Raiffeisen
Premium Banking

Premium Banking Terms and Conditions

Announced on 25th of August 2026
Valid: from 26th of August 2026

(certain provisions come into effect on the dates specified below)

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Amandments announced on 25th August 2026 will effective 26th of August 2026 are highlighted with turquoise blue background:

- Due to the decrease of the MNB base rate the terms Premium Overdraft Credit and the default interest rates are modified, amendments effective as of 26th of August 2026

Amandments announced on 25th June 2026 and effective as of 27th of August 2026 are highlighted with ochre yellow background:

- The Bank will renew the RaiConnect electronic channel effective August 27, 2026. After that, the service will be available under the name Raiffeisen Videobank, exclusively through the myRaiffeisen mobile application, after starting the REA Virtual Assistant chat and connecting with an expert representative. From August 27, 2026, in this Terms and Condition, in contracts with clients, in Announcements, business regulations, or general terms and conditions, the term RaiConnect should be understood as referring to Videobank.

The investment conditions for Premium Banking clients have been moved to the Investment Products List of Conditions as of July 1, 2026.
Where any contract with a client or any part of it, including business regulations, conditions lists, announcements, or other documents referring to the Premium Banking Terms and Conditions for investment services, from July 1, 2026, it should be understood to mean the Investment Products List of Conditions.

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1 Segment conditions

1.1 Premium Banking account:

Eligibility criteria: Pre-condition for the use of the account is

- to receive on a **monthly basis** (i) from outside the Bank or (ii) from within the Bank, from a legal person or a company without legal personality or a sole trader holding business accounts, **in a lump sum** of at least twice the monthly gross minimum wage (the statutory minimum amount of the basic salary of a full-time employee for full-time work) in HUF or the equivalent amount in a foreign currency quoted by the Bank (HUF 645,600 from 01.01.2026.), credited to the Premium Banking or any foreign currency Customer's account, provided that the amount of the credit does not exceed the minimum monthly credit amount currently specified for the Premium Banking Plus account. For the purposes of this condition, the Bank shall not consider a transfer between own accounts as a credit transfer.
- **Promotion**: **Until 31st December 2026**, the Bank will not charge a monthly account keeping fee, and will consider the conditions for using the Premium Banking account to have been met during the promotional period, if the amount of the above-mentioned **crediting to the account equals to at least HUF 400,000** or its foreign currency equivalent.

1.2 Premium Banking Plus account:

Eligibility criteria: Pre-condition for the use of the account is

- to receive on a monthly basis (i) from outside the Bank or (ii) from within the Bank, from a legal person or a company without legal personality or a sole trader holding business accounts, **in a lump sum of four times the monthly gross minimum wage** (the statutory minimum amount of the basic salary of a full-time employee for full-time work) in HUF or the equivalent amount in a foreign currency quoted by the Bank (HUF 1,291,200 HUF from 01.01.2026.) credited to the Premium Banking Plus or any foreign currency Customer's account, or
- that the **aggregate balance of the Customer's savings** with Raiffeisen Bank **is at least fifty times the current gross monthly minimum wage** or the equivalent amount in foreign currency. (HUF 16,140,000 from 01.01.2026.), but it should not exceed the lowest amount of the required savings specified in the current List of Terms & Conditions for Private Customers, i.e. the Private Banking segment limit.
- **Promotion**: **Until 31st December 2026**, the Bank will not charge a monthly account keeping fee, and will consider the conditions for using the Premium Banking Plus account to have been met during the promotional period, if the amount
    - of the above-mentioned **crediting to the account equals to at least HUF 700,000** or its foreign currency equivalent, or
    - **the aggregate balance** of the above assets (savings**) deposited** with the Bank **equals or exceeds HUF 10,000,000 or** its equivalent in a foreign currency.

