

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

## ***Key Plus Employee Package – List of Conditions***

*Valid: from 2<sup>nd</sup> November 2017 until withdrawn*

### ***1. General provisions***

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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 Plus Employee Package whose employer has a cooperation agreement with the Bank regarding the Key Plus Employee Package at the time of the account opening.

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.



## 2. Bank account management

<b>Opening and closing an account<sup>1</sup></b>		free of charge
<b>Account management<sup>1,2</sup></b>	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 631/month/account
<b>Transfer between own accounts<sup>1</sup></b>		free of charge
<b>One-off order in forint<sup>1</sup></b>		
At a branch	within the Bank	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
	to another bank	
Via Raiffeisen Direkt	within the Bank	
	to another bank	
Via Raiffeisen DirektNet	within the Bank	
	to another bank	
Transfer of positive account balance in bank account switching process	to another bank	
<b>Standing order<sup>1</sup></b>		
At a branch		In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
Via Raiffeisen Direkt		
Via Raiffeisen DirektNet		
<b>Collection of service provider fees (direct debit)<sup>1</sup></b>		free of charge
<b>Changing fee package<sup>1</sup></b>		free of charge
<b>Paper based statement mailed to the customer's notification address<sup>1</sup></b>		HUF 100
<b>Paper based statement with pick-up at branch</b>		free of charge
<b>Electronic account statement</b>		free of charge

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. This provision shall apply retroactively as of 1 January 2017.

<sup>1</sup> 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.

<sup>2</sup> 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 months 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 in case of those months, 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. Cash withdrawal from account at the cash desk<sup>1</sup>

#### Cash withdrawal at the cash desk

In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions

### 4. Bank- and credit-card fees<sup>1</sup>

#### Application Fees of Bankcards<sup>1</sup>

Type	Application Fee
OneCard bankcard - application fee	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
Unembossed Start CLEVERcard - application fee	
VISA Classic - application fee	
Embossed Start CLEVERcard (not applicable) - application fee	

#### Annual fees of bank- and credit cards<sup>1</sup>

Type	Annual bank card fee in the 1 <sup>st</sup> year*	Annual bank card fee from the 2 <sup>nd</sup> year
OneCard bankcard	In accordance with the conditions applicable to the Fee Waiver 2.0 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 in Key Plus Employee Package. The promotion is valid until withdrawal.	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
Unembossed Start CLEVERcard	Free of charge	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
VISA Classic	Free of charge	In accordance with the conditions applicable to the Fee Waiver 2.0 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 Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
VISA Gold	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published 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).

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.

<b>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</b>	
Number of free of charge ATM cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total. <sup>3</sup>	2 pcs
from Raiffeisen ATMs <sup>1</sup>	0,6%, min. 250 Ft
from other bank ATMs and at post office <sup>1,4</sup>	1,2%, min. HUF 631
<b>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</b>	
from Raiffeisen ATMs <sup>1</sup>	0,6%, min. 250 Ft
from other bank ATMs and at post office <sup>1,4</sup>	1,2%, min. HUF 631
Purchase <sup>1</sup>	free of charge

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

## 5. 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

<b>Overdraft Facility</b>	2% discount off the interest rate published in the prevailing Retail List of Conditions. The promotion is valid until withdrawal.
<b>Personal Loan with Real Estate Collateral</b>	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 Plus Employee account package will be entitled to the discount credit appraisal fee contained in the prevailing Retail List of Conditions.
<b>Housing Loan</b>	

## 7. Insurance contracts

<b>Raiffeisen Care II.</b>	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.

<sup>3</sup> Transactions are selected based on the transaction date in the actual month.

<sup>4</sup> 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>).

## **8. Allowances, promotions**

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### **Key Plus Employee Package Account Opening Winter Promotion**

**(promotional period: 2 November 2017 to 31 December 2017)**

For the period from 2 November 2017 to 31 December 2017 (promotional period) the Bank announces a promotion for its new, full-age customers who open Key Plus Employee Package retail bank accounts.

In the scope of the promotion, as a bonus to accompany each newly opened **Key Plus account package**, the customer will be given a Tesco voucher worth HUF 5,000, provided that **all** of the following conditions are **met**.

