

Premium Banking Terms and Conditions

Effective from 16th of September 2022 until withdrawal

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

- As of 1 October 2022 the Bank changes the fees of Securities account management unilaterally and with respect to some of its Customers unfavourably according to Clause I.7.4. of its Business Conditions for Investment Services. The modification is based on the following changes listed in its Clause 19.13.4. of Chapter XIX. of its General Business Conditions:
 - change in the consumer price index of year 2021,
 - unfavourable change in costs having significant effect on the Bank's operating costs, and
 - change in public dues connected to the Bank's activities: The Government imposed transaction duty payment obligation on the Bank for certain transactions in the investment services provided by the Bank in its Government Decree on the extra profit taxation Nr. 197/2022. (VI. 4.).
- The following investment funds are listed on their new names:
 - Raiffeisen - Euro - Corporate Bond Fund, new name: Raiffeisen - ESG - Euro-Corporate Bond Fund
 - Aegon Alfa Absolute Return Fund, new name: VIG Alfa Absolute Return Fund
 - Aegon Money Maxx Emerging Markets Total Return Fund,
new name: VIG Money Maxx Emerging Markets Total Return Fund
 - Aegon MegaTrend Share Investment Fund „A”, new name: VIG MegaTrend Share Investment Fund „A”
 - Aegon MegaTrend Share Investment Fund „B”, new name: VIG MegaTrend Share Investment Fund „B”

1 General Terms and Conditions

1.1 General Terms and Conditions applicable to customers who concluded a Supplementary Agreement prior to 6th July 2010

In order to maintain Raiffeisen Premium Banking status without the payment of any supplementary account keeping fee, one of the following conditions must be satisfied:

In respect of the last working day of the given calendar quarter

- in the past quarter of a year a minimum monthly amount of HUF 350,000 has been credited on average to the Customer's bank account from outside the Bank or from a third party,
- the aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million*,
- the total value of the original disbursed loan amount of the Customer's home loan, multi-purpose mortgage loan, or personal loan granted by Raiffeisen Bank is at least HUF 15 million – calculated at the exchange rate effective at the time of disbursement – the Customer's outstanding debt is a total of at least HUF 5 million – calculated at the effective exchange rate – and none of the Customer's loans have been more than 30 days overdue for the past 12 months.

* When calculating the aggregate savings balance, the Bank takes into consideration the following: balance of Raiffeisen current accounts, fixed deposits – in the case of foreign currency, converted into forint at the FX mid-rate effective on the given day – and the aggregate, effectively available closing balance of the securities account managed by Raiffeisen Bank.

The Supplementary Account keeping fee for the Raiffeisen Premium Banking service is not charged if the preconditions for use are fulfilled; otherwise, the fee is HUF 8,899/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service.

1.2 General Terms and Conditions applicable to customers who have signed a Supplementary Contract or a Supplementary Contract amendment since 6th July 2010

The General Terms and Conditions differ depending on whether the customer requests a Premium or a Premium Gold Account Package. Other product conditions over and beyond terms and conditions of the Premium and Premium Gold Account Packages are the same regardless of which of the two account packages is used.

1.2.1 General Terms and Conditions applicable to the Premium Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last day of the actual month:

- Transfer, to the credit of the Customer's bank account, during the month examined, from outside the Bank or from a third party, and in one lump sum, of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to the last day of the month concerned.
- The aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.
- the total value of the original disbursed loan amount of the Customer's home loan, and/or multi-purpose mortgage loan, and/or personal loan granted by Raiffeisen Bank is at least HUF 15 million – in case of mortgage loans or multi-purpose mortgage loans calculated at the exchange rate effective at the time of disbursement – and the Customer's outstanding non expired debt is a total of at least HUF 5 million calculated at the latest effective mid exchange rate of Raiffeisen Bank valid for individuals, and none of the Customer's loans have been more than 30 days overdue during the past 12 months.

The Supplementary Account Fee for the Raiffeisen Premium Banking service is not charged if, in addition to the maintenance of a Premium Account Package, at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 8,899/month/Customer (regardless of the number of the Premium Account Packages maintained), which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service. If a Premium Gold Account Package is maintained, the Supplementary Account keeping fee is not charged.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the given month, the eventual Account keeping fee related to the Premium Gold Account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking Service, by the 5th working day preceding the last working day of the given month.

If, on the day of the verification, the Customer has any debts that have been overdue for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Account Package, a Supplementary Account keeping fee, regardless of whether all the other conditions are fulfilled.

1.2.2 General Terms and Conditions applicable to the Premium Gold Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Gold Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last day of the actual month:

- Transfer, to the credit of the Customer's bank account, in the month examined, from outside the Bank or from a third party, and in one lump sum, of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals.. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to the last day of the month concerned.
- The aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.
- The total value of the disbursed loan amount of the Customer's home loan, and/or multi-purpose mortgage loan, and/or personal loan granted by Raiffeisen Bank is a total of at least HUF 18 million after the end of the grace period defined in Contract Supplement for the Provision of the Premium Banking Service on the day of verifying Membership conditions – calculated at the mid exchange rate of Raiffeisen Bank valid for individuals, effective on the day of verifying. Henceforth the Customer's outstanding actual non expired debt is a total of at least HUF 5 million calculated at the latest effective mid exchange rate of Raiffeisen Bank valid for individuals, and none of the Customer's loans have been more than 30 days overdue during the past 12 months before verifying conditions.

The monthly account keeping fee for the Premium Gold Account Package service is not charged if at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 12,069/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service.

If a Premium Gold Account Package is maintained, the Supplementary account keeping fee is not charged.

If, on the day of the verification, the Customer has any debts overdue to the Bank for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Gold Account Package, an Account keeping fee, regardless of whether or not the other conditions are fulfilled.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the given month, the eventual Account keeping fee related to the Premium Gold account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5th working day preceding the last working day of the given month.

1.3 General Terms and Conditions applicable to customers who have signed a Supplementary Contract or a Supplementary Contract amendment since 30th August 2010

The General Terms and Conditions differ depending on whether the customer requests a Premium or a Premium Gold Account Package. Other product conditions exceeding the special conditions of the Premium and Premium Gold Account Packages are identical if both account packages are used.

1.3.1 General Terms and Conditions applicable to the Premium Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last day of the actual month:

- Crediting, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank, and in one lump sum of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals, (ii) or from inside of the Bank from a legal person or a company without legal personality or a sole trader of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to the last day of the month concerned.
- The aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.
- the total value of the original disbursed loan amount of the Customer's home loan, and/or multi-purpose mortgage loan, and/or personal loan granted by Raiffeisen Bank is at least HUF 15 million – in case of mortgage loans or multi-purpose mortgage loans calculated at the

exchange rate effective at the time of disbursement – and the Customer's outstanding non expired debt is a total of at least HUF 5 million calculated at the latest effective mid exchange rate of Raiffeisen Bank valid for individuals, and none of the Customer's loans have been more than 30 days overdue during the past 12 months.

The Supplementary Account keeping fee for the Raiffeisen Premium Banking service is not charged if, in addition to the maintenance of a Premium Account Package, at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 8,899/month/Customer (regardless of the number of the Premium Account Packages maintained), which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service. If a Premium Gold Account Package is maintained, the Supplementary Account keeping fee is not charged.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the given month, the eventual Account keeping fee related to the Premium Gold account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5th working day preceding the last working day of the given month.

If, on the day of the verification, the Customer has any debts overdue for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Account Package, a Supplementary Account keeping fee, regardless of whether or not the other conditions are fulfilled.

1.3.2 General Terms and Conditions applicable to the Premium Gold Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last day of the actual month:

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank, and in one lump sum of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals, (ii) or from inside of the Bank from a legal person or a company without legal personality or a sole trader of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to the last day of the month concerned.
- The aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.
- The total value of the disbursed loan amount of the Customer's home loan, multi-purpose mortgage loan, or personal loan granted by Raiffeisen Bank is at least HUF 18 million after the end of the grace period defined in Contract Supplement for the Provision of the Premium Banking Service on the day of verifying Membership conditions – calculated at the mid exchange rate of Raiffeisen Bank valid for individuals, effective on the day of verifying. Henceforth the Customer's outstanding actual debt is a total of at least HUF 5 million calculated at the latest effective mid exchange rate of Raiffeisen Bank valid for individuals, and none of the Customer's loans have been more than 30 days overdue during the past 12 months before verifying conditions.

The account keeping fee for the Premium Gold Account Package service is not charged if at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 12,069/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service.

If a Premium Gold Account Package is maintained, the Supplementary Account keeping fee is not charged.

If, on the day of the verification, the Customer has any debts that have been overdue to the Bank for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Gold Account Package, an Account keeping fee, regardless of whether or not the other conditions are fulfilled.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the given month, the eventual Account keeping fee related to the Premium Gold Account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5th working day preceding the last working day of the given month.

1.4 General Terms and Conditions applicable to customers who have signed a Supplementary Contract since 1st January 2015

1.4.1 General Terms and Conditions applicable to the Premium Gold 2.0 Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last day of the actual (current) month:

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank (ii) or from inside of the Bank from a legal person or a company without legal personality in one lump sum of a total amount of HUF 400,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to the last working day (including the banking days only for in-bank instant credit transfers and instant credit transfers) of the month concerned.
- On the last working day of the month the aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.

Between 1st February 2016 and 31st December 2022 Bank apply more favorable different General Terms and Conditions as follows:

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank (ii) or from inside of the Bank from a legal person or a company without legal personality at most in three details of a total amount of HUF 400,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to the last working day (including the banking days only for in-bank instant credit transfers and instant credit transfers) of the month concerned.
- On the last working day of the month the aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.

The account keeping fee for the Premium Gold Account Package service is not charged if at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 12,092/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service.

If a Premium Gold Account Package is maintained, the Supplementary Account keeping fee is not charged.

If, on the day of the verification, the Customer has any debts that have been overdue to the Bank for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Gold 2.0 Account Package, a monthly Account keeping fee, regardless of whether or not the other conditions are fulfilled.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the current month, the eventual Account keeping fee related to the Premium Gold 2.0 Account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5th working day preceding the last working day of the current month.

1.4.2 General Terms and Conditions applicable to the Premium Select Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last working day of the actual (current) month:

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank (ii) or from inside of the Bank from a legal person or a company without legal personality in one lump sum of a total amount of HUF 1,000,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to the last working day (including the banking days only for in-bank instant credit transfers and instant credit transfers) of the month concerned.
- on the last working day of the month the aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 30 million.

Between 1st February 2016 and 31st December 2022 Bank apply more favorable different General Terms and Conditions as follows:

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank (ii) or from inside of the Bank from a legal person or a company without legal personality at most in three details of a total amount of HUF 1,000,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27th day of the month preceding the month concerned to

the last working day (including the banking days only for in-bank instant credit transfers and instant credit transfers) of the month concerned.

- on the last working day of the month the aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 30 million.

The account keeping fee for the Premium Select Account Package service is not charged if at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 17,777/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service. If a Premium Select Account Package is maintained, the Supplementary Account keeping fee is not charged.

If, on the day of the verification, the Customer has any debts that have been overdue to the Bank for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Select Account Package, a monthly Account keeping fee, regardless of whether or not the other conditions are fulfilled.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the current month, the eventual Account keeping fee related to the Premium Select Account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5th working day preceding the last working day of the current month.

1.5 Common Rules Concerning Premium Gold, Premium Gold 2.0, Premium Select Account Packages

In the following cases, the Bank shall dispense with the fulfilment of the conditions determined for exemption from the monthly account keeping fee.

- The crediting criteria determined for the given account package was unfulfilled in the month concerned:
 - however, the sum total of the credits incoming in the preceding review period—being not more by number than the number prescribed for the given account package—reached double the expected threshold amount. Within one calendar year, the Bank shall dispense with charging the account keeping fee two times at the most on this title.
 - due to sick leave or lasting inability to earn. The Bank reserves the right to ask the customer to present a certificate in this respect. Within one calendar year, the Bank shall—upon the customer's request—dispense with applying the account keeping fee three times at the most on this title. The benefit is provided in each case through the subsequent refund of the fee.
 - in consideration for the customer's entitlement to maternity leave or child care allowance (GYED). The Bank reserves the right to ask the customer to present a certificate in this respect. Within one calendar year, the Bank shall—upon the customer's request—dispense with applying the account keeping fee three times at the most on this title. The benefit is provided in each case through the subsequent refund of the fee.

When examining compliance with the prescribed terms, the Bank has the right to depart, only and exclusively downwards, from the announced threshold values, by maximum 5%.

1.6 Common rules applied regardless of the type of the account package regarding 1.2., 1.3., 1.4. and 1.5. points

When calculating the aggregate savings balance, the Bank takes into consideration the following: balance of Raiffeisen current accounts, fixed deposits – in the case of foreign currency, converted into forint at the FX mid-rate effective on the given day calculated on mid exchange rate of the Bank valid for individuals – and the aggregate, effectively available closing balance of the securities account managed by Raiffeisen Bank at the time of the verification.

The month of conclusion of the Supplementary Agreement and the next month shall be a grace period (the "Grace Period") during which the Bank will not examine the preconditions for exemption from the account-keeping fee, and such examination shall take place first on the last day of the month following the Grace Period.

1.7 Other provisions

In the cases not regulated in these Terms and Conditions, the fees, commissions and conditions specified in the effective Retail Terms and Conditions shall be charged and applied to specific products, including promotion products.

The Bank may decide, without notifying the customer in advance, not to debit the supplementary account keeping fee.

The Bank has no obligation to conclude a contract, even if the customer complies with the conditions stipulated in these Terms and Conditions.

From 9th August 2012 customers who have for restructuring loan (Raiffeisen Újrakezdés Loan) and/or claim for payment relief – bridging loan; temporary installment decrease with tenor increase, temporary installment decrease without tenor increase; tenor increase according to the law of 2009/IV. – are not entitled for Premium Banking membership. If the customer has or claims for restructuring loan payment relief mentioned above, the Bank is entitled to terminate immediately the customer's Supplementary Contract for Premium Banking services.

In case of transactions to special accounts opened to collect donations to handle emergency situations, regulated by government decree about National Humanitarian Coordination Council, Bank reimburses a certain amount of the transaction fee to customer, pay back volume is **0,3%, but max. HUF 10,000** of the transferred amount from the charged fee. Reimbursement will be fulfilled at latest last working day of the following month of the transaction on the concerned account.

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 10,000** part of the fee does not apply.

Due to the changes—effective as of 01/01/2019—of Act CXVI of 2012, the Bank will not charge the fee element of **0.3% max. HUF 10,000** in accordance with the principle of symmetry in the case of all credit transfers for the portion not exceeding HUF 20,000 per transaction. Under this:

- if the amount of the credit transfer is HUF 20,000 or less, the fee element of **0.3% max. HUF 10,000** is not charged,
- if the amount of the credit transfer is in excess of HUF 20,000, then up to HUF 20,000 the fee element of **0.3% max. HUF 10,000** is not charged.

The maximum **HUF 10,000 shown for transfers applies to the 0.3%** added to the given fee.

In the case of credit transfers from retail bank accounts 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 account ranges listed below), from the credit transfer fee the Bank will not charge the fee element corresponding to the measure of financial transaction tax - **0.3% max. HUF 10,000**.