1.3 Common rules, Verification of the condition, charging fee for Premium Banking and Premium Banking Plus accounts:

- The Bank shall verify compliance with the above conditions on the last working day of the relevant month (reference month). The Bank shall examine the fulfilment of the above crediting condition for the relevant month (reference month) from the 20th day of the month preceding the reference month to the 19th day of the reference month.
- Grace period: The Bank does not verify the fulfilment of the conditions for the use of the account fee package during the month of setting up the account fee package and the first following month (grace period), but will do so on the last working day of the next month.
- For the purposes of this condition, the Bank shall not consider a transfer between own accounts as a credit transfer.
- When calculating the aggregate savings balance, the Bank takes into account: The balance of Raiffeisen bank accounts, the amount of time deposits and the aggregate closing balance of securities accounts with Raiffeisen Bank available on the day of verification.
- The Bank determines the HUF equivalent of foreign currency credits and/or savings by taking into account the Raiffeisen Bank's mid exchange rate valid for individuals on the day of the verification.
- Charging account management fee: After the grace period, in case of non-compliance with the condition, the Bank shall be entitled to charge a monthly account keeping fee, due on the 3rd working day of the month following the month concerned.

Further rules:

- Premium Banking and Premium Banking Plus accounts can only be opened in HUF.
- Customers may only have one account in respect of Premium Banking and Premium Banking Plus accounts. The Bank offers the Premium Banking and Premium Banking Plus accounts to new Customers, whereas for Customers already existing on 31st January 2024, the same accounts will be offered only as part of account package switching.

- If the Customer wishes to open a foreign currency account or an additional HUF account, the List of Terms & Conditions for Retail Customers shall apply. Opening and maintaining at least one HUF account in the Premium segment per customer is mandatory. Failure to comply with this requirement will entitle the Bank to reclassify the Customer to the Retail segment.
- Initiating a package switching is only possible to sold account packages.
- If, on the day of verification, the Customer has any debts that have been overdue for more than 30 days, the Customer shall be obliged to pay, in relation to the maintenance of the bank account fee package the monthly account keeping fee, regardless of whether all the other conditions are fulfilled.
- In the event the Customer initiates the switching of the bank account fee package, the Customer shall be exempted from the obligation to pay any account keeping fee that may be due in the month concerned, if the Customer concludes the agreement with the Bank for the switching of the bank account fee package by the 5th business day prior to the last business day of the month concerned.
- In case of reclassification of the Customer to the Retail segment, the terms and conditions of the account package defined as the Fee Winner or its respective successor shall apply, unless otherwise specified by the Customer.
- For matters not covered in this List of Terms & Conditions for the above bank accounts, the terms and conditions of the Fee Winner account in the current List of Terms & Conditions for Retail Customers shall prevail.

2 Interest, EBKM (AER)

2.1 Interest on the Raiffeisen forint bank account

in case of the Premium /Premium Gold/Premium Gold 2.0 or Premium Select/Premium Banking/Premium Banking Plus 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 effective Raiffeisen Bank Account, electronic services List of Conditions apply.

2.2 The EBKM value of the Bank Account interest

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
ti: the number remaining days from the day of the deposit allocation until the i^{th} payment
(k+bv)i: the sum of the paid interest and the repayment of deposit amount paid on the i^{th} payment.

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2.3 Fixed deposits, Long-term Investment Deposit Account

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.

If the Customer is reclassified to another segment and the maturity date of the time deposit used for a fixed term under the terms and conditions applicable to the Premium segment extends beyond the date of the Customer's reclassification to another segment, the Customer is entitled to maintain the time deposit under the terms and conditions applicable to

[1] EBKM: Annual Effective Rate

the Premium service until the expiry of the fixed term. In the case of an automatic recurring deposit, the deposit shall expire on the accounting date following the reclassification and shall not be renewed.

