached to the card*	HUF 4 138
	• Ungrounded complaint*	HUF 2 065
	• Insurance yearly cost (accident, health and luggage insurance[241]	HUF 3,025/year

19. Raiffeisen Certified Corporate Loan

Interest rate	In the first two years of the term of the loan (hereinafter: preferential interest period), the loan interest rate is determined as maximum 1month BUBOR. After the preferential interest period, the loan interest rate is determined as 1month BUBOR + maximum 3,5%.
Administration fee	1%, maximum 1.000.000 Ft
Loan early repayment fee	3% (both in cases of partially and fully early repayment, by repayment occasions), in the following cases: - in case the early repayment is requested during the preferential interest period, or

[240] The list of ATMs suitable for cash deposit is available on the website www.raiffeisen.hu.
[241] The period of the insurance coverage shall match the period of validity of the bankcard.

	- in case the early repayment is requested after the preferential interest period, but within a period equal to the length of the preferential interest period, and in an amount exceeding one third of the outstanding loan amount, or - each subsequent occasion, if the date of the early repayment does not match the start date of the interest period Except from the above listed cases, the early repayment is free of charge in case it matches the start date of the interest period.
Contract modification fee	based on agreement
Prolongation fee	based on agreement
Commitment fee[242]	based on agreement
Penalty fee[243]	1% per annum

[242] charged in case of loans disbursed in more than one amount, by the occasions of second and further disbursements; in case the non-drawdown period is longer than 3 months, the commitment fee is charged irrespective of the method of the disbursement

[243] The Bank calculates and charges this fee for the difference between the expected and the actual account turnover.

XI. General Terms and Conditions of Documentary Business

1.1 Documentary Collections

Export collection		
	• Documentary and "Clean" collection orders (commercial documents and drafts)	0.25%, min. EUR 35
	• Modification*	EUR 46.47 /item
	• Urging payment, acceptance or settlement for the second time (or any time after that)*	EUR 46.47 /item
Import collection		
	• Commission is borne by the foreign consignor	free of charge
	• Documentary and "Clean" collection orders (commercial documents and drafts)	0.25%, min. EUR 35 + 0.45%, max HUF 20000**
	• Goods are sent to the Bank's address or are at the Bank's disposal	0.30%, min EUR 50 + 0.45%, max HUF 20000**
	• Safekeeping of accepted promissory notes*	EUR 46.4751 /note
	• Cancellation of collection	0.15%, min EUR 25
	• Modification*	EUR 46.47 /item
	• Urging payment, acceptance or settlement for the second time (or any time after that)*	EUR 46.47 /item
	• Transfer of collection to another bank*	EUR 85.87
SWIFT messages		
All SWIFT messages, except for free messages MT410, MT420*		EUR 17.01 /page

1.2 Documentary Collections charges in the case of payment account agreement concluded after 1st September, 2014

Export collection		
	• Documentary and "Clean" collection orders (commercial documents and drafts)*	0.25%, min. EUR 68.96
	• Copying documents in the case copies of documents not presented for our intention*	EUR 0.43 /page
	• Modification*	EUR 51.67 /item
	• Urging payment, acceptance or settlement for the second time (or any time after that)*	EUR 51.67 /item
Import collection		
	• Commission is borne by the foreign consignor*	0% min. EUR 0 + 0.45%, max HUF 20000**
	• Documentary and "Clean" collection orders (commercial documents and drafts) – in the case of partial payment charges are calculated every time on basis of the amount of the payment*	0.25%, min. EUR 68.96 + 0.45%, max HUF 20000**