MÁK accounts affected by the discount:

| | | | |
|----------------------------|----------------------------|----------------------------|----------------------------|
| 10002003-93489306-00000000 | 10036004-93489306-00000000 | 10025004-93489306-00000000 | 10002003-93489306-00000000 |
| 10002003-93489306-00000000 | 10045002-93489306-00000000 | 10049006-93489306-00000000 | 10002003-93489306-00000000 |
| 10024003-93489306-00000000 | 10002003-93489306-00000000 | 10047004-93489306-00000000 | 10036004-93489306-00000000 |
| 10045002-93489306-00000000 | 10048005-93489306-00000000 | 10049006-93489306-00000000 | 10026005-93489306-00000000 |
| 10028007-93489306-00000000 | 10046003-93489306-00000000 | 10034002-93489306-00000000 | 10047004-93489306-00000000 |
| 10033001-93489306-00000000 | 10024003-93489306-00000000 | 10027006-93489306-00000000 | 10027006-93489306-00000000 |
| 10044001-93489306-00000000 | 10046003-93489306-00000000 | 10034002-93489306-00000000 | 1003500-93489306-00000000 |
| 10029008-93489306-00000000 | 10026005-93489306-00000000 | 10044001-93489306-00000000 | 19017004-88104264-70100001 |
| 10048005-93489306-00000000 | 10002003-93489306-00000000 | | |

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

2 Available account maintenances [bank account facilities] and provided debit cards [bank cards]



Raiffeisen Premium, Premium Gold, Premium Gold 2.0 and Premium Select Account Package:

forint bank account with bank card and electronic channel discounts.

The Premium Banking service is available to customers who have concluded a contract prior to 6th July 2010 in conjunction with any Raiffeisen retail bank account/bank account package.

The following account packages are not available in case of new contracts within Premium Banking services:

- Premium account package: not available since 1st February 2013
- Premium Gold account package: not available since 1st January 2015

The Premium Banking service is available to customers who have concluded a contract since 6th July 2010 in conjunction with the Premium, Premium Gold, Premium Gold 2.0 or Premium Select Account Package. If another account is opened or maintained alongside the Premium, Premium Gold, Premium Gold 2.0 or Premium Select Account Package, a Premium Account Package until 31st January 2013 or any other retail account package, from 1st February 2013 any other retail account package may be selected.

Debit bank cards available with the Raiffeisen Premium Banking service:

- Premium Start CLEVERcard
- Mastercard Premium Gold bankcard
- Mastercard Premium Platina bankcard

The above bank, CLEVER and credit cards can be requested by customers who concluded a contract prior to 6th July 2010, even if the Customer does not have a Raiffeisen Premium Account Package.

The terms applicable to bank cards, CLEVERcards and credit cards associated with the Premium Banking service are contained in Section 7 of these Terms and Conditions.

3 Interest on the Raiffeisen forint bank account in the case of the Premium /Premium Gold/Premium Gold 2.0 or Premium Select Account Package

| Tiered interest | Annual interest rate | EBKM ¹ | Interest on unauthorised overdrafts |
|-------------------------------------|----------------------|-------------------|-------------------------------------|
| HUF 0 – 1,000,000 | 0.01% | 0.01% | 24.50% |
| Between HUF 1,000,001 and 5,000,000 | 0.01% | 0.01% | |
| Above HUF 5,000,000 | 0.01% | 0.01% | |

With respect to amounts falling within the upper and lower limits of a given band, the Bank always pays interest in accordance with the interest rate that has been announced in respect of the given band.

With regard to the interest paid on Raiffeisen retail bank accounts, the provisions of the latest terms and conditions for Raiffeisen bank account electronic services apply.

¹ EBKM: Annual Effective Rate

4 The EBKM value of the Bank Account interest as assigned in the effective Government decree

The EBKM values appearing next to the bank account interest rates are - assuming quarterly interest payments - calculated on the basis of the following formula:

$$\text{Disposed term deposit} = \sum_{i=1}^n \frac{(k+bv)i}{1+r \times (t_i/365)}$$

where

n: number of interest payments

r: the value of EBKM

t_i: the number remaining days from the day of the deposit allocation until the ith payment

(k+bv)_i: the sum of the paid interest and the repayment of deposit amount paid on the ith payment

5 Raiffeisen forint account maintenance [bank account] fees and commissions

5.1 Premium Gold 2.0 Account Package

| | | Premium Gold 2.0 Account Package |
|---|--|---|
| Account maintaining fee² | If the conditions detailed in section 1.4.1 of these Terms and Conditions are fulfilled. | HUF 0/month |
| | If the conditions detailed in section 1.4.1 of these Terms and Conditions are not fulfilled. | HUF 12,092/month |
| Crediting of items received in forint² | | |
| Transfers received from banks | | HUF 0 |
| Transfers arriving by post | | Costs charged by the Hungarian Post |
| Sending money within Hungary in HUF [One-off transfer in forint]² | | |
| Balance transfers between the Customer's accounts at the Bank² | | HUF 0 |
| At the branch | intra-bank | 0.46%, min. HUF 709, max. HUF 12,053 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| | bank-to-bank | 0.84%, min. HUF 831, max. HUF 12,053 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| Via Raiffeisen Direkt | intra-bank | 0.17%, min. HUF 349, max. HUF 6,630 and for the portion exceeding HUF 20,000, an additional 0.30%, max. HUF 10,000 |
| | bank-to-bank | 0.35%, min. HUF 470, max. HUF 6,630 and for the portion exceeding HUF 20,000, an additional 0.30%, max. HUF 10,000 |
| Via Raiffeisen DirektNet, myRaiffeisen ³ | intra-bank | HUF 0 |
| | bank-to-bank | HUF 0 |
| Via RaiConnect | intra-bank | 0.46%, min. HUF 709, max. HUF 12,053 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| | bank-to-bank | 0.84%, min. HUF 831, max. HUF 12,053 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |

² Indexation: the Bank calculates the fees specified in these Terms and Conditions on the basis of the annual average consumer price index published by the Central Statistics Office in respect of the previous calendar year. The fee or rate is modified (indexed) automatically on 1 April of each year in accordance with the average consumer price index pertaining to the previous calendar year. The Bank announces any changes in the fees in these Terms and Conditions no later than on 1 April of each year. When adjusting the fees the Bank, based on the general rules of rounding, rounds forint amounts to whole numbers, and euro amounts to two decimal places. The Bank reserves the right not to index the fees, on one or more occasions, in respect of certain customer groups and/or service types.

³ The following payment orders are currently not available via myRaiffeisen:

- 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
- 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

| | | Premium Gold 2.0 Account Package |
|---|--------------|---|
| Transfer of positive account balance in bank account switching process | bank-to-bank | 0.84%, min. HUF 831 , max. HUF 12,053 and for the portion exceeding HUF 20,000, an additional 0.30%, max. HUF 10,000 |
| Standing order² | | |
| In-Bank transfer between the customer's own accounts [Standing payment orders] | | free of charge |
| At the branch | | 0.46%, min. HUF 709, max. HUF 12,053 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| Via Raiffeisen Direkt | | 0.17%, min. HUF 349, max. HUF 6,630 and for the portion exceeding HUF 20,000, an additional 0.30%, max. HUF 10,000 |
| Via Raiffeisen DirektNet, myRaiffeisen | | HUF 0 |
| Via RaiConnect | | 0.46%, min. HUF 709, max. HUF 12,053 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| Direct debit [Utility fee collection (direct debit order)]² | | |
| At the branch | | HUF 0 |
| Via Raiffeisen Direkt | | HUF 0 |
| Via Raiffeisen DirektNet, myRaiffeisen | | HUF 0 |
| Via RaiConnect | | HUF 0 |

| | | Premium Gold 2.0 Account Package |
|---|---|--|
| Sending money in euro (SEPA) [SEPA Credit Transfer]² EUR payment to abroad, to Single Euro Payment Area | | |
| Standard fee | at branch | up to EUR 620: 0.84%, min. HUF 831, max. HUF 12,053 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 above EUR 620: 0.24%, min. HUF 831, max. HUF 12,053 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| | in Raiffeisen Direkt | up to EUR 1104: 0.35%, min. HUF 470, max. HUF 6,630 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 above EUR 1104: 0.24%, min. HUF 470, max. HUF 6,630 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| | via Raiffeisen DirektNet, myRaiffeisen | HUF 0 |
| | via RaiConnect | up to EUR 620: 0.84%, min. HUF 831, max. HUF 12,053 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 above EUR 620: 0.24%, min. HUF 831, max. HUF 12,053 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| Conversion fee | | 0.24%, max. EUR 152,23 |
| Priority fee – in case of extra urgent orders | | 0.59%, min. EUR 6.53, max. EUR 384.21 |
| Switching account packages ² | Switching to Premium Gold 2.0 Account Package | HUF 0 |
| | Switching from Premium Gold 2.0 Account Package to Retail Account Package if the Premium Banking service is cancelled | HUF 0 |
| Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term² | | HUF 0 |
| Instructions for the event of death (order, amendment)² | | HUF 0 |

5.2 Premium Select Account Package

| | | Premium Select Account Package |
|---|--|--|
| Account maintaining fee² | If the conditions detailed in section 1.4.2 of these Terms and Conditions are fulfilled. | HUF 0/month |
| | If the conditions detailed in section 1.4.2 of these Terms and Conditions are not fulfilled. | HUF 17,777 /month |
| Crediting of items received in forint² | | |
| Transfers received from banks | | HUF 0 |
| Transfers arriving by post | | Costs charged by the Hungarian Post |
| Sending money within Hungary in HUF [One-off transfer in forint]² | | |
| Balance transfers between the Customer's accounts at the Bank ² | | HUF 0 |
| At the branch | intra-bank | 0.30%, min. HUF 406, max. HUF 8,314 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| | bank-to-bank | 0.35%, min. HUF 406, max. HUF 8,314 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| Via Raiffeisen Direkt | intra-bank | HUF 0 |
| | bank-to-bank | HUF 0 |
| Via Raiffeisen DirektNet, myRaiffeisen ³ | intra-bank | HUF 0 |
| | bank-to-bank | HUF 0 |
| Transfer of positive account balance in bank account switching process | bank-to-bank | 0.35%, min. HUF 406, max. HUF 8,314 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| Via RaiConnect | intra-bank | 0.30%, min. HUF 406, max. HUF 8,314 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| | bank-to-bank | 0.35%, min. HUF 406, max. HUF 8,314 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| Standing order² | | |
| In-Bank transfer between the customer's own accounts [Standing payment orders] | | free of charge |
| At the branch | | HUF 0 |
| Via Raiffeisen Direkt | | HUF 0 |
| Via Raiffeisen DirektNet, myRaiffeisen | | HUF 0 |
| Via RaiConnect | | HUF 0 |
| Direct debit [Utility fee collection (direct debit order)]² | | |
| At the branch | | HUF 0 |
| Via Raiffeisen Direkt | | HUF 0 |
| Via Raiffeisen DirektNet, myRaiffeisen | | HUF 0 |
| Via RaiConnect | | HUF 0 |

| | | Premium Select Account Package |
|---|---|--|
| Sending money in euro (SEPA) [SEPA Credit Transfer]² EUR payment to abroad, to Single Euro Payment Area | | |
| Standard fee | at branch | up to EUR 1104: 0.35%, min. HUF 406, max. HUF 8,314 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 above EUR 1104: 0.24%, min. HUF 406, max. HUF 8,314 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| | in Raiffeisen Direkt | HUF 0 |
| | via Raiffeisen DirektNet, myRaiffeisen | HUF 0 |
| | Via RaiConnect | up to EUR 1104: 0.35%, min. HUF 406, max. HUF 8,314 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 above EUR 1104: 0.24%, min. HUF 406, max. HUF 8,314 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| Conversion fee | | 0.24%, max. EUR 152.23 |
| Priority fee – in case of extra urgent orders | | 0.59%, min.EUR 6.53, max EUR 384.21 |
| Switching account packages² | Switching to Premium Select Account Package | HUF 0 |
| | Switching from Premium Select Account Package to Retail Account Package if the Premium Banking service is cancelled | HUF 0 |
| Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term² | | HUF 0 |
| Instructions for the event of death (order, amendment)² | | HUF 0 |

5.3 Switching between account packages while maintaining Premium Banking membership

5.3.1 From a Premium Account Package to a Premium Gold 2.0 or Premium Select Account Package

The Bank resets the account package within 5 working days after the Customer has submitted his request for switching account packages. After the new package has been set, the terms and conditions related to the maintenance of the Premium Gold 2.0 or Premium Select Account Package will be applied.

5.3.2 Switching in the case of accounts that are in addition to the obligatory Premium, Premium Gold, Premium Gold 2.0 or Premium Select Account Package

When switching between a Premium Account Package maintained together with the obligatory Premium, Premium Gold, Premium Gold 2.0 or Premium Select or Premium Gold Account Package or other retail account packages, the latest effective terms and conditions for Raiffeisen bank accounts and electronic services are applied.

In respect of Retail Account Packages and bank accounts kept in foreign currency the fees and commissions specified in the effective terms and conditions for the Raiffeisen bank account electronic services apply.

6 SMS service [Mobile Banking service]

Mobile Banking fee package content

| | SMS service [Mobile Banking Cardinfo] | SMS service [Mobile Banking Accountinfo] |
|-----------------------------------|--|---|
| Bank card transaction | | |
| Cash withdrawal in Hungary/abroad | X | - |
| Purchase in Hungary/abroad | X | - |
| Bank account activity | | |
| Crediting to bank account | - | X |
| Debiting from bank account | - | X |

Normally, the identification data at the end of messages is the name of the Raiffeisen account/Raiffeisen bank card. Customers may request identification data for the Mobile Banking service that are different from this default setting.

Service fees

| | In case of Premium and Premium Gold Account Package | In case of Premium Select Account Package ² | In case of Premium Gold 2.0 Account Package ² |
|---|---|--|---|
| Monthly fee | free of charge | free of charge | HUF 177/Accountinfo HUF 177/Cardinfo |
| Request, amendment, or termination of service | free of charge | free of charge | free of charge |
| Automatic text message (bank card transactions, bank account activity) | free of charge | free of charge | free of charge |

In respect of Retail Account Packages, the fees and commissions specified in the effective terms and conditions for Raiffeisen bank accounts and electronic services apply.

The Mobile Banking CARDINFO and the Mobile Banking ACCOUNTINFO is available if at least one automatic text message is requested.

The maximum limit per type of notification is HUF 10,000, and in the case of foreign-currency accounts USD 50, CHF 50, EUR 35 or GBP 35. In respect of card transactions the limit can only be specified in forint.

The monthly and message fees (per type of message) are debited from the bank account on the last bank working day of the month. The settlement period for message fees starts on the last working day of the month prior to the month concerned and ends on the calendar day prior to the last working day of the month concerned.

More information about transaction types that fall within the category of notifications is available at www.raiffeisen.hu.

7 Bank Cards, CLEVERcards, and Credit Cards

Acceptance and decision of credit card application is suspended on 29th June and 30th June of 2022. Acceptance and decision of credit card application will be continued from 1st July 2022

The conditions pertaining to bank cards, CLEVERcards and credit cards that can be requested and/or used within the framework of the Premium Banking service.

