Annex 1 to the Co-operation Agreement on Employee Account Management

Individual Package – List of Conditions II.

Announced on 2nd of July 2025
Valid: from 3rd of July 2025
(certain provisions come into effect on the dates specified below)

From 3 of July, 2025, Visa bank cards can also be used with the Google Pay service. Mastercard bank cards will remain compatible with Google Pay without any changes.

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

- Starting from July 15, 2025, the Bank will not accept HUF or foreign currency transfer orders or internal bank transfer orders valued at up to 25 million HUF from clients in the Retail and Premium segments via the Raiffeisen Direkt channel (telephone customer service).

- Starting from July 15, 2025, the Bank will not accept orders for regular transfers (standing orders) and direct debits (for authorization recording, modification, or cancellation) from clients in the Retail and Premium segments, regardless of the amount, via the Raiffeisen Direkt channel (telephone customer service).

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

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

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

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

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

Supplementary information announced on 18th June 2025 related to the change marked with a turquoise background effective from 1st June 2025:

- The sale of Mastercard bank cards will be discontinued by the Bank at a later date than previously indicated, instead of 25th June 2025. The Bank will provide information to its customers in the Conditions Lists regarding the exact start date for the sale of the new type of Visa bank cards.

1. General provisions

Fees, commissions, costs, and APR values not detailed in this List of Conditions, as well as any matters not regulated herein, shall be governed by the latest effective Retail List of Conditions.
The Bank has terminated the cooperation agreements with employers/companies for the Individual Employee Package II. from 07.10.2021, so the Individual Package II. will no longer be available, so a new bank account contract cannot be concluded with employees.

General provision applicable to customers who first signed or modified the supplement to the Framework Agreement on the Provision of Financial Services after 22 July 2010:
Condition of monthly crediting prescribed by the agreement for the use of products and services regulated in this List of Conditions: single-sum crediting to the bank account equal to at least the prevailing net amount of the monthly minimum wage.
The crediting specified above as a condition may not be performed through a cash-desk deposit.

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

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

Starting from July 15, 2025, the Bank will not accept orders for regular transfers (standing orders) and direct debits (for authorization recording, modification, or cancellation) from clients in the Retail and Premium segments, regardless of the amount, via the Raiffeisen Direkt channel (telephone customer service).

2. Bank account management

Opening and closing an account		free of charge
Maintaining the account[1]		Promotional fee: HUF 281/month/account Non-promotional fee: HUF 291/month/account
Sending money within Hungary in HUF [Ad hoc payment orders][1, 6]		
Transfer between own accounts		free of charge
At a branch	within the Bank	Promotional fee: 0.39%, min. HUF 544, max. HUF 9,373 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Non-promotional fee: 0.40%, min. HUF 564, max. HUF 9,719 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	to another bank	Promotional fee: 0.47%, min. HUF 544, max. HUF 9,373 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Non-promotional fee: 0.48%, min. HUF 564, max. HUF 9,719 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
Via Raiffeisen Direkt	within the Bank	free of charge
	to another bank	Promotional fee: 0.22%, min. HUF 272, max. HUF 7,505 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Non-promotional fee: 0.22%, min. HUF 282, max. HUF 7,782 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication[2], myRaiffeisen portal	within the Bank	free of charge
	to another bank	Promotional fee: 0.20%, min. HUF 255, max. HUF 7,020 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Non-promotional fee: 0.20%, min. HUF 264, max. HUF 7,279 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000

[1] Indexation: The Bank links the calculation of the fees indicated in this List of Conditions to the average consumer price index published annually by the Central Statistics Office with respect to the preceding calendar year. The amount and rate of the fee is automatically modified (indexed) in accordance with the average annual consumer price index applicable from 1 April of each year to preceding calendar year. The modification of the fee is published by the Bank in each year at the latest by the 1st day of April in this List of Conditions. The fee is specified by the Bank to a whole forint amount in accordance with the general rules on rounding, and in the case of a tariff specified in euro, to two decimal places. The Bank reserves the right not to apply fee indexation on one or even on several occasions with respect to certain customer groups and certain service types.