• Documentary collection orders in the case of goods are sent to the Bank's address or are at the Bank's disposal – in the case of partial payment charge is calculated every time on basis of the amount of the payment*	0.30%, min EUR 94.77 + 0.45%, max HUF 20000**
• Copying documents for our file*	EUR 0.43 /page
• Safekeeping of accepted drafts, Bills of Exchange or promissory notes*	EUR 51.67 /note
• Cancellation of collection*	0.15%, min EUR 51.67
• Modification*	EUR 51.67 /item
• Urging payment, acceptance or settlement for the second time (or any time after that)*	EUR 51.67 /item
• Transfer of collection to another bank*	EUR86.23
SWIFT messages	
All SWIFT messages, except for free messages MT410, MT420*	EUR 17.01 /page

2.1 Letters of Credit

Export letters of credit	
• Pre-advising*	EUR 56.89
• Advising	0.15% min. EUR 40
• Inquiries/tracers sent to foreign banks*	EUR 37.58 /item
• Transfer of letter of credit to another bank*	EUR 134.09
• Taking up of documents and payment	0.20% min. EUR 60
• Taking up of documents and deferred payment	0.25% min. EUR 70
• Forwarding of received payment to third parties*	EUR 46.38
• Assignment	0.15% min. EUR 40
• Modification (except for increase in amount)*	EUR 56.86
• Confirmation	negotiable
• Discounting of documents filed in respect of export letters of credit	negotiable
• Pre-examination of documents*	EUR 76,19
Import letters of credit	
• Opening	negotiable
• Reimburse authorization (in addition to the opening)	negotiable
• Requesting confirmation	negotiable
• Taking up of documents and payment	negotiable
• Taking up of documents and deferred payment	negotiable
• Handling of documents presented after the expiry date	negotiable
• Modification (except for increase in amount)	negotiable
• Fee charged for discrepancy in documents (if the beneficiary refuses payment)	negotiable
• Cancellation without utilization	negotiable
• Withdrawal of instruction	negotiable

Preparing draft documentary credits	negotiable, min. EUR 50
SWIFT messages*	
All SWIFT messages, except for free message MT730	*EUR 17.01 /page*

2.2 Letters of Credit charges in the case of payment account agreement and agreement/framework agreement for the opening of letter of credit concluded after 1st September, 2014[244]

Export letters of credit	
• Pre-advising*	EUR 60.03
• Advising and increase in amount*	0.15% min. EUR 77.59
• Inquiries/tracers sent to foreign banks*	EUR 43.13 /item
• Transfer of letter of credit to another bank*	0.15% EUR 137.86
• Taking up of documents and payment*	0.20% min. EUR 112.07
• Taking up of documents and deferred payment*	0.25% min. EUR 129,35
• Commercial draft filling in by the bank*	EUR 25.83 /pc
• Copying documents for our file*	EUR 0.43 /page
• Forwarding of received payment to third parties*	EUR 51.72 + 0.45%, max HUF 20000**
• Assignment*	0.15% min. EUR 77.59
• Modification (except for increase in amount)*	EUR 60.30
• Cancellation without utilization*	EUR 25.83
• Confirmation	negotiable
• Discounting of documents filed in respect of export letters of credit	negotiable
• Pre-examination of documents*	EUR 77.59
Import letters of credit	
• Opening	negotiable
• Reimburse authorization (in addition to the opening)	negotiable
• Requesting confirmation	negotiable
• Taking up of documents and payment	negotiable
• Taking up of documents and deferred payment	negotiable
• Handling of documents presented after the expiry date	negotiable
• Modification (except for increase in amount)	negotiable
• Fee charged for discrepancy in documents (if the beneficiary refuses payment)	negotiable
• Cancellation without utilization	negotiable
• Withdrawal of instruction	negotiable
Preparing draft documentary credits*	negotiable, min. EUR 103.42 /draft
SWIFT messages	
All SWIFT messages, except for free message MT730*	EUR 16.29 /page

[244]Present charges are standard for new export letters of credit issued in favour of a non account keeping customer from 1st September, 2014