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

Conditions of Mastercard credit cards are determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions.

| | Premium Gold Account Package | Premium Gold 2.0 Account Package | Premium Select Account Package | Premium Account Package | Retail Account Packages |
|--|---|---|---|---|--|
| Annual fee² / Application fee² | | | | | |
| Providing a debit card [Premium Start CLEVERcard] ⁴ | <p>Annual fee: free of charge</p> <p>New card requested after 1.st June 2011 is free of charge only in the first year. From the second year annual card fee is thje following: - in case of cards applied before 12th September 2013: HUF 6,282 - in case of cards applied from 12th September 2013: promotional fee: HUF 6,282, non promotional fee HUF 6,797.</p> <p>Promotion is valid until 31st December 2022. Promotional fee is valid for cards charged during promotional period.</p> <p>If customer fulfills purchase transactions in amount of 500,000 HUF with main and additional cards connected to the account and/or owns OneCard Credit Card, with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>Discounted price (free of charge) is valid for Premium Gold Account Packake. If the card is not related to the Premium Gold Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p> | <p>Annual Fee: HUF 0</p> <p>New card requested after 1.st June 2011 is free of charge only in the first year. From the second year annual card fee is HUF 6,809.</p> <p>If customer fulfills purchase transactions in amount of 500,000 HUF with main and additional cards connected to the account and/or owns OneCard Credit Card, with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>Discounted price (free of charge) is valid for Premium Gold 2.0 Account Packake. If the card is not related to the Premium Gold 2.0 Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p> | <p>Annual Fee: HUF 0</p> <p>New card requested after 1.st June 2011 is free of charge only in the first year. From the second year annual card fee is HUF 6,809.</p> <p>If customer fulfills purchase transactions in amount of 500,000 HUF with main and additional cards connected to the account and/or owns OneCard Credit Card, with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>Discounted price (free of charge) is valid for Premium Select Account Packake. If the card is not related to the Premium Select Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p> | <p>Annual Fee: Free of charge⁵</p> <p>Discounted price (free of charge) is valid for Premium Account Packake. If the card is not related to the Premium Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p> | <p>The annual fee determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Start CLEVERcard conditions, depending on the account package type Annual fee: HUF 6,282 – 7,805</p> |

⁴ The annual fees of additional card(s) are the same as the annual fees of cards associated with Retail Account Packages. From this point of view, the CLEVERcard without a credit limit corresponds to the embossed Start CLEVERcard in Fee Waiver package, the Premium CLEVERcard with a credit limit corresponds to the embossed Versatile CLEVERcard and the Premium VISA Gold bank card corresponds to the VISA Gold bank card.

⁵ Including non-embossed or embossed, standard of Special Image Design, Versatile cards with a credit limit or Start CLEVERcards without a credit limit.

| | Premium Gold Account Package | Premium Gold 2.0 Account Package | Premium Select Account Package | Premium Account Package | Retail Account Packages |
|--|--|--|--|--|---|
| Providing a debit card [Premium Versatile CLEVERcard] ⁴ | <p>From 10th July 2013 Bank is not accepting applications Annual fee: Free of charge New card requested after 1. June 2011 is free of charge only in the first year. From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard, HUF 8,674. If customer fulfills purchase transactions in amount of HUF 500,000 with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>Does not count as a new card request if Premium Start CLEVERcard requested before 1. June 2011 is requested to upgrade to Premium Versatile CLEVERcard after 1. June 2011.</p> <p>Discounted price (free of charge) is valid for Premium Gold Account Packake. If the card is not related to the Premium Gold Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price. THM: 47,9%</p> | <p>From 10th July 2013 Bank is not accepting applications Annual fee: HUF 0 New card requested after 1. June 2011 is HUF 0 only in the first year. From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard, HUF 8,674. If customer fulfills purchase transactions in amount of HUF 500,000 with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>Does not count as a new card request if Premium Start CLEVERcard requested before 1. June 2011 is requested to upgrade to Premium Versatile CLEVERcard after 1. June 2011.</p> <p>Discounted price (free of charge) is valid for Premium Gold 2.0 Account Packake. If the card is not related to the Premium Gold 2.0 Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price. THM: 47,9%</p> | <p>From 10th July 2013 Bank is not accepting applications New card requested after 1. June 2011, the annual fee is HUF 0 only in the first year. From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard, HUF 8,674. If customer fulfills purchase transactions in amount of HUF 500,000 with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>Does not count as a new card request if Premium Start CLEVERcard requested before 1. June 2011 is requested to upgrade to Premium Versatile CLEVERcard after 1. June 2011.</p> <p>Discounted price (free of charge) is valid for Premium Select Account Packake. If the card is not related to the Premium Select Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price. THM: 47,9%</p> | <p>From 10th July 2013 Bank is not accepting applications Annual fee: Free of charge⁵</p> <p>Discounted price (free of charge) is valid for Premium Account Packake. If the card is not related to the Premium Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price. THM: 47,0%</p> | <p>From 10th July 2013 Bank is not accepting applications The annual fee determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard Annual fee: HUF 8,674 THM: 47,4% - 48,2%</p> |
| Mastercard Premium Gold bank card | <p>Annual fee: HUF 21,009 application fee HUF 10,499</p> <p>Under promotion (until 31.12.2022): Annual fee: HUF 10,504 Application fee: HUF 0</p> <p>The promotional fee is valid for the 1. application fee, and for the 1. year annual fee charged during the promotional period.</p> | <p>Annual fee: HUF 21,009 application fee HUF 10,499</p> <p>Under promotion (until 31.12.2022): Annual fee: HUF 10,504 Application fee: HUF 0</p> <p>The promotional fee is valid for the 1. application fee, and for the 1. year annual fee charged during the promotional period.</p> | <p>Annual fee: HUF 21,009 application fee HUF 10,499</p> <p>Under promotion (until 31.12.2022): Annual fee: HUF 10,504 Application fee: HUF 0</p> <p>The promotional fee is valid for the 1. application fee, and for the 1. year annual fee charged during the promotional period.</p> | <p>Annual fee: HUF 21,009 application fee HUF 10,449</p> <p>Under promotion (until 31.12.2022): Annual fee: HUF 10,504 Application fee: HUF 0</p> <p>The promotional fee is valid for the 1. application fee, and for the 1. year annual fee charged during the promotional period.</p> | <p>CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the Mastercard Gold Conditions: Annual fee: HUF 21,009 Application fee: HUF 0</p> |

| | Premium Gold Account Package | Premium Gold 2.0 Account Package | Premium Select Account Package | Premium Account Package | Retail Account Packages |
|--------------------------------------|---|---|---|---|---|
| Mastercard Premium Platina Bank card | <p>Annual fee: HUF 27,315 application fee HUF 15,754</p> <p>Under promotion (until 31.12.2022): Annual fee: HUF 16,805 Application fee: HUF 0</p> <p>The promotional fee is valid for the 1. application fee, and for the 1. year annual fee charged during the promotional period.</p> | <p>Annual fee: HUF 27,315 application fee HUF 15,754</p> <p>Under promotion (until 31.12.2022): Annual fee: HUF 16,805 Application fee: HUF 0</p> <p>The promotional fee is valid for the 1. application fee, and for the 1. year annual fee charged during the promotional period.</p> | <p>Annual fee: HUF 27,315 application fee HUF 15,754</p> <p>Under promotion (until 31.12.2022): Annual fee: HUF 16,805 Application fee: HUF 0</p> <p>The promotional fee is valid for the 1. application fee, and for the 1. year annual fee charged during the promotional period.</p> | <p>Annual fee: HUF 27,315 application fee HUF 15,754</p> <p>Under promotion (until 31.12.2022): Annual fee: HUF 16,805 Application fee: HUF 0</p> <p>The promotional fee is valid for the 1. application fee, and for the 1. year annual fee charged during the promotional period.</p> | <p>In the case of a Mastercard Premium Platinum card attached to an account belonging to a retail account package, the fees of the Premium Gold 2.0 account package (or any successor packages) shall be governing*</p> |

| | Premium Gold Account Package | Premium Gold 2.0 Account Package | Premium Select Account Package | Premium Account Package | Retail Account Packages |
|---|---|--|--|--|--|
| Providing a debit card [Premium VISA Gold bank card and Visa Gold bank card issued instead of Premium Visa Gold bank card] ⁴ | <p>Annual fee: HUF 11,110 Premium Visa Gold bank card</p> <p>Not applicable from 23rd June 2020</p> <p>Renewed bankcards and replacement cards are VISA Gold bankcards</p> | <p>Annual fee: HUF 11,853 Premium Visa Gold bank card</p> <p>Not applicable from 23rd June 2020</p> <p>Renewed bankcards and replacement cards are VISA Gold bankcards</p> | <p>Annual fee: HUF 11,132 Premium Visa Gold bank card</p> <p>Not applicable from 23rd June 2020</p> <p>Renewed bankcards and replacement cards are VISA Gold bankcards</p> | <p>Annual fee: HUF 11,110 Premium Visa Gold bank card</p> <p>Not applicable from 23rd June 2020</p> <p>Renewed bankcards and replacement cards are VISA Gold bankcards</p> | <p>Identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the VISA Gold bank card conditions, depending on the account package type.</p> <p>HUF 19,585 – HUF 23,538</p> |
| Premium (Oxigén) Gold Credit Card | <p>From 10th July 2013 Bank is not accepting applications</p> <p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the Oxigen Gold Credit Card.</p> <p>Issued before 1st April 2012: HUF 17,916, THM: 55,0%</p> <p>Issued after 1st April 2012: HUF 15,640, THM: 53,9%</p> | | | | |
| VertiCard (Mastercard Unembossed bank card) | <p>It may not be requested in respect of the aforementioned account packages. For existing cards, in accordance with those included in the List of Terms & Conditions for Raiffeisen CLEVERcards, Debit and Credit Cards as amended from time to time, the terms and conditions concerning Other retail accounts apply.</p> <p>Annual fee: HUF 5,779 Application fee: HUF 3,142</p> | | | | <p>Identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card according to Terms and Conditions, depending on account packages</p> <p>annual fee: HUF 5,779 Application fee: HUF 0-3,142</p> |

| | Premium Gold Account Package | Premium Gold 2.0 Account Package | Premium Select Account Package | Premium Account Package | Retail Account Packages |
|---|--|----------------------------------|--------------------------------|-------------------------|--|
| Mastercard Gold | It may not be requested in respect of the aforementioned account packages. For existing cards, in accordance with those included in the List of Terms & Conditions for Raiffeisen CLEVERcards, Debit and Credit Cards as amended from time to time, the terms and conditions concerning Other retail accounts apply. Annual fee: HUF 21,009 Application fee: HUF 0 | | | | Identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card according to Terms and Conditions, depending on account packages annual fee: HUF 21,009 Application fee: HUF 0 |
| Start CLEVERcard ^{5,6} | From 21 st June 2011 can not be claimed Annual fee of cards claimed before 21 st June 2011 are as determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions related to Further accounts: Unembossed Start CLEVERcard with PayPass: HUF 3,600 Embossed Start CLEVERcard: HUF 6,383 | | | | As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package and card type HUF 3,557 – 7,805 |
| Versatile CLEVERcard ^{4, 5} | From 21 st June 2011 can not be claimed Annual fee of cards claimed before 21 st June 2011 are as determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions: Versatile CLEVERcard: HUF 6,496 Embossed Versatile CLEVERcard: HUF 8,674 THM: 48,2% - 48,5% | | | | From 10 th July 2013 Bank is not accepting applications As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, in case of unembossed Versatile CLEVERcard HUF 6.496 THM: 47,9%-48,5% |
| Mastercard Standard bankcard* (card issued instead of VISA Classic) | From 21 st June 2011 can not be claimed Annual fee of cards claimed before 21 st June 2011 are as determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions related to Further accounts: HUF 6,383 | | | | As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package HUF 6,383 – HUF 7,805 |

⁶ For a Premium Account Package, no new, MasterCard Standard card, embossed and non-embossed Start CLEVERcard, embossed and non-embossed Versatile CLEVERcard, VISA Gold card can be requested, but the card associated with the customer's previous account package may be kept.

| | Premium Gold Account Package | Premium Gold 2.0 Account Package | Premium Select Account Package | Premium Account Package | Retail Account Packages |
|---|--|---|---|--|---|
| VISA Gold ⁶ *** | <p>From 21.st June 2011 can not be claimed</p> <p>Annual fee of cards claimed before 21.st June 2011 are as determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions related to Further accounts: HUF 20,251</p> <p>(except Visa Gold bankcard issued instead of Premium Visa Gold bank card, which conditions are defined in Premium Visa Gold row)</p> | | | | <p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package type.</p> <p>HUF 20,251 – HUF 23,538</p> <p>(except Visa Gold bankcard issued instead of Premium Visa Gold bank card, which conditions are defined in Premium Visa Gold row)</p> |
| Providing a debit card [OneCard bankcard] | <p>Annual fee of cards are determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions related to Further accounts: HUF 6,446</p> | | | | <p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package</p> <p>HUF 6,020 – HUF 8,238</p> |
| OneCard Gold Credit Card annual fee | <p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions for OneCard Gold Credit Card:</p> <p>Entering into contract till 19th July 2015: HUF 10,634</p> <p>Entering into contract from 20th July 2015: HUF 18,235</p> <p>THM: 44,9%</p> | <p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions for OneCard Gold Credit Card: Entering into contract till 19th July 2015: HUF 10,634</p> <p>Entering into contract from 20th July 2015: HUF 18,235</p> <p>THM: 44,9%</p> | <p>In the first year: HUF 0⁴</p> <p>From the second year annual card fee is the following:</p> <p>Entering into contract till 19th July 2015: HUF 10,634</p> <p>Entering into contract from 20th July 2015: HUF 18,235</p> <p>If customer fulfills purchase transactions in amount of HUF 3,000,000 with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee. The annual card fee is debited from the Customer's credit card account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5th bank working day of the month following the due date.</p> <p>In case of existing Onecard Gold credit card the forthcoming annual fee will be credited.</p> <p>THM: 44,9%</p> | <p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions for OneCard Gold Credit Card:</p> <p>Entering into contract till 19th July 2015: HUF 10,634</p> <p>Entering into contract from 20th July 2015: HUF 18,235</p> <p>THM: 44,9%</p> | <p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions for OneCard Gold Credit Card: Entering into contract till 19th July 2015: HUF 10,634</p> <p>Entering into contract from 20th July 2015: HUF 18,235</p> <p>THM: 44,9%</p> |

* In the event of the termination of a Premium amendment to the agreement, the Mastercard Premium Platinum card may be kept until its expiry, at the terms and conditions applying to the latest Premium type account package. After expiry, the card will be renewed as a Mastercard Gold card type as per the List of Terms & Conditions for Raiffeisen CLEVERcards, Debit and Credit Cards, at the terms and conditions applicable to the account package then in effect.

** Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

***The terms and conditions of the Visa Gold card issued as a replacement to the Premium Visa Gold card are included in the line "Premium Visa Gold".

In case of PayPass™ purchases below HUF 5 000, or below the defined amount in other countries outside Hungary, the Minicard can be used at PayPass acceptance points without signature or PIN code. In case of purchases above HUF 5 000, or above the defined amount in other countries outside Hungary (e.g. EUR 20), the cardholder has to approve the transaction with PIN code. The bankcards with PayPass function are considered contactless bankcards.

The THM was determined in accordance with the current conditions and the legal provisions in force and monthly free of charge Premium Gold account package, and its value may change if the conditions change. The definition of the THM refers to a HUF 375,000 credit limit, for Premium (Oxigén) Gold Credit Card to the minimum of 450 000 HUF, for OneCard Gold Credit Card to the minimum 750,000 HUF credit limit applicable from 25th August 2021 and a 1 year term. The annual percentage rate valid for the amount of the final purchase limit approved on the basis of the individual contract – which may differ from the values indicated in these Terms and Conditions – is included in the Bank's written notice, which is part of the individual contract. The settlement period taken into account in the calculation of the THM is the period between the 25th day of each month and the 25th day of the next month. If the limit date is not a bank working day, then the bank working day immediately preceding such date shall be taken into account in calculating the settlement period. The value of the THM does not reflect the interest risk of the loan. The annual percentage rate is calculated on the basis of the following formula:

$$H = \sum_{k=1}^m \frac{A_k}{(1+i)^{t_k}}$$

Where: H: the loan amount, less the costs related to the drawdown of the loan
 Ak: the amount of the kth repayment instalment
 m: is the number of repayment instalments,
 tk: the time of the kth repayment expressed in years or part-years
 i: value of the THM

Cash withdrawal in Hungary [Conditions of domestic HUF ATM and post office transactions]

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 statement has been made.