[2] The following payment orders are currently not available via myRaiffeisen mobileapplication: Cancellation of ad hoc payment orders, Recalling ad hoc or standing order payments, SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts – urgent, extra urgent, Ad hoc payment orders from HUF account in FCY in Bank, SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank – urgent, extra urgent, Ad hoc payment orders from HUF account in FCY interbank, SEPA Credit Transfer – EUR payment – urgent, extra urgent, Ad hoc payment orders from HUF account in HUF to another country, SEPA DD Core Direct Debit, SEPA DD Core direct debit limiting statement set/modification/cancellation, Forbiding the execution of a direct debit, Refund of paid direct debit, Ad hoc payment order in FCY or in HUF in Bank, Ad hoc payment order in FCY or in HUF interbank.

Transfer of positive account balance in bank account switching process	to another bank	Promotional fee: 0.47%, min. HUF 544, max. HUF 9,373 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Non-promotional fee: 0.48%, min. HUF 564, max. HUF 9,719 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
Standing order[2]		
In-Bank transfer between the customer's own accounts - Standing order		free of charge
At a branch		In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
Via Raiffeisen Direkt Via Raiffeisen DirektNet myRaiffeisen mobileapplication[2]		free of charge
Direct debit [Payment of utility bills with limit monitoring (direct debit)][2]		free of charge
Changing fee package		free of charge

Sending money in euro (SEPA) [SEPA Credit Transfer][1] **EUR payment to abroad, to Single Euro Payment Area**		
Standard fee	at branch	Promotional fee up to EUR 1104: 0.47%, min. HUF 544, max. HUF 9,373 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 Non-promotional fee up to EUR 1104: 0.48%, min. HUF 564, max. HUF 9,719 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0,3%, max. HUF 10,000 Promotional fee above EUR 1104: 0.31%, min. HUF 544, max. HUF 9,373 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 Non-promotional fee above EUR 1104: 0.32%, min. HUF 564, max. HUF 9,719 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000
	in Raiffeisen Direkt	Promotional fee: 0.22%, min. HUF 272, max. HUF 7,505 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 Non-promotional fee: 0.22%, min. HUF 282, max. HUF 7,782 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	Promotional fee: 0.20%, min. HUF 255, max. HUF 7,020 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 Non-promotional fee: 0.20%, min. HUF 264, max. HUF 7,279 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000

Conversion fee*	Promotional fee: 0.31%, max. EUR 204.97 Non-promotional fee: 0.32%, max. EUR 212.55
Priority fee – in case of extra urgent orders[2]	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Non-promotional fee: 0.80%, min. EUR 9.10, max. EUR 536.48

The maximum HUF 20,000 refers to the 0.45% added to the given fee.

3. Cash withdrawal in Hungary [**Cash withdrawal from account at the cash desk]**

Cash withdrawal at the cash desk	In accordance with the prevailing Retail List of Conditions.

4. Providing debit cards [bank cards] and credit-card fees

Application Fees of Bankcards

Type	Application Fee
VertiCard - application fee (Mastercard Unembossed bank card) Available card type from 15/06/2023 / Visa Classic debit card	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
Virtual card (Virtual No Plastic Mastercard)***	Promotional fee: HUF 500 Non-promotional fee: HUF 518

Annual fees of bank- and credit cards

Type	Annual bank card fee in the 1st year*	Annual bank card fee from the 2nd year
Unembossed Start CLEVERcard Non-available card type from 15/06/2023 / Visa Classic debit card	Free of charge	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
VertiCard (Mastercard Unembossed bank card) Available card type from 15/06/2023 / Visa Classic debit card	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
Mastercard Standard bankcard** (card issued instead of Embrossed Start CLEVERcard and OneCard) Available from 01/03/2024 / Visa Classic debit card	Free of charge	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
Embossed Start CLEVERcard (not applicable) / Visa Classic debit card	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions	
Onecard Bankcard Non-available from 01/03/2024 / Visa Classic debit card	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions	
VISA Gold Non-available from 19/12/2024	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions	

Type	Annual bank card fee in the 1st year*	Annual bank card fee from the 2nd year
Mastercard Gold Non-available from 19/12/2024	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions	
OneCard Standard Credit Card	In accordance with the conditions contained in the prevailing Retail List of Conditions	
OneCard Gold Credit Card	In accordance with the conditions contained in the prevailing Retail List of Conditions	

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

* Fee waiver for the first year is available only once for the given account and the given card (for main and supplementary card as well).
** The Bank does not accept new Embossed Start CLEVERcard applications. The Bank issues a MasterCard Standard bank card instead of the expiring Emossed Start CLEVERcard during renewals, starting from October 2023. From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024 the Bank will issue Mastercard Standard bank cards. From 01/03/2024, the Bank enables the request for a Mastercard Standard type debit card for all account products. From 19/12/2024, sales of the VISA Gold and Mastercard Gold debit cards will cease.