3.1 Bank Guarantees

Registration and handling of guarantees issued by other banks in favour of our customers (with no commitment by Raiffeisen Bank)	
• Advising of bank guarantee, registration	0.15%, min. HUF 20,000, max. HUF 100,000
• Modification*	HUF 37,590 flat fee
• Handling of demand related to guarantee received*	HUF 67,075 flat fee
•	
• Endorsement of guarantee received*	HUF 67,075 flat fee
Bank guarantees issued by the Bank upon our clients' orders	
• Issue of bank guarantee, increase of guarantee amount, prolongation of expiry	negotiable, min. HUF 50,000 for guarantees to be drawn within 1 year, and min. 25,000 / each started year for guarantees valid for longer than 1 year
• Modification of bank guarantee (other than increase of guarantee amount and prolongation of expiry)*	HUF 28,448 flat fee
• Issue of guarantee in two languages*	HUF 8,623 / each foreign language copy
• Issue of guarantee in several original copies*	HUF 1,721 / each additional copy
• Issue of bank guarantee with text other than the standard text of the bank*	Min. HUF 18,274 flat fee
• Withdrawal of instruction*	HUF 8,623 /item
• Handling of demands*	HUF 94,669 flat fee
• Bank guarantee examination fee	Negotiable
SWIFT messages	
• Irrespective of type*	HUF 4,312 /page
Letters of intent	
• With no commitment by the Bank*	HUF 46,384 flat fee
• Modification*	HUF 8,623
Preparing draft guarantees	0.1%, min. HUF 15,000 max. HUF 50,000

3.2 Bank Guarantees charges in the case of payment account agreement and agreements/framework agreements for issuing bank guarantees concluded after 1st September, 2014[245]

Registration and handling of guarantees issued by other banks in favour of our customers (with no commitment by Raiffeisen Bank)		
	• Advising of bank guarantee, registration*	0.15%, min. HUF 43,112 max. HUF 172,440
	• Modification*	HUF 37,590 flat fee
	• Handling of demand related to guarantee received*	HUF 67,075 flat fee
	•	
	• Endorsement of guarantee received*	HUF 67,075 flat fee
Bank guarantees issued by the Bank upon our clients' orders		
	• Issue of bank guarantee, increase of guarantee amount, prolongation of expiry	negotiable, min. HUF 50,000 for guarantees to be drawn within 1 year, and min. 25,000 / each started year for guarantees valid for longer than 1 year
	• Modification of bank guarantee (other than increase of guarantee amount and prolongation of expiry)*	HUF 28,448 flat fee
	• Issue of guarantee in two languages*	HUF 8,623 / each foreign language copy
	• Issue of guarantee in several original copies*	HUF 1,721 / each additional copy
	• Issue of bank guarantee with text other than the standard text of the bank*	Min. HUF 18,274 flat fee
	• Withdrawal of instruction*	HUF 8,623 /item
	• Handling of demands*	HUF 94,669 flat fee
	• Bank guarantee examination fee	Negotiable
SWIFT messages		
	• Irrespective of type*	HUF 4,312 /page
Letters of intent		
	• With no commitment by the Bank*	HUF 46,384 flat fee
	• Modification*	HUF 8,623
Preparing draft guarantees*		0.1%, min. HUF 25,866 max. HUF 86,221

[245]Present charges are standard for new guarantees issued in favour of a non account keeping customer from 1st September, 2014

4.1 Factoring

Transaction interest rate	negotiable
Factoring fee	negotiable
Limit set up / contracting fee	negotiable
Agreement modification fee	negotiable

5.1 Other services

Copying document *	HUF 87 /page
Forwarding of documents within Hungary (if requested by the customer)	
• By registered mail, or to a branch of the Bank*	HUF 964
• By MPL Üzleti Csomag service*	HUF 5,551
• By dispatch rider*	HUF 2,362
Forwarding of documents abroad by registered mail (if requested by the customer or prescribed for the relevant deal)*	HUF 4,647
Forwarding of documents abroad by courier service (if requested by the customer or prescribed for the relevant deal)*	
• Within Europe*	EUR 72,41
• Outside Europe*	EUR 100,03

XII. Other services

1. Raiffeisen Key Man Payment Protection Insurance

	Basic Package	Premium Package
Death	X	X
Disability based on TB I-II*	X	X
Casualty disability over 50%		X
Dread Diseases		X

The details of the above mentioned risks are included in the Terms and Conditions of Raiffeisen Key man Insurance.