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 [Domestic HUF ATM and post office transactions available for customers with declaration]²

| | Premium Gold Account Package, Forint cash withdrawal | Premium Gold 2.0 Account Package, Forint cash withdrawal | Premium Select Account Package, Forint cash withdrawal | Premium Account Package Forint cash withdrawal | Retail Account Packages |
|---|--|--|--|--|-------------------------|
| Number of domestic ATM cash withdrawals free of charge in case of HUF transactions up to HUF 150,000 Transactions are selected based on the date of accountancy in the actual month. | 2 pieces | | | | |

| Domestic HUF ATM cash withdrawal fees if transactions are above HUF 150,000 or 2 transactions Post office transaction fees | Premium Gold Account Package, Forint cash withdrawal | Premium Gold 2.0 Account Package, Forint cash withdrawal | Premium Select Account Package, Forint cash withdrawal | Premium Account Package Forint cash withdrawal | Retail Account Packages |
|---|---|--|---|---|---|
| Premium CLEVERcard (main card and additional card) | <p>From Raiffeisen ATM: in an unlimited number, free of charge</p> <p>From other ATMs and post office transactions: HUF 822/transaction</p> | <p><u>in a month the 3rd and 4th transactions, and/or transactions are above HUF 150,000 if it is from Raiffeisen ATM: HUF 0</u></p> <p>Above this limit from Raiffeisen ATM: 0,70% min. HUF 295</p> <p>From other ATMs and post office transactions: 1,40% min. HUF 884/transaction</p> | <p>From Raiffeisen ATM: in an unlimited number, free of charge</p> <p>From other ATMs and post office transactions: HUF 823/transaction</p> | <p>first 4 transactions/month from any ATMs/post office transactions: free of charge</p> <p>Above this limit: HUF 655/transaction</p> | <p>As determined in the Raiffeisen CLEVERcard, Bank/Credit Card Terms and Conditions.</p> |
| Mastercard Premium Goldcard (main card and additional card) | | | | | |
| Mastercard Premium Platinacard (main card and additional card) | | | | | |
| Premium VISA Gold Deposit bank card (main card and additional card) | | | | | |
| Raiffeisen CLEVERcard (main card and additional card) | | | | | |
| VertiCard (main card and additional card) | | | | | |
| Mastercard Goldcard (main card and additional card) | | | | | |
| MasterCard Standard* (card issued instead of VISA Classic) (main card and additional card) | | | | | |
| VISA Gold (main card and additional card) | | | | | |

*Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

Cash withdrawal in Hungary [Number of domestic HUF ATM and post office transactions available for customers without declaration]²

| | Premium Gold Account Package, Forint cash withdrawal | Premium Gold 2.0 Account Package, Forint cash withdrawal | Premium Select Account Package, Forint cash withdrawal | Premium Account Package, Forint cash withdrawal | Retail Account Packages |
|--|---|--|---|---|--|
| Premium CLEVERcard (main card and additional card) | <p><u>From Raiffeisen ATM:</u> in an unlimited number, free of charge</p> <p><u>From other ATMs and post office transactions:</u> HUF 822/transaction</p> | <p><u>From Raiffeisen ATM:</u> first four transactions/month: HUF 0</p> <p>Above this limit: 0,70% min. HUF 295</p> <p><u>From other ATMs and post office transactions:</u> 1,40% min. HUF 884/transaction</p> | <p><u>From Raiffeisen ATM:</u> in an unlimited number, free of charge</p> <p><u>From other ATMs and post office transactions:</u> HUF 823/transaction</p> | <p>first 4 transactions/month from other ATMs/post office transactions: free of charge</p> <p>Above this limit: HUF 655/transaction</p> | As determined in the Raiffeisen CLEVERcard, Bank/Credit Card Terms and Conditions. |
| Premium VISA Gold Deposit bank card (main card and additional card) | | | | | |
| Mastercard Premium Goldcard (main card and additional card) | | | | | |
| Mastercard Premium Platinacard (main card and additional card) | | | | | |
| Raiffeisen CLEVERcard (main card and additional card) | | | | | |
| VertiCard (main card and additional card) | | | | | |
| Mastercard Goldcard (main card and additional card) | | | | | |
| MasterCard Standard* (card issued instead of VISA Classic) (main card and additional card) | | | | | |
| VISA Gold (main card and additional card) | | | | | |

*Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

Other conditions

| | Premium Gold Account Package, Forint cash withdrawal | Premium Gold 2.0 Account Package, Forint cash withdrawal | Premium Select Account Package, Forint cash withdrawal | Premium Account Package, Forint cash withdrawal | Retail Account Packages |
|---|--|---|---|--|--|
| Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [POS transactions] | free of charge | HUF 0 | HUF 0 | free of charge | As determined in the Raiffeisen CLEVERcard, Bank/Credit Card and Shopping Card Terms and Conditions. |
| Receipt of Premium card at the branch | Free of charge | HUF 0 | HUF 0 | Free of charge | Free of charge |
| Bank card disallowance | As determined in the Raiffeisen CLEVERcard, Bank/Credit Card Terms and Conditions. | | | | |

Cash withdrawal abroad, in EEA state in EUR

| | Premium Gold Account Package | Premium Gold 2.0 Account Package | Premium Select Account Package | Premium Account Package | Retail Account Packages |
|--|------------------------------|---|--------------------------------|-------------------------|--|
| Premium CLEVERcard (main card and additional card) | HUF 822 | 1.40%, min. HUF 884, max. HUF 3,552 | HUF 823 | HUF 655 | As determined in the Raiffeisen CLEVERcard, Bank/Credit Card and Shopping Card Terms and Conditions. |
| Premium VISA Gold Deposit bank card (main card and additional card) | | | | | |
| Mastercard Premium Goldcard (main card and additional card) | | | | | |
| Mastercard Premium Platinacard (main card and additional card) | | | | | |
| Raiffeisen CLEVERcard (main card and additional card) | | | | | |
| VertiCard (main card and additional card) | | | | | |
| Mastercard Goldcard (main card and additional card) | | | | | |
| MasterCard Standard* (card issued instead of VISA Classic) (main card and additional card) | | | | | |
| VISA Gold (main card and additional card) | | | | | |

*Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

Cash withdrawal abroad, except in EEA state in EUR

| | Premium Gold Account Package | Premium Gold 2.0 Account Package | Premium Select Account Package | Premium Account Package | Retail Account Packages |
|--|------------------------------|----------------------------------|--------------------------------|-------------------------|--|
| Premium CLEVERcard (main card and additional card) | | EUR 10.74 | | | As determined in the Raiffeisen CLEVERcard, Bank/Credit Card and Shopping Card Terms and Conditions. |
| Premium VISA Gold Deposit bank card (main card and additional card) | | | | | |
| Mastercard Premium Goldcard (main card and additional card) | | | | | |
| Mastercard Premium Platinacard (main card and additional card) | | | | | |
| Raiffeisen CLEVERcard (main card and additional card) | | | | | |
| VertiCard (main card and additional card) | | | | | |
| Mastercard Goldcard (main card and additional card) | | | | | |
| MasterCard Standard* (card issued instead of VISA Classic) (main card and additional card) | | | | | |

| | | |
|---|--|--|
| VISA Gold (main card and additional card) | | |
|---|--|--|

*Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

Cash withdrawal abroad - ATM cash withdrawal promotion in Premium Select Account Package

| | |
|---|--|
| For customer with Premium Select Account Package from any account with any card | Fee debited after first cash withdrawal transaction/month from foreign ATM will be reimbursed at latest last working day of the following month of the transaction on the concerned account. The actual fee is defined in the Raiffeisen CLEVERcard, Bank-, and Credit Card List of Conditions. |
|---|--|

Foreign travel insurance

| | |
|---|---|
| Annual fee for Premium bank/credit cards in a Premium Account Package | Free of charge ⁷ |
| Annual fee for Premium Start CLEVERcard and Versatile CLEVER Card in Premium Gold Account Package | Free of charge ⁷ Travel insurance requested after 1 st June 2011 is free of charge only in the first year, for main and additional cards. From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard. In case of the Premium Gold Account Package and Premium CLEVERcard the annual insurance fee is debited from the Customer's bank account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5 th bank working day of the month following the due date. |
| Annual fee for Premium Start CLEVERcard and Versatile CLEVER Card in Premium Gold 2.0 or Premium Select Account Package | HUF 0 ⁷ Travel insurance requested after 1 st June 2011 is free of charge only in the first year, for main and additional cards. From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard. In case of the Premium Gold 2.0 or Premium Select Account Package and Premium CLEVERcard the annual insurance fee is debited from the Customer's bank account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5 th bank working day of the month following the due date. |

⁷ The term of validity of the foreign travel insurance is the same as the term of validity of the Premium Card. If the Customer modifies his/her Premium or Premium Gold Account Package, the conditions for the entitlement to a free service in this regard cease to exist, and the costs specified in the effective Retail Terms and Conditions shall apply to the foreign travel insurance. The first debiting takes place on the first card billing date after the entitlement to a free service ceases.

8 Maximum order amounts

| | Branch | Raiffeisen Direkt | Raiffeisen DirektNet | myRaiffeisen ³ |
|---|--|--|--|---|
| Transfer between own accounts | available balance | available balance | available balance | available balance |
| Ad hoc payment orders | available balance | available balance | using a one-time code sent in SMS ⁸ , HUF 2,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day | using a Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day |
| Standing payment orders | available balance | available balance | using a one-time code sent in SMS ⁸ HUF 2,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day | using a Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day |
| Payment of utilities (authorisation on direct debit) | available balance or limit set by customer | available balance or limit set by customer | available balance or limit set by customer | available balance or limit set by customer |

*Token device is not available after 1st February 2013.

⁸ To use the service Customer 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 to approve the order. Customer may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under the DirektNet agreement. The limits mentioned above don't include Transfers between own accounts, except transfers to own security account.

9 Loans

9.1 **Raiffeisen Premium Home Loan, Raiffeisen Premium „Egyetlen loan” - consolidation loan, Raiffeisen Premium Personal Loan with Real Estate Collateral, Raiffeisen Premium „Egyetlen loan” - consolidation loan for Personal Loan with Real Estate Collateral for Home Mortgage**

Product with real-estate collateral

The Raiffeisen Premium Home Loan, Raiffeisen Premium „Egyetlen loan” - consolidation loan, Raiffeisen Premium Personal Loan with Real Estate Collateral, Raiffeisen Premium „Egyetlen loan” - consolidation loan for Personal Loan with Real Estate Collateral for Home Mortgage are valid in accordance with the latest effective terms and conditions for VII/A. Raiffeisen Housing Loan and Raiffeisen Personal Loan with Real Estate Collateral Loans I. Condition List, for VII/C. In case of existing foreign currency based (paid in HUF) Raiffeisen Housing Loan and Raiffeisen Personal Loan with Real Estate Collateral Loans III. Condition List, for VII/D. In case of HUF based (disbursed in foreign currency and paid back in foreign currency) Raiffeisen Housing Loan and Raiffeisen Personal Loan with Real Estate Collateral Loans IV. Condition List and for VII./B Not applicable Secured Loans II. Condition List.

9.2 **Raiffeisen Personal Loan**

Product without real-estate collateral

All terms of Raiffeisen Personal Loan are valid in accordance with the latest effective terms and conditions for Loans and Unsecured Loans. In case of existing foreign currency based (paid in HUF), not applicable Unsecured Loans Condition List, in case of HUF based (disbursed in foreign currency and paid back in foreign currency) not applicable Unsecured Loans Condition List.

9.3 **Arranged overdraft [Overdraft Credit with Premium Promotion]**

Retail proclamation and its supplement regarding prevailing interest rate changes are inseparable from current Premium Banking list of conditions.

9.3.1 **The terms valid for Overdraft Credit with Premium Promotion applications submitted from 31th of July, 2022**

| Products | Interest rate discount in reference with interest rate defined in Conditions List for unsecured loans for Overdraft credit | Handling fee | APR in the case of Premium Gold 2.0 or Premium Select Account Package | Term | Credit limit |
|---------------------------------|--|---|---|------------|-----------------------------|
| Premium Overdraft Credit | 3% interest rate discount | Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year | 39,7% | Open-ended | HUF 50,000 – HUF 2,000,000* |

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans.

The APR was determined in accordance with the latest terms and the legal provisions in force, and its value may change if the conditions change. The definition of the APR refers to a HUF 375,000 purchase limit and a 3-month term. The THM value related to the specific offer is determined in the individual contract, which differs (may differ) from the above value. The value of the THM does not reflect the interest risk of the loan. The annual percentage rate is calculated on the basis of the following formula:

$$H = \sum_{k=1}^m \frac{A_k}{(1+i)^{t_k}}$$

Where: H: the loan amount, less the costs related to the drawdown of the loan
 Ak: the amount of the kth repayment instalment
 m: the number of repayment instalments
 tk: the time of the kth repayment expressed in years or part-years
 i: value of the THM

9.4 Default interest

In case of Mortgage loans

| | Date of disbursement | Before termination | After termination | |
|--|--|--|--|-----------------------------|
| | | | (0-90 days) | (from 91 st day) |
| Home mortgage loans | Before 17 th March 2014 | MNB base rate+24%, but maximum (interest fee * 1.5)+3%, but maximum annual 32.55%* | MNB base rate+24%, but maximum interest and handling fee valid one day before termination (in case of foreign currency based contracts if contract defines in case of termination actual outstanding to define in HUF, then interest and handling fee valid on termination day termination on termination day) | |
| | Between 17 th March and 1 st February 2015 | MNB base rate +10%, but maximum (interest fee * 1.5)+3% | MNB base rate+10%, but maximum interest fee valid one day before termination | |
| Personal loans with Real Estate Collateral | Before 17 th March 2014 | MNB base rate+24%, but maximum (interest fee * 1.5)+3%, but maximum annual 32.55%* | | |
| | Between 17 th March and 1 st February 2015 | MNB base rate +12%, but maximum (interest fee * 1.5)+3% | | |

| Conditions for loan products granted after 1 st February 2015 | Before termination | After termination | |
|--|--|--|----------------|
| | | (0-90 days) | (from 91. day) |
| Home mortgage loans | MNB base rate +24%, but maximum annual (interest fee * 1.5)+3% | MNB base rate+24%, but maximum Interest fee valid one day before termination | |
| Personal loans with Real Estate Collateral | MNB base rate +24%, but maximum annual (interest fee * 1.5)+3% | | |

* The Bank is allowed to change interest fee in that direction and extent, what is allowed in connection with reference interest rate change.

In case of unsecured loans

| | Contract date/Date of disbursement | Interest rate |
|---------------------------|------------------------------------|---|
| Raiffeisen Personal Loans | Before 17 th March 2014 | MNB base rate + 24%, but maximum (interest fee %* 1.5)+3%, but maximum in case of HUF and foreign currency denominated loans 32.55% |

| | | |
|---------------------------------------|--|--|
| | | (Value is changing with MNB base rate) |
| | Between 17 th March and 1 st February 2015 | MNB base rate + 24%, but maximum (interest fee %* 1.5)+3% |
| | From 1 st February 2015 | MNB base rate + 24%, but maximum (interest fee %* 1.5)+3% |
| EgyenlegPlusz Overdraft Credit | Before 17 th March 2014 | MNB base rate + 39%, but maximum (interest fee %* 1.5)+3%, but maximum in case of HUF and foreign currency denominated loans 32.55% (Value is changing with MNB base rate) |
| | Between 17 th March and 1 st February 2015 | MNB base rate + 39%, but maximum (interest fee %* 1.5)+3%, but maximum in case of HUF and foreign currency denominated loans 34.15% (Value is changing with MNB base rate) |
| | From 1 st February 2015 | MNB base rate + 39%, but maximum (interest fee %* 1.5)+3% |

MNB base rate is valid for the whole actual half-year period, the reference MNB base rate is the 1st day rate of previous month of the half-year period. Definition of the reference base rate which is base for the default interest is defined in Raiffeisen Home mortgage loans and Personal loans with Real Estate Collateral Loans I. List of Conditions 4th appendix.