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

3 Available account packages

3.1 Premium Banking, Premium Banking Plus

		Premium Banking	Premium Banking Plus
Account maintenance fee	If the segment conditions detailed in chapter 1 of these List of Terms & Conditions are met	HUF 0/month	HUF 0/month
	If the segment conditions detailed in chapter 1 of these List of Terms & Conditions are not met	HUF 16,239/month	HUF 23,817/month
Account closing fee within 6 months		HUF 5,000/month	HUF 5,000/month
Crediting of items received in forint			
Transfers received from banks		HUF 0	HUF 0
Transfers arriving by post		Costs charged by the Hungarian Post	Costs charged by the Hungarian Post
Crediting of items received in foreign currency			
Standard fee		HUF 0	HUF 0
Conversion fee		0,32%, min. EUR 7.56, max. EUR 162.39	0,32%, min. EUR 7.56, max. EUR 162.39
Sending money within Hungary in HUF [One-off transfer in forint]			
Transfers between the Customer's accounts		HUF 0	
At the branch and via RaiConnect	intra-bank	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	bank-to-bank	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Via Raiffeisen Direkt	intra-bank	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	bank-to-bank	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Via Raiffeisen DirektNet, myRaiffeisen mobile application, myRaiffeisen portal[4]	Intra-bank and bank-to-bank	up to a total value of HUF 1,000,000 (regardless of the number of transactions) in a given calendar month, intra-bank and inter-bank (collectively) one-off transfers are free of charge, a fee for each additional transfer exceeding this amount: for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000*	
Transfer of a credit balance in the context of bank account switching	bank-to-bank	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Execution of a payment request or unified data entry solution		The fee is equal to the applicable fee for a one-off instant HUF transfer via Raiffeisen DirektNet, myRaiffeisen mobile application, myRaiffeisen portal**	

Standing order in HUF**				
Standing in-bank transfer between the customer's own accounts			HUF 0	
At the branch and via RaiConnect		Intra-bank and bank-to-bank	Promotional fee till 31.12.2026: **until withdrawn,** up to a total value of 500,000 HUF in a given calendar month, standing orders are free of charge, regardless of the number of transactions. For the portion exceeding the total value of 500,000 HUF in the given month and for every additional transfer, **and non-promotional fee:** 0.59%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 0.45%, max. HUF 20,000	Promotional fee till 31.12.2026: **until withdrawn,** up to a total value of 500,000 HUF in a given calendar month, standing orders are free of charge, regardless of the number of transactions. For the portion exceeding the total value of 500,000 HUF in the given month and for every additional transfer, and **non-promotional fee:** 0.59%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 0.45%, max. HUF 20,000
Via Raiffeisen Direkt		Intra-bank and bank-to-bank		
Via Raiffeisen DirektNet, myRaiffeisen mobile application [4]		Intra-bank and bank-to-bank	up to a total value of HUF 500,000 in a given calendar month (regardless of the number of transactions) standing orders are free of charge. a fee for each additional transfer exceeding this amount: for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000*	
Direct debit [Utility fee collection (direct debit order)]**				
At the branch and via RaiConnect		Intra-bank and bank-to-bank	Promotional fee till 31.12.2026: HUF 0 Non-promotional fee: HUF 53 + 0,45%, max. HUF 20,000	
Via Raiffeisen Direkt		Intra-bank and bank-to-bank	Promotional fee till 31.12.2026: HUF 0 Non-promotional fee: HUF 53 + 0,45%, max. HUF 20,000	
Via Raiffeisen DirektNet, myRaiffeisen mobile application		Intra-bank and bank-to-bank	HUF 0	
SEPA direct debit order (with conversion)		Intra-bank and bank-to-bank	1.61%, min. EUR 21.00, max. EUR 162.00 + 0,45%, max. HUF 20,000	
Balance transfers between the Customer's accounts at the Bank				
Standard transfer fee	At the branch and via RaiConnect		HUF 0	HUF 0
	Via Raiffeisen Direkt		HUF 0	HUF 0
	Via Raiffeisen DirektNet, myRaiffeisen mobile application		HUF 0	HUF 0
Conversion fee			0,32%, min. EUR 5.40, max. EUR 54.13	
Sending money in euro intra-bank and bank-to-bank within Hungary (SEPA) [SEPA Credit Transfer]				
Standard transfer fee	At the branch and via RaiConnect	Intra-bank and bank-to-bank	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	Intra-bank and bank-to-bank	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application	Intra-bank and bank-to-bank	Up to a total value of HUF 1,000,000 (regardless of the number of transactions) in a given calendar month, intra-bank and inter-bank (collectively) one-off transfers are free of charge. For the portion exceeding HUF 1,000,000 in the given month and for each additional transfer: 0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000*	Up to a total value of HUF 1,000,000 (regardless of the number of transactions) in a given calendar month, intra-bank and inter-bank (collectively) one-off transfers are free of charge. For the portion exceeding HUF 1,000,000 in the given month and for each additional transfer: 0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000*
Conversion fee		Intra-bank and bank-to-bank	0.32%, min. EUR 5.40, max. EUR 54.13	
Priority fee and Extra Priority fee		Intra-bank and bank-to-bank	0.64%, min. EUR 10.82, max. EUR 216.52	