*** Debit card issued in digital environment only.

The fees for Visa Classic, Visa Platinum, and Visa Infinite cards indicated in the above table apply only to Visa cards issued by the Bank as a unilateral card replacement for those originally requested before 25.06.2025, which differed from these. Details related to the bank-initiated card replacement can be found in point 7 of the Raiffeisen CLEVERcard. Bank- and Credit Card List of Conditions.

The Bank is not accepting applications for Versatile CLEVERcard since 10th July 2013.
Starting from 21st October 2013 the Bank does not accept new Embossed Start CLEVERcard applications.
The Onecard partner program was terminated on the 28th of February 2021
In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank and own a bankcard (including Start and Versatile Clever Card) linked to the bank account with declaration. From January 1st 2025, the discount will be applicable for POS terminal transactions operated by Magyar Posta as well.If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exeeds HUF 150,000. Bank provides the free of charge transactions related to the bank account for which the declaration has been submitted. In case the declaration is submitted until the 20th day of the given calendar month, the discount is available from the first day of the next calendar month.

Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer submitted declaration about free of charge cash withdrawal related to the bank account used for the transaction]	
Number of free of charge ATM, POS terminal operated by Magyar Posta cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total.[3]	2 pcs
Number of further free of charge ATM/post office cash withdrawals per month[3,4]	1 pc
Further cash withdrawals from ATM and at post office[4]	In accordance with the condition applicable to the standard fees of Everyday account package published in the prevailing Retail List of Conditions.
Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit declaration about free of charge cash withdrawal related to the bank account used for the transaction]	
from any ATM and at post office[4]	
Monthly the first 3 cash withdrawals per card[5]	free of charge
Further cash withdrawals	In accordance with the condition applicable to the standard fees of Everyday account package published in the prevailing Retail List of Conditions.
Further transaction fees	
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] [1]	In accordance with the conditions of Everyday account package published in the prevailing Retail List of Conditions.
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] [1]	Promotional fee: EUR 16.35 Non-promotional fee: EUR 16.95
Versatile CLEVERcard top-up service	25% discount off the service fee, compared to the monthly fee published in the prevailing Retail List of Conditions

All other conditions applicable to bank (debit) cards and credit cards, not detailed above, are governed by the prevailing Retail List of Conditions.

5. SMS service [Mobile Banking service]

The monthly fee of the Mobil Banking service is free of charge for a period of maximum 6 months in case it was applied for after the application of the account package. Thereafter the monthly fee is equal to the fee listed in the prevailing Retail List of Conditions.

[3] Transactions are selected based on the transaction date in the actual month.
[4] Paying postal check or other services by bankcard at the post offices, is considered as cash withdrawal or purchase depending on the POS terminal applied by Magyar Posta. For more information, please visit the website of the Magyar Posta (http://posta.hu).
[5] Transactions are selected based on the transaction date in the actual month.
[6] Under Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.) in case of instant HUF transfers initiated by payment request or unified data entry solution, fee(s) won't be charged by the Bank as long as this provision is effective.

6. Credit Facilities and Loans

Arranged Overdraft	2% discount off the interest rate published in the prevailing Retail List of Conditions in case of applications submitted from 1st of January 2021 and contracts concluded from 1st of January 2021 based on applications submitted between 23rd of September 2020 and 31st of December 2020. In case of contracts concluded until 31st of December 2020 based on Overdraft applications submitted between 23rd of September 2020 and 31st of December 2020 the discount is only valid from the second period. Further information in the Unsecured Loans List of Conditions.
Personal Loan with Real Estate Collateral	50% discount off the standard credit appraisal fee published in the prevailing Retail List of Conditions. If the rate of discount applicable to the prevailing credit appraisal fee published in the prevailing Retail List of Conditions with respect to standard customers equals or exceeds the rate of discount published in this List of Conditions, customers applying for a credit facility within the framework of the Individual account package will be entitled to the discount credit appraisal fee contained in the prevailing Retail List of Conditions.
Housing Loan	

7. Insurance contracts

Raiffeisen Care II.	Free of charge for 3 months in the case of an application for a new Raiffeisen Care II. insurance.

The packages and monthly fees of Raiffeisen Care II. are regulated by the Retail List of Conditions.