In case of Home mortgage loans after termination until 90th day, in case of Personal loans with Real Estate Collateral interest fee valid on day of termination is valid.

Reference interest rate in case of unsecured loans is defined in Unsecured Loans Condition List in the first appendix, in case of Mortgage loans in Raiffeisen Home mortgage loans and Raiffeisen Personal loans with Real Estate Collateral Loans I. List of Conditions, in the first appendix.

Interest fee rate in case of unsecured loans is defined in Unsecured Loans Condition List, in case of Mortgage loans in Raiffeisen Home mortgage loans and Personal loans with Real Estate Collateral Loans I. List of Conditions.

9.5 Transparent pricing

Conditions regarding transparent pricing are defined in the effective Raiffeisen Home mortgage loans and Personal loans with Real Estate Collateral Loans IV. List of Conditions.

10 Fixed deposits



10.1 Fixed-term forint deposit

The terms and conditions applicable to deposits that can be fixed on the Raiffeisen Long-term Investment Deposit Account are set out in the effective Raiffeisen Long-term Investment Deposit Account Terms and Conditions.

For Premium customers, the management of the Raiffeisen Long-term Investment Deposit Account and paper based current account statement is free of charge.

10.1.1 Premium fixed-term forint deposit

Not applicable since 7th January 2013. Interest rates of rollover deposits are determined in Retail Raiffeisen Bank Account, electronic services List of Conditions.

In the case of automatically renewed deposit-fixing orders, after the first period the deposit will bear interest on the basis of the Premium Fixed HUF Deposit interest rate indicated in the effective Raiffeisen Premium Banking Terms and Conditions.

10.2 Fixed-term foreign currency deposit

10.2.1 Premium fixed-term foreign-currency deposit

Not applicable since 7th January 2013. Interest rates of rollover deposits are determined in Retail Raiffeisen Bank Account, electronic services List of Conditions.

Premium banking customers are allowed to apply all of published deposit offer for Retail customers. Details and conditions are available in Retail HUF and foreign currency time deposits List of Conditions.

The Bank may set deposit interest rates under individual (customised) terms.

11 Investment services

11.1 Investment notes of Raiffeisen Befektetési Alapkezelő Zrt. (RIF)

Minimum amount to invest: HUF 50 000

Sales channels: Branch, Raiffeisen Direkt, Raiffeisen Internet Brokering, RaiConnect

11.1.1 Open ended investment notes without maturity denominated in HUF

| Investment notes offered by the Bank | ISIN | Investment note purchase ⁹ | | Investment note redemption | |
|---|--------------|---|--------------------------------------|--|---------------------------------|
| | | Branch, Raiffeisen Direkt, RaiConnect ² | Internet Brokering ² | Branch, Raiffeisen Direkt RaiConnect ² | Internet Brokering ² |
| Raiffeisen Bond Investment Fund „B” | HU0000708854 | free of charge | free of charge | As stated at „Investment note redemption B shares ² ” table | |
| Raiffeisen ESG International Equity Fund of Funds „B” | HU0000708870 | free of charge | free of charge | | |
| Raiffeisen Equity Investment Fund „B” | HU0000708862 | free of charge | free of charge | | |
| Raiffeisen Interest Premium Short-term Bond Fund | HU0000702758 | 0,1% min HUF 500 max HUF 5 000 | 0,1% min HUF 500 max HUF 5 000 | HUF 2 600 | HUF 1 900 |
| Raiffeisen Forte Derivative fund „A” | HU0000703699 | 1% min. HUF 1 300 | 1% min. HUF 975 | HUF 2 600 | HUF 1 900 |
| Raiffeisen Etalon Derivative Fund „A” | HU0000703707 | 1% min. HUF 1 300 | 1% min. HUF 975 | HUF 2 600 | HUF 1 900 |
| Raiffeisen Bond Investment Fund „A” | HU0000702782 | 0,3%, min. HUF 1 300 | 0,24%, min. HUF 975 | free of charge | free of charge |
| Raiffeisen International Bond Fund of Funds | HU0000719059 | 0,3%, min. HUF 1 300 | 0,24%, min. HUF 975 | free of charge | free of charge |
| Raiffeisen Equity Investment Fund „A” | HU0000702766 | 0,59%, min. HUF 2 600 | 0,45%, min. HUF 1 900 | free of charge | free of charge |
| Raiffeisen Commodity Fund of Funds „A” | HU0000703715 | 0,59%, min. HUF 2 600 | 0,45%, min. HUF 1 900 | free of charge | free of charge |
| Raiffeisen ESG International Equity Fund of Funds „A” | HU0000702790 | 1,15% min. HUF 2 600 | 0,85% min. HUF 1 900 | free of charge | free of charge |
| Raiffeisen Solution Start Fund of Funds „A” | HU0000705660 | 1,15%, min. HUF 1 150 | 1,15%, min. HUF 1 150 | free of charge | free of charge |
| Raiffeisen Solution Plus Fund of Funds „A” | HU0000718556 | 1,45%, min. HUF 1 700 | 1,45%, min. HUF 1 700 | free of charge | free of charge |
| Raiffeisen Solution Pro Fund of Funds „A” | HU0000702774 | 1,7%, min. HUF 2 300 | 1,7%, min. HUF 2 300 | free of charge | free of charge |
| Raiffeisen Real Estate Fund „A” ^{10, 11} (min. amount HUF 3 mln for the first transaction) | HU0000707864 | 1,54%, min. HUF 3 000 | only redemption is possible | 0,51%, min. HUF 3 000 | 0,51%, min. HUF 3 000 |
| Raiffeisen Real Estate Fund „A180” (min. amount HUF 1 mln for the first transaction) | HU0000724828 | 1,54%, min. HUF 3 000 | only redemption is possible | 0,51%, min. HUF 3 000 | 0,51%, min. HUF 3 000 |
| Raiffeisen ESG Balanced Fund of Funds „A” | HU0000724414 | 1,55%, min HUF 2 700 Until 31.12.2022: 1% min HUF 2 700 | | free of charge | free of charge |
| Raiffeisen Megatrend ESG Equity Fund of Funds „A” | HU0000705231 | 1,55% min HUF 2 700 Until 31.12.2022: 1% min HUF 2 700 | | free of charge | free of charge |

⁹ The purchase commission is charged by the bank at the issue of the investment notes.

¹⁰ 10% commission will be charged in the event that one or more purchases in a total value of more than HUF 350 000 000 / EUR 1 000 000 / USD 1 000 000 is or are performed within 5 banking days. In the case of purchase in several tranches, the commission is charged on the basis of the consolidated transaction value. The purchase commission charged in relation to the various partial purchases is offset by the Distributors against the value of the commission.

¹¹ Raiffeisen Fund Manager has set a maximum distribution limit per series for the Raiffeisen Real Estate Fund, at which point the sales of the given series will be suspended, and the Fund Manager may decide to resume sales if the number of units falls below the distribution limit. For information on the current suspension or resumption of sales, please visit <https://alapak.raiffeisen.hu/aktualis/kozszetetelek> or <https://www.raiffeisen.hu/web/english/raiffeisen-group/raiffeisen-investment-fund/raiffeisen-funds/raiffeisen-real-estate-fund>

| Investment note redemption – Further conditions | Branch, Raiffeisen Direkt, RaiConnect² | Internet Brokering² |
|--|--|---------------------------------------|
| In case more than 5 business days have elapsed between the date of purchase and the date of redemption In case of Raiffeisen Real Estate Fund A redemption within 365 days calculated from the purchase | 2% (in excess to the base redemption fee) | |
| In case no notice is given 30 days before Raiffeisen Real Estate Fund A redemption exceeding HUF 100 000 000 ^{10,12} In case no notice is given 5 business days before Raiffeisen Interest Premium Short-term Bond Fund redemption exceeding HUF 200 000 000 ¹⁰ In case no notice is given 5 business days before any other Raiffeisen Fund redemption exceeding HUF 100 000 000 ¹³ | 2% (in excess to the base redemption fee) | not possible |

| Investment note redemption B shares^{2, 14} | | | | | | | | |
|---|--|----------------------------|--------------------------|----------------------------|---------------------|-----------|---------------------|-----------|
| | Time elapsed between purchase and sale (In case of multiple purchase dates, redemption order is based on purchase date. The above minimum fees are applicable for the separately.) | | | | | | | |
| | 0-6 months | | 6-12 months | | 1-2 years | | 2 years- | |
| | Branch/RADIR | IB | Branch/RADIR | IB | Branch RADIR | IB | Branch RADIR | IB |
| Raiffeisen Bond Investment Fund „B”, Raiffeisen Solution Start Fund of Funds B | 0,59%, min. HUF 1 250 | 0,45%, min. HUF 940 | 0,3%, min. HUF 1 250 | 0,24%, min. HUF 940 | - | - | - | - |
| Raiffeisen Equity Investment Fund B, Raiffeisen ESG International Equity FoF B Raiffeisen Commodity FoF B, Raiffeisen Solution Pro FoF B, Raiffeisen Megatrend ESG Equity FoF B | 0,85%, min. HUF 2 500 | 0,75%, min. HUF 1900 | 0,59%, min. HUF 2 500 | 0,45%, min. HUF 1900 | 0,3% | 0,24% | - | - |

¹² the value – in case of redemption of different share classes specified in this “Penalty Commission” section, the consolidated HUF value - of the units to be redeemed by the Investor exceeds HUF 100,000,000, and the Investor has not notified the Fund Manager in writing at least 30 days prior to the issuance of the redemption order (indicating the amount, the unit and the date). In this sense, a transaction is the total number of Units to be redeemed by an Investor within 30 calendar days. In case of redemption in several installments, the penalty commission is charged based on the consolidated transaction value. If, until the end of the daily distribution deadline, a valid redemption order is not given on the day specified in the prior notice sent to the Fund Manager or at the latest on the 2nd distribution day thereafter, or the Investor gives a valid redemption order only for a part of the original indicated redemption amount, with respect to the remaining amount, the above prior notice shall cease to be valid and the Investor shall be liable for the payment of the Penalty Commission, which shall be applicable to the Investor in the event of redemption exceeding the value limit of HUF 100,000,000 in accordance with this clause.

¹³ The basis of calculation is the actual rate of the redeemed fund. All of the redemptions within 5 business days count as one transaction. In case of redemptions in parts, the redemption fee will be calculated according to the sum of the transaction amounts. In case of redemptions in parts, the 2% redemption fee includes the fee of redemptions.

¹⁴ In case of Raiffeisen Commodity Fund of Funds „B” (HU0000708912), Raiffeisen Solution Start Fund of Funds „B” (HU0000709381), Raiffeisen Solution Pro Fund of Funds „B” (HU0000708888), Raiffeisen Megatrend ESG Equity Fund of Funds „B” (HU0000709407) only redemption is possible

| Transfer of funds between investment funds in Branch, Raiffeisen Direkt, RaiConnect (not possible on Internet Brokering) ² | | | |
|--|---|---|---|
| | | Transfer to: | |
| | | Raiffeisen Bond Investment Fund „A” Raiffeisen Equity Investment Fund „A” Raiffeisen ESG International Equity FoF „A” Raiffeisen Solution Start Fund of Funds „A” Raiffeisen Solution Plus Fund of Funds „A” Raiffeisen Solution Pro Fund of Funds „A” Raiffeisen Commodity Fund of Funds „A” Raiffeisen Megatrend ESG Equity FoF „A” Raiffeisen ESG Balanced Fund of Funds „A” | Raiffeisen Interest Premium Short-term Bond Fund Raiffeisen Etalon Derivative Fund „A” Raiffeisen Forte Derivative Fund „A” |
| Transfer from: | Raiffeisen Bond Investment Fund „A” Raiffeisen Equity Investment Fund „A” Raiffeisen ESG International Equity FoF „A” Raiffeisen Solution Start Fund of Funds „A” Raiffeisen Solution Plus Fund of Funds „A” Raiffeisen Solution Pro Fund of Funds „A” Raiffeisen Commodity Fund of Funds „A” Raiffeisen Megatrend ESG Equity FoF „A” Raiffeisen ESG Balanced Fund of Funds „A” | HUF 1 250 | HUF 1 250 |
| | Raiffeisen Interest Premium Short-term Bond Fund Raiffeisen Etalon Derivative Fund „A” Raiffeisen Forte Derivative Fund „A” | 0,3% min. HUF 1 250 | HUF 1 250 |
| In case of investment notes transfer exceeds 100 000 000 HUF and no notice is given 5 business days before the redemption ^{10, 13} in case of transfer within 5 business days calculated from the purchase: ¹³ +2% (in excess to the base transfer fee) | | | |

Government bond bundled offer*

In case of buying Government bond bundled offer, the invested amount should be divided the following way: 80% of the money is invested to Hungarian Government Bond Plus (Magyar Állampapír Plusz, MÁP+) or One year government bond (Egyéves Magyar Állampapír or 1MÁP) and 20% percent of the amount is invested to one of the Raiffeisen Solution funds.

| Available packages | Branch | Raiffeisen Direkt, RaiConnect | Raiffeisen Internet Brokering |
|--|--------|-------------------------------|-------------------------------|
| 80% MÁP+ or 1MÁP + 20% Raiffeisen Solution fund (Start, Plus or Pro) | yes | yes | no |

| | Fees and commissions³ |
|--|--|
| 80% MÁP+ or 1MÁP + 20% Raiffeisen Solution fund (Start, Plus or Pro) | 0,5% of 20% of the full invested amount |
| Redemption of Raiffeisen Solution fund | As stated at chapter 2.1 in the current Investment list of conditions |
| 1MÁP, 2MÁP, MÁP+ sale | As stated at chapter 7.3 and 7.4 in the current Investment list of conditions. |

* The offer is only available for amounts reinvested from government bond maturity in maximum 30 days after the maturity. Every component of the Government bond bundled offer is available as a standalone product as well. The fees and commissions can be found in the current Investment list of conditions. The risk of the Government bond bundled offer exceeds the risk of the components.