Sending money in euro bank-to-bank to abroad (SEPA) [SEPA Credit Transfer]				
Standard transfer fee	At the branch and via RaiConnect	bank-to-bank	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	bank-to-bank	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. HUF 1,082, max. HUF 14,074 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application	bank-to-bank	Up to a total value of HUF 1,000,000 (regardless of the number of transactions) in a given calendar month, intra-bank and inter-bank (collectively) one-off transfers are free of charge. For the portion exceeding HUF 1,000,000 in the given month and for each additional transfer: for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000*	Up to a total value of HUF 1,000,000 (regardless of the number of transactions) in a given calendar month, intra-bank and inter-bank (collectively) one-off transfers are free of charge. For the portion exceeding HUF 1,000,000 in the given month and for each additional transfer: for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000*
Conversion fee		bank-to-bank	0.32%, min. EUR 5.40, max. EUR 54,13	
Priority fee and Extra Priority fee		bank-to-bank	0.64%, min. EUR 10.82, max. EUR 216.52	
Sending money in foreign currency intra-bank (excluding SEPA)				
Standard transfer fee	At the branch and via RaiConnect	Intra-bank	0.91%, min. EUR 5.40, max. EUR 108.26 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. EUR 5.40, max. EUR 108.26 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	Intra-bank	0.91%, min. EUR 5.40, max. EUR 108.26 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. EUR 5.40, max. EUR 108.26 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application	Intra-bank	0.91%, min. EUR 5.40, max. EUR 108.26 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. EUR 5.40, max. EUR 108.26 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Conversion fee		Intra-bank	0.32%, min. EUR 5.40, max. EUR 54.13	
Priority fee and Extra Priority fee		Intra-bank	0.64%, min. EUR 10.82, max. EUR 216.52	
Fee for HUF transfers initiated in foreign currency in addition to the applicable one-off foreign exchange transfer fee			EUR 10.82	EUR 10.82
Sending money in foreign currency intra-to-bank (excluding SEPA)				
Standard transfer fee	At the branch and via RaiConnect	bank-to-bank	0.91%, min. EUR 5.40, max. EUR 270.65 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. EUR 5.40, max. EUR 270.65 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	bank-to-bank	0.91%, min. EUR 5.40, max. EUR 270.65 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. EUR 5.40, max. EUR 270.65 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application	bank-to-bank	0.91%, min. EUR 5.40, max. EUR 270.65 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000	0.91%, min. EUR 5.40, max. EUR 270.65 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Conversion fee		bank-to-bank	0.32%, min. EUR 5.40, max. EUR 54.13	
Priority fee and Extra Priority fee		bank-to-bank	0.64%, min. EUR 10.82, max. EUR 216.52	
Fee for HUF transfers initiated in foreign currency in addition to the applicable one-off foreign exchange transfer fee			EUR 10.82	EUR 10.82
Switching account packages			According to the List of Terms and Conditions for Retail Customers****	According to the List of Terms and Conditions for Retail Customers****
Cancelling a one-off transfer or standing order, suspending a direct debit order for a fixed term			HUF 0	HUF 0
Instructions for the event of death (order, amendment)			According to the List of Terms and Conditions for Retail Customers*****	According to the List of Terms and Conditions for Retail Customers*****