	Basic package	Premium Package
Fee (on monthly basis)[246]	0.05%	0.1%

[246]In cas7e of non scheduled loan product the % of the signed credit line, in case of scheduled loan product the % of the actual outstanding as of the date of insurance application.

APPENDIX NO. 1.

Order of execution

Cut-off time for the submission, both electronically and in hard copy, of collection orders filed on account of reasons "1", "4" and "5" and official credit transfer orders against our customers, in view for execution on the same day, shall be 2:00 p.m.

HUF payments related to HUF accounts

Credits	**Crediting date**
Incoming GIRO transfers	Date of crediting to the Bank's account
In case of transfers qualifying as instant credit transfer	Immediately after crediting to the Bank's account
In case of in-Bank credit transfers	Same day
In case of in-Bank transfers between the customer's own accounts	Same day
In case of transfers qualifying as in-Bank instant credit transfer, irrespective of amount	Immediately
In case of transfers between the customer's own accounts qualifying as in-Bank instant credit transfer, irrespective of amount	Immediately
Postal credits	Date of crediting to the Bank's account
Incoming VIBER credits	Within 2 hours of receipt of NBH's notice
Multiple collections	Date of crediting to the Bank's account
Debits	**Debiting date**
Outgoing GIRO transfers	Day of processing of the order
In case of transfers qualifying as instant credit transfer	Immediately
In case of in-Bank credit transfers	Day of processing of the order
In case of in-Bank transfers between the customer's own accounts	Day of processing of the order
In case of transfers qualifying as in-Bank instant credit transfer, irrespective of amount	Immediately
In case of transfers between the customer's own accounts qualifying as in-Bank instant credit transfer, irrespective of amount	Immediately
Outgoing VIBER transfers	Day of processing of the order
Multiple transfers	Day of processing of the order

Cash deposits in bags

		Value date of booking
Receipt	by 11:00 a.m.	Same day
	after 11:00 a.m.	Next value date
Cash withdrawal with money carriers		Value date preceding the transaction date

Collection of cheques

	Value date of crediting
	on the 20th (twenty) day from the receipt of the counter value of the cheque from the party in charge of settlement

In case of correct and complete orders—excluded VIBER transfer orders—received by the Bank, the account of the recipient's financial provider is credited according to mentioned in the table below:

Order type	Paper	Phone	Electronic			
			DirektNet/ myRaiffeisen	Raiffeisen Electra/Express	MultiCash	SWIFT
Transfer between the customer's own accounts if it does not qualify as an in-Bank instant credit transfer	Value date of execution		Value date of execution			
Transfer between the customer's own accounts if it qualifies as an in-Bank instant credit transfer	-		Within 5 seconds of the receipt of the payment order			
In-Bank credit transfer if it does not qualify as an in-Bank instant credit transfer	Value date of execution		Value date of execution			
In-Bank credit transfer if it qualifies as an in-Bank instant credit transfer	-		Within 5 seconds of the receipt of the payment order			
Interbank single credit transfer order if it does not qualify as an instant credit transfer	Value date of execution		Value date of execution			
Interbank single credit transfer order if it qualifies as an instant credit transfer	-		Within 5 seconds of the receipt of the payment order			
Interbank standing payment order	Value date of execution		Value date of execution			
In-Bank standing payment order	Value date of execution		Value date of execution			

In case of Standing payment orders the first payment is executed earliest on the next banking day after the order is received.