11.1.2 Open ended investment notes without maturity denominated in EUR

Minimum amount: EUR 200

| Investment notes offered by the Bank | ISIN | Investment note purchase ⁹ | | Investment note redemption | |
|---|--------------|---|---------------------------------|--|---------------------------------|
| | | Branch Raiffeisen Direkt, RaiConnect ² | Internet Brokering ² | Branch, Raiffeisen Direkt, RaiConnect ² | Internet Brokering ² |
| Raiffeisen Euro Premium Short-term Bond Fund | HU0000708508 | free of charge | free of charge | EUR 6,4 | EUR 3,8 |
| Raiffeisen Real Estate Fund D ^{10, 11} (min. amount EUR 9 090 for the first transaction) | HU0000717954 | 1,54% min. EUR 9,22 | only redemption is possible | 0,51%, min. EUR 9,22 | 0,51%, min. EUR 9,22 |
| Raiffeisen Real Estate Fund „D 180“ (min. amount EUR 3.033 for the first transaction) | HU0000724802 | 1,54% min. EUR 9,22 | only redemption is possible | 0,51%, min. EUR 9,22 | 0,51%, min. EUR 9,22 |
| Raiffeisen Solution Start Fund of Funds „E“ | HU0000718549 | 1,15%, min EUR 3,5 | | free of charge | free of charge |
| Raiffeisen Solution Plus Fund of Funds „E“ | HU0000705652 | 1,45%, min EUR 5,9 | | free of charge | free of charge |
| Raiffeisen Solution Pro Fund of Funds „E“ | HU0000718531 | 1,7%, min EUR 8 | | free of charge | free of charge |
| Raiffeisen ESG International Equity Fund of Funds „E“ | HU0000719976 | 1,15%, min EUR 13 | 0,85%, min EUR 9 | free of charge | free of charge |
| Raiffeisen International Bond Fund of Funds „E“ | HU0000705983 | 1,15%, min EUR 13 | 0,85%, min EUR 9 | free of charge | free of charge |
| Raiffeisen International Bond Fund of Funds „F“ | HU0000709399 | 1,15%, min EUR 13 | 0,85%, min EUR 9 | As stated at „Investment note redemption in case of Raiffesien International Bond Fund of Funds F ³ “ table | |
| Raiffeisen ESG Balanced Fund of Funds „F“ | HU0000724430 | 1,55% min EUR 8,5 Until 31.12.2022: 1% min EUR 8,5 | | free of charge | free of charge |
| Raiffeisen Megatrend ESG Equity Fund of Funds „E“ | HU0000728217 | 1,55% min EUR 8,5 Until 31.12.2022: 1% min EUR 8,5 | | free of charge | free of charge |
| Raiffeisen Etalon Derivative Fund „E“ | HU0000727805 | 1% min EUR 3,8 | 1% min EUR 2,8 | EUR 6,4 | EUR 3,8 |
| Raiffeisen Forte Derivative fund „E“ | HU0000727920 | 1% min EUR 3,8 | 1% min EUR 2,8 | EUR 6,4 | EUR 3,8 |

| Investment note redemption - Further conditions | Branch, Raiffeisen Direkt ² | Internet Brokering ² |
|---|--|---------------------------------|
| In case more than 5 business days have elapsed between the date of purchase and the date of redemption (except Raiffeisen Euro Premium Short-term Bond Fund) | 2% (in excess to the base redemption fee) | |
| In case of Raiffeisen Real Estate Fund D redemption within 365 days calculated from the purchase | | |
| In case no notice is given 30 days before Raiffeisen Real Estate Fund D redemption exceeding HUF 100 000 000 ¹² | 2% (in excess to the base redemption fee) | not possible |
| In case no notice is given 5 days before any other Raiffeisen Fund (except Raiffeisen Euro Premium Short-term Bond Fund) redemption exceeding EUR 400 000 ¹³ | 2% (in excess to the base redemption fee) | not possible |

| Investment note redemption in case of Raiffeisen International Bond Fund of Funds F ² | | | | | | | | |
|--|---|------------------------|---------------------------------|------------------------|---------------------------------|-------|-----------------------------------|----|
| | Time elapsed between purchase and sale (In case of multiple purchase dates, redemption order is based on purchase date. The above minimum fees are applicable for the separately.) | | | | | | | |
| | 0-6 months | | 6-12 months | | 1-2 years | | 2 years- | |
| | Branch/ RADIR/ RaiConnect | IB | Branch/ RADIR/ RaiConnect | IB | Branch/ RADIR/ RaiConnect | IB | Branch / RADIR / RaiConnect | IB |
| Raiffeisen International Bond Fund of Funds F | 0,85%, min. EUR 12,5 | 0,75%, min. EUR 8,5 | 0,59%, min. EUR 12,5 | 0,45%, min. EUR 8,5 | 0,3% | 0,24% | - | - |

11.1.3 Open ended investment notes without maturity denominated in USD

Minimum amount: USD 200

| Investment notes offered by the Bank | ISIN | Investment note purchase ⁹ | | Investment note redemption | |
|--|--------------|---|---------------------------------|--|---------------------------------|
| | | Branch, Raiffeisen Direkt, RaiConnect ² | Internet Brokering ² | Branch, Raiffeisen Direkt, RaiConnect ² | Internet Brokering ² |
| Raiffeisen Solution Start Fund of Funds „U“ | HU0000719950 | 1,15% min. USD 2,3 | 1,15% min. USD 2,3 | Free of charge | Free of charge |
| Raiffeisen Solution Plus Fund of Funds „U“ | HU0000719943 | 1,45% min. USD 3,5 | 1,45% min. USD 3,5 | Free of charge | Free of charge |
| Raiffeisen Solution Pro Fund of Funds „U“ | HU0000719968 | 1,7% min. USD 4,7 | 1,7% min. USD 4,7 | Free of charge | Free of charge |
| Raiffeisen Real Estate Fund „U“ ^{10,11} (min. amount USD 10 000 for the first transaction) | HU0000719190 | 1,54% min. USD 10,24 | only redemption is possible | 0,51% min. USD 10,24 | 0,51% min. USD 10,24 |
| Raiffeisen Real Estate Fund „U180“ (min. amount USD 3 333 for the first transaction) | HU0000724810 | 1,54% min. USD 10,24 | only redemption is possible | 0,51% min. USD 10,24 | 0,51% min. USD 10,24 |
| Raiffeisen ESG International Equity Fund of Funds „U“ | HU0000727946 | 1,15% min. USD 15 | 0,85% min. USD 9,5 | free of charge | free of charge |
| Raiffeisen ESG Balanced Fund of Funds „U“ | HU0000724422 | 1,55% min USD 8,5 Until 31.12.2022: 1% min USD 8,5 | | free of charge | free of charge |
| Raiffeisen Megatrend ESG Equity Fund of Funds „U“ | HU0000728225 | 1,55% min USD 8,5 Until 31.12.2022: 1% min USD 8,5 | | free of charge | free of charge |
| Raiffeisen Etalon Derivative Fund „U“ | HU0000727813 | 1% min USD 4,7 | 1% min USD 3,6 | USD 7,5 | USD 4,7 |
| Raiffeisen Forte Derivative fund „U“ | HU0000727938 | 1% min USD 4,7 | 1% min USD 3,6 | USD 7,5 | USD 4,7 |

| Investment note redemption – Further conditions | Branch, Raiffeisen Direkt, RaiConnect ² | Internet Brokering ² |
|---|--|---------------------------------|
| In case more than 5 business days have elapsed between the date of purchase and the date of redemption | 2% (in excess to the base redemption fee) | |
| In case of Raiffeisen Real Estate Fund U redemption within 365 days calculated from the purchase | | |
| In case no notice is given 30 days before Raiffeisen Real Estate Fund U redemption exceeding HUF 100 000 000 ^{12,13} | 2% (in excess to the base redemption fee) | not possible |

11.1.4 Cut-off times and date of execution of orders

Cut-off times for investment note orders:

| | Branch | Raiffeisen Direkt | Raiffeisen Internet Brokering | RaiConnect |
|----------------------------|-----------------------|-----------------------|-------------------------------|-----------------------|
| Investment note purchase | 8:00 a.m. - 4:00 p.m. | 8:00 a.m. - 4:00 p.m. | 8:00 a.m. - 4:00 p.m. | 8:00 a.m. - 4:00 p.m. |
| Investment note redemption | 8:00 a.m. - 4:00 p.m. | 8:00 a.m. - 4:00 p.m. | 8:00 a.m. - 4:00 p.m. | 8:00 a.m. - 4:00 p.m. |

Orders - with the exception of orders on the Budapest Stock Exchange - can be given via Internet Brokering after the cut-off times. Orders given after the cut-off times via Internet Brokering are processed on the date of the transaction in the order of giving the orders.

Price, settlement (execution) date and fulfillment of orders:

| | |
|--|--|
| Raiffeisen Bond Investment Fund all series Raiffeisen Interest Premium Short-term Bond Fund Raiffeisen Euro Premium Short-term Bond Fund | settlement T+1, fulfillment T+2 |
| Raiffeisen Forte Derivative Fund all series Raiffeisen Etalon Derivative Fund all series Raiffeisen ESG International Equity Fund of Funds all series | settlement T+2, fulfillment T+3 |
| Raiffeisen Solution Start / Plus / Pro Fund of Funds all series Raiffeisen International Bond Fund of Funds all series Raiffeisen Equity Investment Fund all series Raiffeisen Megatrend ESG Equity Fund of Funds all series Raiffeisen Commodity Fund of Funds all series | settlement T+3, fulfillment T+4 |
| Raiffeisen Real Estate Fund „A”, „D”, „U” series | purchase - settlement T+1, fulfillment T+2 redemption - settlement T+3, fulfillment T+4 |
| Raiffeisen Real Estate Fund „A180”, „D180”, „U180” series | purchase - settlement: T+1, fulfillment: T+2 redemption - settlement: T+140, fulfillment: T+141 |
| Raiffeisen ESG Balanced Fund of Funds all series | purchase - settlement T+3, fulfillment T+4 redemption - settlement T+4, fulfillment T+5 |

Because of the operation of the system supporting the distribution and settlement of investment notes operated by KELER Zrt. - Raiffeisen Bank Zrt. does not accept amount based redemption orders given for Investment notes of Raiffeisen Investment Funds. Only unit based redemption orders are acceptable.

11.2 Raiffeisen Capital Management (RCM) funds

Currency of orders EUR
 Minimum amount EUR 1 000

11.2.1 Purchase fee

Purchase fee is charged by the bank at the issue of the investment notes.

| Name | ISIN | Branch, Raiffeisen Direkt, RaiConnect ² | Raiffeisen Internet Brokering ² |
|---|--------------|--|--|
| Bond and Money Market Funds | | | |
| Raiffeisen - Euro – Short-term – Rent VTA Fund | AT0000785209 | 1,15%, min. EUR 12,5 | 0,85%, min. EUR 12,5 |
| Raiffeisen - Sustainable Bonds Fund | AT0000689971 | 1,15%, min EUR 31 | 0,85%, min. EUR 25 |
| Raiffeisen - ESG - Euro-Corporate Bond Fund | AT0000712534 | | |
| Raiffeisen - Global-Bond Fund | AT0000785340 | | |
| Raiffeisen - European High Yield Bond Fund | AT0000765599 | | |
| Raiffeisen - EasternEuropean Bonds | AT0000740667 | | |
| Mixed Funds | | | |
| Raiffeisen - Security Fund | AT0000743562 | 1,15%, min. EUR 31 | 0,85%, min. EUR 25 |
| Raiffeisen - Sustainable Solid Fund | AT0000A1VP59 | 1,7%, min. EUR 31 | 1,45%, min. EUR 25 |
| Raiffeisen - Balanced Fund | AT0000743588 | | |
| Raiffeisen - Sustainable Mix Fund | AT0000785381 | 2,25%, min. EUR 31 | 2%, min. EUR 25 |
| Raiffeisen - Sustainable Growth Fund | AT0000A2CMK6 | | |
| Equity Funds | | | |
| Raiffeisen - Sustainable European Equities Fund | AT0000785225 | 2,25%, min. EUR 31 | 2%, min. EUR 25 |
| Raiffeisen - Sustainable Equities Fund | AT0000677927 | | |
| Raiffeisen - Health and Wellbeing-ESG Equity Fund | AT0000712716 | | |
| Raiffeisen - Energy – Equity Fund | AT0000688684 | | |
| Raiffeisen - Sustainable Momentum Equity Fund | AT0000A20EY5 | | |
| Raiffeisen - SmartEnergy ESG Equities Fund | AT0000A2ETT8 | | |

11.2.2 Redemption fee

Investment note redemption fee: free of charge

11.2.3 Settlement

Settlements of orders received until 1:00 p.m. are done according to the following conditions: T = day of order

| Fund | Price | Settlement |
|--|-------|------------|
| Raiffeisen Security Fund, Raiffeisen Balanced Fund | T+2 | T+3 |
| All other RCM funds | T+1 | T+2 |

11.3 Investment notes units of independent fund managers

As part of the Premium Banking service the following third-party funds are available:

Investment fund units of VIG (Aegon) Fund Management (Hungary)

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|---|----------|-----------------------------|-----------------------------|------------------------------|--------------------------------|
| HU0000709597 | Aegon BondMaxx Absolute Return Bond Fund | HUF | 1,15%, min. HUF 3 800 | HUF 2 600 | T+2 | T+3 |
| HU0000705272 | Aegon Emerging Market ESG Equity Fund | HUF | 1,15%, min. HUF 3 800 | HUF 2 600 | T+2 | T+3 |
| HU0000703970 | VIG Alfa Absolute Return Fund | HUF | 1,15%, min. HUF 3 800 | HUF 2 600 | T+2 | T+2 |
| HU0000703145 | VIG Money Maxx Emerging Markets Total Return Fund | HUF | 1,15%, min. HUF 3 800 | HUF 2 600 | T+2 | T+2 |
| HU0000708169 | Aegon Smart Money | HUF | 1,15%, min. HUF 3 800 | HUF 2 600 | T+2 | T+3 |
| HU0000707401 | Aegon Russia Equity Fund | HUF | only redemption is possible | HUF 2 600 | T+2 | T+3 |
| HU0000707419 | Aegon Istanbul Equity Fund | HUF | only redemption is possible | HUF 2 600 | T+2 | T+3 |

| Valid for new transactions from 20 th of June 2014 | Penalty fee |
|---|-------------|
| Redemption of investment units of Aegon Investment Fund Management within 10 trading days (T+10) after purchase | 2% |

Investment fund units of Allianz Fund Management

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|----------------------------------|----------|---------------------------|-----------------------------|------------------------------|--------------------------------|
| LU0256839274 | Allianz Europe Equity Growth EUR | EUR | 2,3%, min. EUR 31 | free of charge | T+3 | T+3 |
| LU0527936024 | Allianz Europe Equity Growth | HUF | 2,3%, min. HUF 3 800 | free of charge | T+4 | T+4 |

Investment fund units of Franklin Templeton Investments

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|-------------------------------|----------|---------------------------|-----------------------------|------------------------------|--------------------------------|
| LU0122614208 | Templeton Global Bond | USD | 1,15%, min USD 38 | free of charge | T+3 | T+3 |
| LU0260870588 | Templeton Global Bond | EUR | 1,15%, min. EUR 31 | | | |
| LU0517464813 | Templeton Global Bond | HUF | 1,15%, min HUF 3800 | | | |
| LU0260870745 | Templeton Global Total Return | EUR | 1,15%, min. EUR 31 | | | |
| LU0170477797 | Templeton Global Total Return | USD | 1,15%, min USD 38 | | | |
| LU0517465208 | Templeton Global Total Return | HUF | 1,15%, min. HUF 3800 | | | |
| LU0517465380 | Templeton Asian Growth | HUF | 2,3%, min. HUF 3800 | | | |
| LU0122613499 | Biotechnology Discovery US | USD | 2,3%, min. USD 38 | | | |

Investment fund units of Hold Fund Management (Hungary)

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|---|----------|-----------------------------|---|------------------------------|--------------------------------|
| HU0000710116 | Hold Fund of Funds | HUF | 1,15% min. HUF 3 800 | HUF 2 600 | T+2 | T+2 |
| HU0000712252 | Hold Euro Fund of Funds | EUR | 1,15% min. EUR 25 | EUR 10,5 | T+2 | T+2 |
| HU0000708938 | Hold-VM Euro Fund | EUR | 1,15% min. EUR 25 | EUR 10,5 | T+2 | T+2 |
| HU0000703749 | Hold VM Fund | HUF | 1,15% min. HUF 3 800 | HUF 2 600 | T+2 | T+2 |
| HU0000701693 | Hold 2000 Fund | HUF | 1,15% min. HUF 3 800 | HUF 2 600 | T+2 | T+2 |
| HU0000707948 | Citadella Derivative Fund ¹⁵ | HUF | 1,15% min. HUF 3 800 | HUF 2 600 Additional 3% in case of redemptions up to 365 calendar days from purchase | T+2 | T+2 |
| HU0000705702 | Hold Columbus Fund | HUF | only redemption is possible | HUF 2 600, Additional 5% in case of redemptions up to 5 banking days from last purchase, Additional 1% in case of redemptions up to 548 calendar days from purchase | - | T+2 |

| Valid for new transactions from 23 rd of July 2014 | Penalty fee |
|--|-------------|
| Redemption of investment units of Hold Investment Fund Management within 5 banking working days (T+5) after purchase | 5% |

Investment fund units of Fidelity

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|---------------------------------------|----------|---------------------------|-----------------------------|------------------------------|--------------------------------|
| LU0251131958 | America Fund A-ACC-USD | USD | 2,3%, min. USD 38 | free of charge | T+3 | T+3 |
| LU0979392684 | America Fund A-HUF (hedged) | HUF | 2,3%, min. HUF 3 800 | | | |
| LU0979393062 | Global Dividend Fund HUF (hedged) | HUF | 2,3%, min. HUF 3 800 | | | |
| LU0772969993 | Global Dividend Fund USD | USD | 2,3%, min. USD 38 | | | |
| LU0997587596 | FF Global Multi Asset Income Fund USD | USD | 1,15%, min. USD 38 | | | |

¹⁵ According to the chapter 44.2 of the valid Prospectus of Citadella Származtatott Befektetési Alap (HU0000707948) the Bank hereby informs its Customers that the Bank is entitled – following the date specified in the announced resolution of the Fund's CEO – to devolve the compulsory chargeable front load fee on its Customers – in the range of the maximum 10 per cent of the value of the investment units. This charge shall be first applicable from 28th October, 2015. Based on chapter 44.2 of the valid Prospectus of Citadella Származtatott Befektetési Alap (HU0000707948) from 1st November, 2015 the fund is no longer available in the Raiffeisen Regular Investment.