The Customer:

1. opens a new retail bank account with a Key Plus employee package during the promotional period,
2. by 12 February 2018 at the latest satisfies in full at least once the preconditions for free account keeping as per the List of Terms & Conditions concerning the Key Plus account package (the grace period determined for the fulfilment of the preconditions for free account keeping does not apply to customers participating in the promotion),
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail bank account after 1 May 2017 until the date of account opening following 1 November 2017,
4. has an active Key Plus Employee bank account, which is not undergoing termination on 12 February 2018
5. has no overdue and payable debts owing to the Bank on 12 February 2018,
6. has a Hungarian mailing address.

To eligible customers, the voucher will be delivered to the customer's Hungarian mailing address registered at the Bank by a company contracted by the Bank for cooperation in the deliveries (Magyar Posta Zrt.; registered office: 1138 Budapest, Dunavirág u. 2-6., "Magyar Posta").

Magyar Posta shall try to deliver the voucher upon the Bank's order by 9 March 2018, two times at maximum. After that the package shall be deposited at a post office where it may be collected as per Magyar Posta's notice. If the package is not collected within 10 business days at the post office either, the Customer shall lose his/her title to the gift.

For the purpose of the delivery of the gift, the Bank shall forward the name, mailing address data of its customers eligible to a voucher in the scope of the promotion to the Magyar Posta, who shall process such data.

"Tesco Gift Vouchers" are distributed by TESCO-GLOBÁL Áruházak Zrt. The vouchers should be used by 31 December 2018. The customer may not choose the denomination of the gift vouchers.

The promotion shall be valid until the end of the announced promotional period, or **while stocks last**. If stocks are exhausted, the vouchers shall be allocated in the order of account opening (if two accounts are opened simultaneously, in the alphabetical order of the names of the account holders).

Each customer shall be entitled to one voucher only. The voucher cannot be exchanged to cash.

### **Key Plus Employee Package Account Opening Promotion (promotional period: 10 October 2017 to 31 October 2017)**

For the period from 10 October 2017 to 31 October 2017 (promotional period) the Bank announces a promotion for its new, full-age customers who open Key Plus Employee Package retail bank accounts.

In the scope of the promotion, as a bonus to accompany each newly opened **Key Plus account package**, the customer will be given a Tesco voucher worth HUF 5,000, provided that **all** of the following conditions are **met**.

The Customer:

1. opens a new retail bank account with a Key Plus employee package during the promotional period,
2. by 11 December 2017 at the latest satisfies in full at least once the preconditions for free account keeping as per the List of Terms & Conditions concerning the Key Plus account package (the grace period determined for the fulfilment of the preconditions for free account keeping does not apply to customers participating in the promotion),
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail bank account after 11 April 2017 until the date of account opening following 9 October 2017,
4. qualifies as a new customer, i.e. has not had a Raiffeisen retail bank account since 11 April 2017 until opening a bank account after 09 October 2017,
5. has no overdue and payable debts owing to the Bank on 11 December 2017,
6. has a Hungarian mailing address.

To eligible customers, the selected gift will be delivered to the customer's Hungarian mailing address registered at the Bank by a company contracted by the Bank for cooperation in the deliveries (Magyar Posta Zrt.; registered office: 1138 Budapest, Dunavirág u. 2-6., "Magyar Posta").

Magyar Posta shall try to deliver the gift upon the Bank's order by 22 December 2017, two times at maximum. After that the package shall be deposited at a post office where it may be collected as per Magyar Posta's notice. If the package is not collected within 10 business days at the post office either, the Customer shall lose his/her title to the gift.

For the purpose of the delivery of the gift, the Bank shall forward the name, mailing address data of its customers eligible to a gift in the scope of the promotion to the Magyar Posta, who shall process such data.

"Tesco Gift Vouchers" are distributed by TESCO-GLOBÁL Áruházak Zrt. The vouchers should be used by 31 December 2018. The customer may not choose the denomination of the gift vouchers.

The promotion shall be valid until the end of the announced promotional period, or **while stocks last**. If stocks are exhausted, the vouchers shall be allocated in the order of account opening (if two accounts are opened simultaneously, in the alphabetical order of the names of the account holders).

Each customer shall be entitled to one gift only. The gift cannot be exchanged to cash.