HUF payments related to HUF accounts (except for HUF payments from/to abroad)

Key currency (non-EEA)	USD, GBP
Key currency (EEA)	EUR, HUF
Standard currency (non-EEA)	AUD, CAD, JPY, RUB, CNY, TRY
Standard currency (EEA)	CHF, CZK, DKK, NOK, PLN, SEK, RON

Foreign currency accounts (including HUF payments from/to abroad)

Fulfilment of standard foreign currency payments[247]

Incoming foreign currency payments (credit)

Incoming HUF transfer or HUF transfer initiated within the bank qualifying as an instant credit transfer		Immediately
Incoming HUF transfer and other foreign currencies or initiated within the bank not qualifying as an instant credit transfer		day of receipt
Outgoing foreign currency payments (debit)		
Without conversion		
Standard	In key or standard EEA currencies	day of receipt + 1 banking day
	In standard non-EEA currencies	day of receipt + 2 banking days
Extra urgent	In key currencies	day of receipt
With conversion		
Standard	In non-EEA currencies	day of receipt + 2 banking days
	In EEA currencies	day of receipt + 1 banking day
Urgent	In USD, GBP currencies	day of receipt + 1 banking day
Extra urgent	In key currencies	day of receipt
In Bank foreign currency payments (debit)		
Without conversion or with conversion		
	In all currencies	day of receipt
SEPA Core and B2B direct debit		
	without conversion	day of receipt (T)
	with conversion	day of receipt (T)

Exchange rate: FX buying/selling rate quoted by the Bank for the given value date of order (fixing).

APPENDIX NO. 2.

Notification to Businesses

1. Interest Rates on Current Account

1. Account keeping in HUF

	p.a.	EBKM
Debit Interest Rate	0.01%	0.01%
In case of the Account Keeping Packages:		
Raiffeisen Business Active Packages	0.01%	0.01%
Raiffeisen Business Active Plus Package	0.01%	0.01%
Raiffeisen Accountant Account	0.01%	0.01%
Raiffeisen One Price Packages:	0.01%	0.01%
Raiffeisen Bronze Package:	0.01%	0.01%
Raiffeisen Premium Package:	0.01%	0.01%
Raiffeisen Minimum Package:	0.01%	0.01%
Raiffeisen Start Package:	0.01%	0.01%
Raiffeisen Basic Package:	0.01%	0.01%
Raiffeisen Plus Package:	0.01%	0.01%
Raiffeisen Extra Package:	0.01%	0.01%
"Kiút" Programme for corporate current accounts debit Interest Rate		
Under HUF 1,5 million	5%	5%
Over HUF 1,5 million	0.10%	0.10%

"Kiút" Programme for corporate current accounts credit Interest Rate	0% p.a.
In the case of overdraft facility agreement	Negotiable

2. Account Keeping in FX

Debit Interest Rates[248],[249]

EUR	p.a.	EBKM
0 - EUR 100.000:	0%	0%
Volume above EUR 100.000:	0%	0%
For individual entrepreneurs and small-scale farmers	0,01%	0,01%
USD	0.01%	0.01%
GBP	0.01%	0.01%
Other	negotiable	

[248]The interests due on the foreign exchange accounts shall be governing for the bank account contracts concluded after 1 August 2009.

[249]The interest rate calculation happens on daily basis based on the all-time end of the day closing balance of the account, the settlement period of the interest is based upon the bank account contract relevant to the customer.