For customers with Premium Select account package the following additional investment funds are available:

Investment fund units of Raiffeisen Capital Management (RCM)

| ISIN code | Name | Currency | Purchase fee ² (Branch, Raiffeisen Direkt, RaiConnect) | Purchase fee ² (Raiffeisen Internet Brokering) |
|--------------|--|----------|--|--|
| AT0000745872 | Raiffeisen - Asia Opportunities ESG Equity Fund | EUR | 2,25%, min. EUR 31 | 2%, min. EUR 25 |
| AT0000A0SE25 | Raiffeisen - Global Allocation Strategies Plus | | | |
| AT0000785241 | Raiffeisen - Eastern Europe - Equity Fund | | | |
| AT0000A07FS1 | Raiffeisen - Russian - Equity Fund | | | |
| AT0000A1TB59 | Raiffeisen - Sustainable Emerging Markets Equities | | | |
| AT0000764766 | Raiffeisen - Sustainable US Equities | | | |

Minimum amount: EUR 1 000

Settlements of orders received until 1:00 p.m.: T+2 (T = day of order)

Investment fund units of Aberdeen Asset Management

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|-------------------------|----------|-----------------------------|-----------------------------|------------------------------|--------------------------------|
| LU0231490524 | Global Indian Equity A2 | USD | only redemption is possible | free of charge | only redemption is possible | T+4 |

Investment fund units of VIG Aegon Fund Management (Hungary)

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|---|----------|---------------------------|-----------------------------|------------------------------|--------------------------------|
| HU0000705520 | VIG MegaTrend Share Investment Fund „A” | EUR | 2,3%, min. EUR 31 | free of charge | T+2 | T+3 |
| HU0000707195 | VIG MegaTrend Share Investment Fund „B” | HUF | 2,3%, min. HUF 3 800 | HUF 2 600 | | |
| HU0000707401 | Russia Equity Fund | HUF | 1,15%, min. HUF 3 800 | HUF 2 600 | | |
| HU0000707419 | IstanBull Equity Fund | HUF | 1,15%, min. HUF 3 800 | HUF 2 600 | | |

Investment fund units of Allianz Fund Management

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|----------------------|----------|---------------------------|-----------------------------|------------------------------|--------------------------------|
| LU0348827899 | Allianz China Equity | EUR | 2,3%, min. EUR 31 | free of charge | T+3 | T+3 |

Investment fund units of Hold Fund Management (Hungary)

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|--------------------|----------|---------------------------|---|------------------------------|--------------------------------|
| HU0000705702 | Hold Columbus Fund | HUF | 0,85% min. HUF 3 800 | HUF 2 600, Additional 5% in case of redemptions up to 5 banking days from last purchase, Additional 1% in case of redemptions up to 548 calendar days from purchase | T+2 | T+2 |

Investment fund units of Franklin Templeton Investments

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|---------------------------------|----------|---------------------------|-----------------------------|------------------------------|--------------------------------|
| LU0300739322 | Emerging Market Small Companies | USD | 2,3%, min. USD 38 | 0 | T+3 | T+3 |

Investment fund units of OTP

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|---------------------------------|----------|-----------------------------|-----------------------------|------------------------------|--------------------------------|
| HU0000706379 | Supra Derivated Investment Fund | HUF | 1,15%, min. HUF 3 800 | HUF 2 600 | T+3 | T+3 |
| HU0000706361 | EMDA Derivated Investment Fund | HUF | only redemption is possible | HUF 2 600 | - | T+4 |

Distribution channels

| | Branch | Raiffeisen Direkt | Raiffeisen Internet Brokering | RaiConnect |
|--|--------|-------------------|-------------------------------|------------|
| Purchase and redemption of investment fund units | yes | yes | yes | yes |

Exchange rate applied

Orders submitted by 13:00 hours are executed in accordance with the following conditions:

| | |
|-----------------------|--|
| Exchange rate applied | exchange rate valid on the day of the order (T), except: fund units of Allianz Fund Management (T+1), Aberdeen Global Indian Equity A2 (T+1), OTP Supra Derivated Investment Fund (T+1), OTP EMDA Derivated Investment Fund (T+1), Raiffeisen Capital management (T+1) |
|-----------------------|--|

Order acceptance deadline

Purchase/sale orders: 13:00

In case of investment fund units with HU ISIN code provided by Aberdeen Asset Management Hungary cut-off times will be 12:00 hours.

11.4 Securities account management²

| | |
|---|---|
| Securities account management | <p>for the part of the portfolio up to HUF 6 millions: 0,24% p.a. above HUF 6 millions up to HUF 30 millions: 0,285% p.a. above HUF 30 millions up to 60,7 millions: 0,11% p.a. above HUF 60,7 millions: free of charge min. HUF 970/quarter (due quarterly)</p> |
| Securities account management for Premium Select customers | <p>for the part of the portfolio up to HUF 6 millions: 0,24% p.a. above HUF 6 millions up to HUF 30 millions: 0,285% p.a. above HUF 30 millions: free of charge min. HUF 970/quarter (due quarterly)</p> |

From 1st October 2022:

| | |
|---|---|
| <i>Securities deposit account and customer account management</i> | <p><i>for the part of securities deposit and customer account aggregated portfolio up to HUF 30 millions: 0,28% p.a.</i> <i>above HUF 30 millions up to HUF 50 millions: 0,16% p.a.</i> <i>above HUF 50 millions up to 100 millions: 0,13% p.a.</i> <i>above HUF 100 millions: 0,11% p.a.</i> <i>(due quarterly)</i></p> |
| <i>Securities deposit account and customer account management for Premium Select customers</i> | <p><i>for the part of securities deposit and customer account aggregated portfolio up to HUF 30 millions: 0,27% p.a.</i> <i>above HUF 30 millions up to HUF 50 millions: 0,11% p.a.</i> <i>above HUF 50 millions up to 100 millions: 0,11% p.a.</i> <i>above HUF 100 millions: 0,11% p.a.</i> <i>(due quarterly)</i> <i>Promotional offer: until 31st December 2023 the maximum quarterly fee charged is HUF 25.000 for the part of the aggregated portfolio under HUF 100 millions.</i></p> |

The securities account keeping fee is determined on the basis of the average quarterly volume of the securities, at market price in the case of government securities, at the end-of-quarter stock exchange closing rate in the case of equity, and at the end-of-quarter net asset value in the case of investment fund units. *Until 30th September 2022* the maintenance of customer account fee is similar to maintenance of customer account fee published in Investment products List of Conditions

The Bank may decide not to debit the Securities account management fee.

11.5 Transactions and other services connected to securities listed on the Stock Exchange and other certificates¹⁶

| | Branch, RaiConnect | Raiffeisen Direkt | Raiffeisen Internet Brokering | RaiConnect |
|--|---------------------------|--------------------------|--------------------------------------|--------------------|
| fulfillment of purchase / sale orders on the Budapest Stock Exchange ¹⁴ | 1%, min. HUF 2 000 | 1%, min. HUF 2 000 | 0.50%, min. HUF 1 000 | 1%, min. HUF 2 000 |
| Subscription of shares / certificates in HUF currency | 1% min. HUF 2 000 | Not available | Not available | 1% min. HUF 2 000 |
| Subscription of shares / certificates in EUR currency | 1% min. EUR 30 | Not available | Not available | 1% min. EUR 30 |
| Subscription of shares / certificates in USD currency | 1% min. USD 30 | Not available | Not available | 1% min. USD 30 |
| modification/withdrawal of the order | HUF 515 | HUF 515 | HUF 515 | HUF 515 |

In case of market orders, the coverage is set based on the restrictions regarding the actual bid prices set by the Budapest Stock Exchange. Market orders on Raiffeisen Internet Brokering can only be given exclusively to stocks listed in premium section of Budapest Stock Exchange

¹⁶ Only orders concerning exchange-listed equities quoted at the Budapest Stock Exchange shall be accepted.

Subscription orders of shares / certificates are received until 17:30, except on the last day of subscription period: 16:00

| | Fee/comission³ | Note |
|---|----------------------------------|--------------|
| physical issuance of securities ¹⁷ | 1,15%, min. HUF 72 000 | of par value |
| acceptance of physical securities acceptable by KELER | 1,15%, min. HUF 6 600 Ft/order | of par value |

11.6 Foreign exchange traded stocks, certificates and derivative transactions

Fees of secondary exchange and non-exchange orders per market value³

| | |
|---|-----------------------------------|
| Foreign stock or certificate purchase/sale order (extra cost: foreign brokerage fee and fixed fee depending on the currency of the transaction) | See Treasury terms and conditions |
|---|-----------------------------------|

The following services are available exclusively for those Premium banking clients who enter into a separate frame agreement with the bank for the given services (Frame agreement on exchange and non-exchange traded spot and derivative transactions). Contracted clients can use these services only via phone or fax.

Commission fee of standardized exchange traded derivative transactions per contract and/or per market value

| | |
|--|-----------------------------------|
| Single stock future transaction open/close | See Treasury terms and conditions |
| Single stock future transaction delivery | See Treasury terms and conditions |
| Index future transaction open/close/delivery | See Treasury terms and conditions |
| Foreign exchange future transaction open | See Treasury terms and conditions |
| Foreign exchange future transaction daytrade | See Treasury terms and conditions |
| Foreign exchange future close/delivery | See Treasury terms and conditions |
| Foreign exchange option dealing open/close | See Treasury terms and conditions |
| Position delivery (charges the deliverer) | See Treasury terms and conditions |

11.7 Terms and conditions of bonds issued by Raiffeisen Bank International

| | Amount |
|---|----------------|
| Execution of purchase/sale orders for bonds | free of charge |

| | Branch / RaiConnect | Raiffeisen Direkt | Raiffeisen Internet Brokering |
|----------------------|----------------------------|--------------------------|--------------------------------------|
| Purchase/sale orders | yes | no | no |

There is no obligation for the issuer to quote a price, so the bonds may not be sold by the investor during the term, or may not be sold as the investor intended. The distributor may set a minimum redemption amount depending on the bond.

| ISIN | Maturity | Minimum amount of withdrawal orders before maturity |
|--------------|------------|---|
| AT000B015086 | 2023.12.11 | 16 000 USD |
| AT000B015151 | 2024.12.11 | 16 000 USD |
| AT000B015227 | 2025.02.01 | 16 000 USD |
| AT000B015292 | 2024.04.08 | 13 000 EUR |
| AT000B015300 | 2024.04.08 | 16 000 USD |
| AT000B015383 | 2025.06.27 | 10 000 000 HUF |

¹⁷ In case of physical issuance of securities the transferring fees will be paid according to the rules of Financial Ministry and KELER

12 **Raiffeisen Regular Investment**

The latest conditions related to the Raiffeisen Regular Investment that are not defined in these Terms and Conditions are set out in the effective Investment Products List of Conditions.

Investment notes available

Investment notes of Raiffeisen Investment Funds, except Raiffeisen Real Estate funds all series, and all „B” and “F” shares of Raiffeisen Investment Funds.

Investment notes of Raiffeisen Capital Management (RCM).

As part of the Premium Banking service, in addition to the available funds regulated in the effective Investment Products List of Conditions, the investment notes issued in Hungary are also available, which are included in chapter 11.3 of Premium Banking Terms and Conditions (Investment notes units of independent fund managers).

Based on chapter 44.2 of the valid Prospectus of Citadella Derivative Fund (HU0000707948) from 1st November, 2015 the fund is no longer available in the Raiffeisen Regular Investment.

Regular Investment Transaction fees of Raiffeisen Capital Management (RCM) Funds and 3rd Party Funds are the following:

- | | |
|---------------------------------------|-------|
| - Raiffeisen Capital Management funds | 1,00% |
| - 3rd Party Investment Funds | 1,00% |

13 **Financial planning**

Fee for the financial planning that may be requested from a Premium Banking advisor by Premium Banking customers: HUF 0/instance of financial planning

Financial planning means the one-off preparation and presentation of the financial plan provided by the Premium Banking advisor in accordance with the needs of the Customer.

14 **Other conditions, partner discounts**

Partner discount related to premium debit cards will be terminated on the 28th of February 2021. Various partner discounts may be available in relation to the Premium, Premium Gold, Premium Gold 2.0 or Premium Select Account Package and/or Premium cards. Additional information about partner discounts, the rate of the discounts and the conditions of eligibility is available at www.raiffeisen.hu/premium.

