

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

Key Plus Employee Package – List of Conditions

Valid: from 1st November 2016 until withdrawn

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 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

Opening and closing an account¹		free of charge
Account management^{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 628/month/account
Yield increaser service¹		In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the latest Retail List of Conditions
Transfer between own accounts¹		free of charge
One-off order in forint¹		
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	
Standing order¹		
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		
Collection of service provider fees (direct debit)¹		free of charge
Changing fee package¹		free of charge
Paper based statement mailed to the customer's notification address¹		HUF 100
Paper based statement with pick-up at branch		free of charge
Electronic account statement		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 March 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 March 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 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 desk¹

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 fees¹

Application Fees of Bankcards¹

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 cards¹

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 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.

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. ³	2 pcs
from Raiffeisen ATMs ¹	0,6%, min. 249 Ft
from other bank ATMs and at post office ^{1,4}	1,2%, min. HUF 628
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 Raiffeisen ATMs ¹	0,6%, min. 249 Ft
from other bank ATMs and at post office ^{1,4}	1,2%, min. HUF 628
Purchase ¹	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

Overdraft Facility	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 Plus Employee 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.
----------------------------	--

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>).

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

8. Allowances, promotions

Voucher after new account opening:

The promotional offer refers to those customers who are the employees of the Bank's partner and the fellow workers of the partners of the company listed below:

- Bako Hungária Kft.
- BAUHAUS Szakáruházak Kereskedelmi Bt.
- BKK Budapesti Közlekedési Központ Zrt.
- CCC Hungary Shoes Kft.
- DIGI Távközlési és Szolgáltató Kft.
- Eckerle csoport
- Feketesas Pharma csoport
- Fővárosi Vízművek
- Gordiusz 95' Ipari, Kereskedelmi és Szolgáltató Zrt.
- HILTI Szerszám Kft.
- IREKS-STAMAG Kft.
- KÉSZ Csoport
- Kocka 576 Kft.
- Lantmannen Unibake Magyarország Sütőipari Zrt.
- Magyar Suzuki Zrt.
- Maltacourt Hungary Kft.
- Masterplast Kft.
- MOL csoport
- OMS csoport
- Paksi Atomerőmű Zrt.
- Qualysoft Informatikai Zrt.
- Rextra csoport
- Royalsekt csoport
- Vienna Life Biztosító Zrt.
- Vodafone Magyarország Zrt.
- Workforce Kft.

The promotion is valid from 6th February 2015 until withdrawal.

Conditions for participating in the promotion:

- New account opening in Key Plus Employee Package during the promotional period
- Filling the income transfer statement at the same time with the account opening
- OneCard debit card request at the same time with the account opening

Constitutes a new account opening if the client did not have a bank account at the Bank 6 months prior to the starting date of the promotion.

Promotional gift: HUF 5 000 worth of vouchers (Erzsébet utalvány)

The voucher will be handed-over personally at branch, at the same time with the account opening considering the fulfillment of the conditions mentioned above.