In case of the Account Keeping Packages:	EUR		USD		GBP		SEK, CHF, AUD, CAD, JPY, NOK, DKK, PLN, CZK, RON, RUB, CNY, TRY, HRK[250]	
	p.a.	EBKM	p.a.	EBKM	p.a.	EBKM	p.a.	EBKM
Raiffeisen Business Active Packages	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Business Active Plus Package	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Accountant Account	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen One Price Packages:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Bronze Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Premium Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Minimum Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Start Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Basic Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Plus Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
Raiffeisen Extra Package:	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%

Call-Money Account	negotiable
Credit Interest Rate	
EUR	1 month EURIBOR +10% p.a.*
AUD, CAD, USD	1 month LIBOR +10% p.a.* [251]
USD	SOFR (Overnight Financing Rate) (secured transactions) + 10% [252]
CHF, GBP, JPY	1 month LIBOR +10% p.a.*[253]
CHF	SARON (Swiss Average Rate Overnight) (secured transactions) + 10% p.a.[254]
GBP	SONIA (Sterling Overnight Index Average) (unsecured transactions) + 10% p.a.[255]
JPY	TONAR (Tokyo Overnight Average Rate) (unsecured transactions) + 10% p.a.[256]
CZK	1 month PRIBOR +10% p.a.*
DKK	1 month CIBOR +10% p.a.*
NOK	1 month NOKIBOR +10% p.a.*
PLN	1 month WIBOR +10% p.a.*
SEK	1 month SIOR +10% p.a.*
RUB	1 month MOSPRIME+10% p.a.*[257]
RON	1 month ROBOR + 10% p.a.*
CNY	1 month SHIBOR + 10% p.a.*
TRY	1 month TRLIBOR + 10% p.a.*
HRK[258]	1 month ZIBOR + 10% p.a.*
In the case of overdraft facility agreement	negotiable

[250] Starting from 19/10/2022, the Bank will not enter into new contracts for account keeping in Croatian kuna (HRK). For accounts held in Croatian kuna (HRK), the Bank will accept payment orders until 20/12/2022.
[251] till 03/07/2022
[252] from 04/07/2022
[253] till 31/12/2021
[254] from 1/1/2022
[255] from 1/1/2022
[256] from 1/1/2022
[257] MOSIBOR ceased.
[258] Starting from 19/10/2022, the Bank will not enter into new contracts for account keeping in Croatian kuna (HRK). For accounts held in Croatian kuna (HRK), the Bank will accept payment orders until 20/12/2022.

2. Interest Rates on special accounts

1. Interest on account Attorney's escrow account in HUF

Interest of Attorney's escrow account requested from 2th of February, 2022.		
Amount ranges	**Interest**	**EBKM**[259]
HUF 0 - HUF 500 000	0.01%	0.01%
HUF 500 001 - HUF 15 000 000	0.01%	0.01%
HUF 15 000 000 -	0.01%	0.01%

Interest of Attorney's escrow account requested until 1th of February, 2022.		
Amount ranges	**Interest as compared to 1-month BUBOR**	**EBKM**[259]
HUF 0 - HUF 500 000	0.01%	0.01%
HUF 500 001 - HUF 2 000 000	BUBOR – 3.50%	5.24%
HUF 2000001 - HUF 5 000 000	BUBOR – 3.50%	5.24%
HUF 5000001 - HUF 15 000 000	BUBOR – 2.85%	5.93%
HUF15000001 - HUF 50 000 000	BUBOR – 2.00%	6.82%
HUF50000001 - Over	BUBOR – 1.65%	7.20%

Interest: split-range, variable rates, interest is calculated as at the last day of the month or, if it falls on a legal holiday, the first working day after that day

[259] EBKM: Annual Effective Rate. EBKM is calculated on the basis of the 1 month BUBOR valid on 20th March, 2024

3. Deposits

2.1. Time deposit maturities and interest rates for enterprises with annual net income of less than HUF 4 580Million

	2 week	1 month	3 month	6 month	12 month
Volume	Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM
HUF 1.000.000 – HUF 9.999.999	0.01%	0.01%	0.01%	0.01%	0.01%
From HUF 10.000.000	0.01%	0.01%	0.01%	0.01%	0.01%

2.2. Time deposit maturities and interest rates for enterprises with annual net income of more than HUF 4 580 Million

1 week	2 week	1 month	3 month	6 month	12 month
Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM	Annual interest rate/EBKM
0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

The Client and the Bank can agree mutually on different interest rates and maturities than listed above.
Raiffeisen Bank reserves the right to change the interest rates. During the term of the deposit, interest rate shall not be modified.