15 Conditions of non-applicable products, account maintenance

15.1 Premium Account Package

Not available from 1st February 2013

| | | Premium Account Package |
|--|--------------|--|
| Account maintaining fee² | | HUF 2,348 /month/account |
| Supplementary Account keeping fee (this may be charged in the cases set out in section 1.2.1 of these Terms and Conditions) | | HUF 8,899/month |
| Crediting of items received in forint | | |
| Transfers received from banks | | free of charge |
| Transfers arriving by post | | Costs charged by the Hungarian Post |
| Sending money within Hungary in HUF [One-off forint transfer]² | | |
| Balance transfers between the Customer's accounts at the Bank | | free of charge |
| At the branch | intra-bank | 0.30%, min. HUF 405, max. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| | bank-to-bank | 0.35%, min. HUF 405, max. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| Via Raiffeisen Direkt | intra-bank | free of charge |
| | bank-to-bank | free of charge |
| Via Raiffeisen DirektNet, myRaiffeisen ³ | intra-bank | free of charge |
| | bank-to-bank | free of charge |
| Via RaiConnect | intra-bank | 0.30%, min. HUF 405, max. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| | bank-to-bank | 0.35%, min. HUF 405, max. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| Transfer of positive account balance in bank account switching process | bank-to-bank | 0.35%, min. HUF 405, ax. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| Standing order | | |
| In-Bank transfer between the customer's own accounts [Standing payment orders] | | free of charge |
| At the branch | | free of charge |
| Via Raiffeisen Direkt Via Raiffeisen DirektNet, myRaiffeisen | | free of charge |
| Via RaiConnect | | free of charge |
| Direct debit [Utility fee collection (direct debit order)] | | |
| At the branch | | free of charge |
| Via Raiffeisen Direkt Via Raiffeisen DirektNet, myRaiffeisen ³ | | free of charge |
| Via RaiConnect | | free of charge |

| | | Premium Account Package |
|---|--|--|
| Sending money in euro (SEPA) [SEPA Credit Transfer]² EUR payment to abroad, to Single Euro Payment Area | | |
| Standard fee | at branch | up to EUR 1104: 0.35%, min. HUF 405, max. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 above EUR 1104: 0.24%, min. HUF 405, max. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| | in Raiffeisen Direkt | HUF 0 |
| | via Raiffeisen DirektNet, myRaiffeisen | HUF 0 |
| | via RaiConnect | up to EUR 1104: 0.35%, min. HUF 405, max. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 above EUR 1104: 0.24%, min. HUF 405, max. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| Conversion fee | | 0.24%, max. EUR 152.23 |
| Priority fee – in case of extra urgent orders | | 0.59%, min. EUR 6.53, max. EUR 384.21 |
| Switching account packages² | Switching to Premium Account Package | free of charge |
| | Switching from Premium Account Package to Retail Account Package in the framework of the Premium Banking service | Promotion fee until 31.12.2022: HUF 0 HUF 2,771 |
| | Switching from Premium Account Package to Retail Account Package if the Premium Banking service is cancelled | free of charge |
| Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term | | free of charge |
| Instructions for the event of death (order, amendment) | | free of charge |

Fees and commissions are debited from the bank account on the day of the transaction, while the monthly account keeping fee is debited on the last bank working day of the month.

In respect of Retail Account Packages, the fees and commissions specified in the effective Retail Terms and Conditions apply.

15.2 Premium Gold Account Package

Not available from 1st January 2015

| | | Premium Gold Account Package |
|---|--|--|
| Account keeping fee² | If the conditions detailed in section 1.2.2 of these Terms and Conditions are fulfilled. | HUF 0/month |
| | If the conditions detailed in section 1.2.2 of these Terms and Conditions are not fulfilled. | HUF 12,069/month |
| Crediting of items received in forint | | |
| Transfers received from banks | | free of charge |
| Transfers arriving by post | | Costs charged by the Hungarian Post |
| Sending money within Hungary in HUF [One-off transfer in forint]² | | |
| Balance transfers between the Customer's accounts at the Bank | | free of charge |
| At the branch | intra-bank | 0.30%, min. HUF 405, max. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3% , max. HUF 10,000 |
| | bank-to-bank | 0.35%, min. HUF 405, max. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3% , max. HUF 10,000 |
| Via Raiffeisen Direkt | intra-bank | Free of charge |
| | bank-to-bank | Free of charge |
| Via Raiffeisen DirektNet, myRaiffeisen ³ | intra-bank | Free of charge |
| | bank-to-bank | Free of charge |
| Via RaiConnect | intra-bank | 0.30%, min. HUF 405, max. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3% , max. HUF 10,000 |
| | bank-to-bank | 0.35%, min. HUF 405, max. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3% , max. HUF 10,000 |
| Transfer of positive account balance in bank account switching process | bank-to-bank | 0.35%, min. HUF 405, max. HUF 8,296 and for the portion exceeding HUF 20,000, an additional 0.3% , max. HUF 10,000 |
| Standing order | | |
| In-Bank transfer between the customer's own accounts [Standing payment orders] | | free of charge |
| At the branch | | Free of charge |
| Via Raiffeisen Direkt | | Free of charge |
| Via Raiffeisen DirektNet, myRaiffeisen | | Free of charge |
| Via RaiConnect | | Free of charge |
| Direct debit [Utility fee collection (direct debit order)] | | |
| At the branch | | Free of charge |
| Via Raiffeisen Direkt Via Raiffeisen DirektNet, myRaiffeisen ³ | | Free of charge |
| Via RaiConnect | | Free of charge |

| | | Premium Gold Account Package |
|---|---|--|
| Sending money in euro (SEPA) [SEPA Credit Transfer]² EUR payment to abroad, to Single Euro Payment Area | | |
| Standard fee | at branch | up to EUR 1104: 0.35%, min. HUF 405, max. HUF 8,296 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 above EUR 1104: 0.24%, min. HUF 405, max. HUF 8,296 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| | in Raiffeisen Direkt | HUF 0 |
| | via Raiffeisen DirektNet, myRaiffeisen | HUF 0 |
| | via RaiConnect | up to EUR 1104: 0.35%, min. HUF 405, max. HUF 8,296 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 above EUR 1104: 0.24%, min. HUF 405, max. HUF 8,296 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000 |
| Conversion fee | | 0.24%, max. EUR 152.23 |
| Priority fee – in case of extra urgent orders | | 0.59%, min. EUR 6.53, max. EUR 384.21 |
| Switching account packages² | Switching to Premium Gold Account Package | Free of charge |
| | Switching from Premium Gold Account Package to Retail Account Package if the Premium Banking service is cancelled | Free of charge |
| Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term | | Free of charge |
| Instructions for the event of death (order, amendment) | | Free of charge |

15.3 Arranged overdraft [Premium Overdraft Credit]

15.3.1 Premium Overdraft Credit conditions applied until 5th September 2011

| Products | HUF-based interest rate | Handling fee | Term | Credit limit |
|---------------------------------|-------------------------|---|------------|-----------------------------|
| Premium Overdraft Credit | 25.52% p.a. | Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year | Open-ended | HUF 50,000 – HUF 2,000,000* |

Definition of the interest rate change indicator is defined in Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

15.3.2 Premium Overdraft Credit applied from 6th September 2011 until 31st December 2014

| Products | HUF-based interest rate | Handling fee | Term | Credit limit |
|---------------------------------|-------------------------|---|------------|-----------------------------|
| Premium Overdraft Credit | 26.37% p.a. | Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year | Open-ended | HUF 50,000 – HUF 2,000,000* |

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Definition of the interest rate change indicator is defined in Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

Using available overdraft credit until HUF 3.000 the Bank does not charge interest rate. In case of transgression of overdraft credit limit the Bank will use standard interest rates for the interest-free amount to the period of transgression of overdraft credit limit.

15.3.3 Premium Overdraft Credit applied from 22nd January 2015 and disbursed until 1st February 2015

| Products | HUF-based interest rate | Handling fee | Term | Credit limit |
|---------------------------------|-------------------------|--|------------|-----------------------------|
| Premium Overdraft Credit | 26.37% p.a. | Free of charge in the first year, 2,00% of the annual Overdraft Credit, from the second year | Open-ended | HUF 50,000 – HUF 2,000,000* |

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Definition of the interest rate change indicator is defined in Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

15.3.4 Premium Overdraft Credit applied from 1nd February 2015 and disbursed until 21st March 2016

| Products | HUF-based interest rate | Handling fee | Term | Credit limit |
|---------------------------------|--------------------------------|---|------------|-----------------------------|
| Premium Overdraft Credit | 3% interest rate discount p.a. | Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year | Open-ended | HUF 50,000 – HUF 2,000,000* |

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Definition of the interest rate change indicator is defined in Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

15.3.5 From 21st March 2016 until 18th October 2016 submitted request for Overdraft Credit

| Products | Interest rate discount in reference with interest rate defined in Conditions List for unsecured loans for Overdraft credit | Handling fee | Term | Credit limit |
|---------------------------------|--|---|------------|-----------------------------|
| Premium Overdraft Credit | 3% interest rate discount | Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year | Open-ended | HUF 50,000 – HUF 2,000,000* |

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

15.3.6 From 19th October 2016 till 18th March 2020 submitted request for Overdraft Credit

| Products | Interest rate discount in reference with interest rate defined in Conditions List for unsecured loans for Overdraft credit | Handling fee | Term | Credit limit |
|---------------------------------|--|---|------------|-----------------------------|
| Premium Overdraft Credit | 3% interest rate discount | Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year | Open-ended | HUF 50,000 – HUF 2,000,000* |

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans.

15.3.7 Overdraft contracts concluded until 31st December 2020 based on requests submitted from 23rd September 2020 until 31st December 2020 for Overdraft Credit with Premium Promotion

| Products | Interest rate discount in reference with interest rate defined in Conditions List for unsecured loans for Overdraft credit valid for the second period | Handling fee | Term | Credit limit |
|---------------------------------|--|---|------------|-----------------------------|
| Premium Overdraft Credit | 3% interest rate discount | In the first period 0,25%, in the second period 2% of the annual Overdraft Credit | Open-ended | HUF 50,000 – HUF 1,000,000* |

*Maximum credit limit that may be applied for on the first occasion: HUF 1,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans. The definition of the first and second period can be found in terms and conditions for Unsecured Loans.

15.3.8 From 1st of January 2021 till 19th of January 2021 submitted requests for Overdraft Credit with Premium Promotion, and contracts concluded from 1st of January 2021 based on applications submitted between 23rd September 2020 and 31st of December 2020

| Products | Interest rate discount in reference with interest rate defined in Conditions List for unsecured loans for Overdraft credit | Handling fee | Term | Credit limit |
|---------------------------------|--|---|------------|-----------------------------|
| Premium Overdraft Credit | 3% interest rate discount | Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year | Open-ended | HUF 50,000 – HUF 1,000,000* |

*Maximum credit limit that may be applied for on the first occasion: HUF 1,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix. The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans. The definition of the first and second period can be found in terms and conditions for Unsecured Loans.

15.3.9 From 20th of January 2021 till 30th of August 2022 submitted requests for Overdraft Credit with Premium Promotion

| Products | Interest rate discount in reference with interest rate defined in Conditions List for unsecured loans for Overdraft credit | Handling fee | Term | Credit limit |
|---------------------------------|--|---|------------|-----------------------------|
| Premium Overdraft Credit | 3% interest rate discount | Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year | Open-ended | HUF 50,000 – HUF 2,000,000* |

*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix. The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans. The definition of the first and second period can be found in terms and conditions for Unsecured Loans.

16 Promotion

16.1 Account Opening Promotion with credit of HUF 20,000 VIII. Promotional period: 18. July 2022 – 30 September 2022

In case of Online Account opening, the promotion is available with video identification which began until the 12:00, 30th September 2022

For the period from 18 July 2022 to 30 September 2022 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 20,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 25 October 2022 at the latest, to the customer's bank account opened in the scope of the promotion.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 18 January 2022 until opening a bank account after 17 July 2022 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 7 October 2022, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 7 October 2022, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 7 October 2022.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 20,000 as follows, provided that the HUF 20,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's gross breach of contract.

Reimbursement to the Bank of the HUF 20,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

16.2 Account Opening Promotion with credit of HUF 20,000 VII.

Promotional period: 21 April 2022 – 30 June 2022

In case of Online Account opening, the promotion is available with video identification which began until the 12:00, 30th June 2022

For the period from 21 April 2022 to 30 June 2022 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 20,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 22 July 2022 at the latest, to the customer's bank account opened in the scope of the promotion.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 21 October 2021 until opening a bank account after 20 April 2022 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),

4. On 8 July 2022, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 8 July 2022, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 8 July 2022.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 20,000 as follows, provided that the HUF 20,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's gross breach of contract.

Reimbursement to the Bank of the HUF 20,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

16.3 Premium Platina Bank Card Promotion linked to Investments

Promotional period: 01 February 2022 – 30 April 2022

If during the promotion period the Customer **applies for a Premium Platinum debit card (main card or additional card)** attached to any Premium type bank account, **and makes an investment as specified below**, the **first year's card fee** will be subsequently **refunded to the Customer**, provided that **all conditions** specified below are **fulfilled**.

In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 31 August 2022 at the latest, to the bank account linked to the Premium Platinum debit card applied for under the promotion.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. the Customer opens a Premium, Premium Gold, Premium Gold 2.0 or Premium Select account during the promotion period, or already has one;
2. the Customer applies for a **Premium Platinum debit card (either a main card or an additional card)** during the promotion period;
3. **during the promotion period, the Customer initiates an investment into the open-ended, indefinite-term EUR investment funds detailed in Section 11.1.2 of this list of terms & conditions, and also listed below, in the amount of min. EUR 7,000, and maintains such investment in its full amount until 31 July 2022;**

Open-ended, indefinite-term EUR investment funds:

| Investment notes offered by the Bank in the promotion | ISIN |
|---|--------------|
| Raiffeisen Solution Start Fund of Funds "E" | HU0000718549 |
| Raiffeisen Solution Plus Fund of Funds "E" | HU0000705652 |
| Raiffeisen Solution Pro Fund of Funds „E" | HU0000718531 |
| Raiffeisen International Bond Fund of Funds E | HU0000705983 |
| Raiffeisen International Bond Fund of Funds F | HU0000709399 |
| Raiffeisen ESG International Equity Fund of Funds E | HU0000719976 |
| Raiffeisen Sustainable Investments Balanced Fund of Funds „F" | HU0000724430 |
| Raiffeisen Megatrend ESG Equity Fund of Funds „E" | HU0000728217 |

4. On 15 August 2022 the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these;

5. On 15 August 2022, the Customer has an active Premium bank account (one fit to make and receive payments) and holds an active card requested during the promotion period, which are not in the process of being terminated;
6. has no overdue and payable debts owing to the Bank on 15 August 2022;
7. the first year's fee of maximum 1 Premium Platinum main or additional card will be refunded per account; if several cards are applied for, the fee of the card requested first will be refunded.

16.4 Account Opening Promotion with credit of HUF 20,000 VI.

Promotional period: 10 January 2022 – 23 March 2022

The Bank announces on 04.03.2022 that the promotion has been extended until 23.03.2022. The original promotion was announced until 11.03.2022.

For the period from 10 January 2022 to 23 March 2022 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

Promotional bank accounts are the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, and Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 20,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 15 April 2022 at the latest, to the customer's bank account opened in the scope of the promotion.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 10 July 2021 until opening a bank account after 9 January 2022 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 25 March 2022, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 25 March 2022, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 25 March 2022.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 20,000 as follows, provided that the HUF 20,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's gross breach of contract.

Reimbursement to the Bank of the HUF 20,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

16.5 Account Opening Promotion with credit of HUF 20,000 V.

Promotional period: 26 July 2021 – 01 October 2021

For the period from 26 July 2021 to 01 October 2021 the Bank announces a **promotion for its new, full-age customers** who open Promotional bank accounts.

Promotional bank accounts are the following retail bank accounts: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, Relationship Account.

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 20,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 31 October 2021 at the latest, to the customer's bank account opened in the scope of the promotion.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account on 9 July (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 15 October 2021, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 15 October 2021, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 15 October 2021.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 20,000 as follows, provided that the HUF 20,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's gross breach of contract.

Reimbursement to the Bank of the HUF 20,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

4. the Customer fulfils the account keeping fee exemption criteria(s) for the requested account package as announced in the List of Terms & Conditions relevant to the second month following the month of the account opening,
5. On 15th October 2021 the Customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries controlled by the Bank's shareholder, or of any of the foreign enterprises controlled by the Bank's shareholder or of the subsidiaries of these,
6. the Raiffeisen Personal Loan issued during the promotional period has been disbursed, and on 15th October 2021 the Customer has an outstanding principal debt arising from the Raiffeisen Personal Loan (no full early repayment has taken place in respect of the Personal Loan),
7. On 15th October 2021 the Customer has an active retail HUF bank account (suitable for the administration of payments) opened in the scope of the promotion, which bank account is not in the process of being terminated,
- 8 On 15th October 2021 the Customer has no outstanding past due and payable debts owed to the Bank.

* It shall also be regarded as a simultaneous account opening if the bank account is opened 10 days prior to the Personal Loan request because the Customer could submit the request only later e.g. due to the absence of documentation necessary for the request.