

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

Key Employee Package – List of Conditions II.

Valid: from 15th December 2019 until withdrawn

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

The amendments in the List of Conditions:

Raiffeisen Bank Zrt. informs its Customers that on 15 December 2019 Article 3 of Regulation (EC) No 924/2009 of the European Parliament and of the Council on cross-border payments in the Community enters into force, according to which the charges levied in respect of cross-border payments in euro within the European Union shall be the same as the charges levied for corresponding national payments in HUF.

The above in general means that the fee payable for a credit transfer in euro to a Member State of the EU (SEPA credit transfer) shall not be higher than the fee payable for a domestic credit transfer in HUF (except for credit transfers involving conversion, and urgent/extra urgent credit transfers), and that the fee charged for a cash withdrawal from an ATM in a Member State of the EU shall not be higher than the fee charged for a cash withdrawal in HUF from a non-proprietary ATM. The Bank shall ensure the above equality of charges not just in the Member States of the EU, but in the case of all payments directed to or occurring in the Single Euro Payment Area, and in case of the ATM withdrawals in all Member State of the EEA.

With regard to the foregoing, effective as of 15 December 2019 Raiffeisen Bank Zrt. amends the following Lists of Terms & Conditions in a way that is favourable or not unfavourable for the Customers, in accordance with Part 1, Chapter XIX, Section 19.21 of the General Business Conditions.

It is a further change that the fees charged for SEPA credit transfers directed at or coming from abroad are set out in a new fee structure. With a view to the transparency of information provided to customers and compliance with the above EC Regulation, the fee charged for such a transaction has been broken up, and the charges of the related banking services—currency conversation and/or urgent/extra urgent performance—are shown as separate fee elements additional to the basic fee. In the case of SEPA transactions occurring in the period lasting until 31 January 2020 at the latest, certain elements/sub-amounts of the fees shall be debited on a later date in accordance with the List of Terms & Conditions.

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.

Employees are entitled to use Key Employee Package II. whose employer has a cooperation agreement with the Bank regarding the Key Employee Package at the time of the account opening.

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.



2. Bank account management

Opening and closing an account		free of charge
Maintaining the account^{1,2}	In the case of a single-sum crediting equal to at least the prevailing net amount of the monthly minimum wage	free of charge
	In the case of the crediting of an amount less than the prevailing net monthly minimum wage	HUF 441/month/account
Sending money within Hungary in HUF [Ad hoc payment orders]¹		
Transfer between own accounts		free of charge
At a branch	within the Bank	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
	to another bank	
Via Raiffeisen Direkt	within the Bank	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
	to another bank	
Via Raiffeisen DirektNet, myRaiffeisen ³	within the Bank	free of charge
	to another bank	free of charge
Transfer of positive account balance in bank account switching process	to another bank	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
Standing order³		
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 Via myRaiffeisen ³		free of charge
Direct debit [Payment of utility bills with limit		free of charge

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 In case of this package we require a regular monthly incoming fund with one transaction in the amount of at least the prevailing net amount of the monthly minimum wage to the current account held with Raiffeisen Bank. Incoming fund is accepted from non-Raiffeisen Bank source or from a Raiffeisen Bank account of the customer's employer as well. Raiffeisen Bank grants a onetime grace period of a further one month following the month of the opening of the account or the changing of the account package, for the credit of the first minimum monthly net incoming fund on the account holder's account. If the above determined incoming fund is not arriving to the account in the 2nd month after the month of account opening or package changing, the Bank is charging the monthly account maintenance fee specified in this List of Interest Rates and Charges. This rule is valid in the later months as well: the Bank is charging the account maintenance fee on the first banking day of the month followed by the monitored month, when the incoming fund has not arrived. The monitored period for the fee charge of the month concerned: from the 21st day of the month prior to the month concerned to the 24th day of the month concerned. The required credit defined in the conditions cannot be fulfilled through cash deposit in branches.

³ The following payment orders are currently not available via myRaiffeisen: In-Bank transfer between the customer's own accounts (standing payment orders), Payment of utility bills with limit monitoring, Standing payment orders, Cancellation of ad hoc or standing payment orders and direct debit payments. Recalling ad hoc or standing order payments, SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts – *urgent*, *extra urgent*, Ad hoc payment orders from HUF account in FCY in Bank, SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank – *urgent*, *extra urgent*, Ad hoc payment orders from HUF account in FCY interbank, SEPA Credit Transfer – EUR payment – *urgent*, *extra urgent*, Ad hoc payment orders from HUF account in HUF to another country, SEPA DD Core Direct Debit, SEPA DD Core direct debit limiting statement set/modification/cancellation, Forbidding the execution of a direct debit, Refund of paid direct debit, Ad hoc payment order in FCY or in HUF in Bank, Ad hoc payment order in FCY or in HUF interbank

monitoring (direct debit)]³		
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	up to EUR 1104: 0.32%, min. HUF 380, max. HUF 7,754 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0,3%, max. 6000 Ft above EUR 1104: 0.21%, min. HUF 380, max. HUF 7,754 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0,3%, max. 6000 Ft
	in Raiffeisen Direkt	0.21%, min. HUF 251, max. HUF 5,146 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0,3%, max. 6000 Ft
	via Raiffeisen DirektNet, myRaiffeisen	free of charge
Conversion fee		0.21%, max. EUR 135.61
Priority fee – in case of extra urgent orders ³		0.53%, min. EUR 5.82, max. EUR 342.25

The maximum HUF 6,000 refers to the 0.3% added to the given fee.

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

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

Type	Annual bank card fee in the 1 st year*	Annual bank card fee from the 2 nd year
OneCard bankcard	In accordance with the conditions applicable to the Fee Waiver account package published in the prevailing Retail List of Conditions. The Bank will charge the 50% of the first yearly fee stated in the prevailing Retail List of Conditions for the OneCard bankcards applied for from 20th January 2014. The promotion is valid until withdrawal.	In accordance with the conditions applicable to the Fee Waiver account package published in the prevailing Retail List of Conditions
Unembossed Start CLEVERcard	Free of charge	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
VISA Classic	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)	Free of charge	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
VISA Gold		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

* 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).

Starting from 21st October 2013 the Bank does not accept new Embossed Start CLEVERcard (In case of standard and special image design) applications.

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. Discount is not applicable for post office transactions.

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 exceeds 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 cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total. ⁴	2 pcs
Further cash withdrawals from any ATM and at post office ⁵	HUF 630
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 ⁵	
Monthly the first 2 cash withdrawals ⁴	free of charge
Further cash withdrawals	HUF 630

Purchase	free of charge
Further transaction fees	
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] ¹	HUF 630
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] ¹	EUR 9.56
Versatile CLEVERcard top-up service	25% discount off the service fee, compared to the monthly fee published in the prevailing Retail List of Conditions

The Bank is not accepting applications for Versatile CLEVERcard, Standard (Oxigén) and Gold (Oxigén) Credit Card since 10th July 2013.

Detailed information about the OneCard Credit Card related discounts are available at www.onecard.hu website.

OneCard related discounts are valid until withdrawal but at least till 31st December 2015.

The Bank reserves the right to change the list of Partners and/or the discount rates.

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

⁴ Transactions are selected based on the transaction date in the actual month.

⁵ 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. 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.

6. Credit Facilities and Loans

Arranged Overdraft	From 01/10/2013 2% discount off the interest rate published in the prevailing Retail List of Conditions. The promotion is valid until withdrawal.
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 Key Employee II. 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.
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The packages and monthly fees of Raiffeisen Care II. are regulated by the Retail List of Conditions.