This saving form is insured by National Deposit Insurance Fund.

For the calculation of deposit interest, the date of crediting of the deposit shall be regarded as the starting date, and the day preceding the date of repayment of the deposit as the closing date. The level of the standardised deposit interest ratio (EBKM) stipulated in Government Decree No.82/2010 (III.25.) shall equal to the deposit interest rates used by the Bank.
When calculating the interest rate of time deposits, the day of placing the relevant amount on the deposit account shall be considered as starting day and the day prior to the repayment of the relevant amount on the deposit account shall be considered as closing day.

4. Loans

Raiffeisen Bank Standard Rate		
HUF Loans		**15.75 % p.a.**
FX Loans		
	EUR	8.80% p.a.
	USD	9.50% p.a.

	GBP	10.40% p.a.
	CHF	7.50% p.a.
	Other	negotiable
„Kiút" Programme Mikrohitel		15% p.a.

*Effective: as from first banking day of month.

For corporate Clients with net sales revenues of not more than HUF 100 million a year, interest rates continue to be fixed on an individual basis for all new credits requested as well as for all existing credit contracts amended as from the 7th day of June, 2010; however, Raiffeisen Corporate Reference Credit Interest Rate is not used any more in calculating interest rates. They will be fixed on the basis of the following reference interest rates: 1 month BUBOR rate (for HUF-based credit transactions) and 1 month EURIBOR rate (for EUR-based credit transactions).

APPENDIX NO. 3.

Rules of Procedure of NBH's VIBER (Real-Time Gross Settlement System) Service

Rule No. 1:

If the remitting bank has accepted a payment order from the customer to be executed on the same day, it shall forward the order within 2 hours, not later than the cut-off time stipulated by NBH for the acceptance of VIBER customer payments, and provide sufficient funds for the transaction. If a VIBER payment order has been accepted before VIBER opening hours, the 2-hour processing time shall be counted from the opening of VIBER operating hours.

Rule No. 2:

In the case of customer payment orders to be executed on a specified value date, the VIBER member must provide sufficient funds on the value date within 2 hours from the opening hour.

Rule No. 3:

VIBER members must credit HUF orders coming from VIBER immediately to the customer's account, within 2 hours from receipt at the latest, as monies received on the relevant day, so that the incoming amount shall provide funds for the customer's transfer orders concerning the same day. Should an order arrive after the prevailing cut-off time of VIBER customer items, the VIBER member must nevertheless credit such orders on that day, by the deadline specified in effective laws concerning payments (pursuant to the rules of the Interbank Clearing System operated by GIRO Settlement Ltd.).

Rule No. 4:

Should the VIBER member be unable to credit an order coming from VIBER due to any particular mistake (e.g.: wrong bank account number), such order must be returned to the remitting bank through VIBER—with a standard message and supplied with the adequate, standardised error code—possibly on the same day, not later than one and a half hours from VIBER opening time on the following banking day.

Rule No. 5:

Receiving VIBER members are prohibited from modifying incoming orders before crediting them to the customer's account. Should the remitting bank ask an order to be returned due to technical problems (e.g.: double sending) prior to crediting, the receiving VIBER member shall return it with a standardised error code on the basis of the remitting bank's advise, against the remitting bank's simultaneous written confirmation (including transaction details that make it possible to identify the wrong transaction beyond doubt). If the customer's account has already been credited, the receiving VIBER member shall immediately start discussions with the customer based on the remitting VIBER member's advise in order to have the item—credited due to the sender's fault—returned as soon as possible. The receiving VIBER member may not, however, modify the original payment order even in such case.