*__Rules applicable to free one-off transfer and standing order limits__
Calendar month: from 00:00 on the 1st of every month until 23:59 on the last day of the month.
Method for calculating the free limit:
The free transfer limit applies per account, is only valid for the account packages specified above and cannot be split between accounts.
The free transfer limit includes all payment orders (including instant transfer orders initiated by a payment request or unified data entry solution) or transactions submitted to the Bank through the specified channel, regardless of whether the order has been executed, revoked, cancelled or recalled. In the case of an order with a value date, if the date of submission and the value date indicated by the Customer are in different months, the amount of the transaction in question will be included in the limit for the month of the value date.
The free transfer limit is only available for the calendar month concerned. If the free transfer limit is not used up in a given month, it cannot be carried over and cannot be accumulated for subsequent months. The different discounts cannot be combined, the available free limit is also reduced by free transaction types – e.g. executing a payment request or unified data entry solution, executing a transfer of less than HUF 50,000.
One-off and recurring transactions are subject to different free transfer limits, which cannot be combined or split and are only valid through a specified submission channel, and the calculation of the transaction is also performed separately within these limits.

The free transfer limit is calculated on the basis of the transaction information stored in the Bank's systems. The Bank does not provide a separate informational platform in this regard, the limit utilisation can be checked in the account history.

If the amount of a given transaction is higher than the available free transfer limit, the currently applicable non-discounted fee will be applied to the amount exceeding the limit. Any additional transactions exceeding the free transfer limit will also be subject to the applicable non-discounted fee. Non-discounted fee: for the portion exceeding HUF 50,000 0,45%, max. HUF 20,000.
In-bank transfers between own accounts do not reduce the free limit.
For the purposes of calculating the free limit, a transfer between the customer's accounts registered with the Bank in different customer master records is not considered a transfer between own accounts. (The customer master is the same as the middle 6 characters of the Account ID / short account number on the bank statement header and on the customer card.
In the event of switching between account packages, all transactions initiated in a given calendar month will reduce the free transfer limit applicable to the current account package after switching the account package – regardless of whether the transaction was initiated and/or booked before the switching of the account package.
The free transfer limit is only available to the Customer until the day he/she has an account package in which this free transfer option is available.
The Bank reserves the right to change, within the limits of the legislation in force, the settlement logic of the free transfer limit as detailed above.

Rules on free standing order limits:
In the case of Standing Orders, the Bank provides a free transfer limit separate from the HUF one-off transfers under the same conditions as for HUF one-off transfers, with the proviso that all orders submitted via any channel, including in-bank transfers between own accounts, intra-bank transfers and bank-to-bank transfers, are included in the free transfer limit.

The Bank does not charge a fee equal to the transaction fee for transfers to a customer account maintained by the Hungarian State Treasury (MÁK) or to a central account maintained for the purpose of distributing government securities. The Bank will debit the fees for these transfers and credit them to the customer's account retrospectively by the 10th day of the month following the month concerned, with the first credit being posted in cumulative amounts no later than 10th July 2024.

Rules for SEPA Credit Transfers:
In the case of electronic intra-bank and bank-to-bank SEPA (EUR) transfers within Hungary and to abroad within the EEA, the Bank provides a free transfer limit separate from the HUF one-off transfers under the same conditions as for HUF one-off transfers, under the provisio that the Bank will debit the fees for these transfers and credit them to the customer's account retrospectively by the 10th day of the month following the month concerned, with the first credit being posted in cumulative amounts no later than 10th July 2024. The urgent, extra urgent and conversion fees do not reduce the free transfer limit and are not part of it, i.e. they cannot be free of charge, they will be charged in all cases.

**The execution of payment requests or transactions initiated using the unified data entry solution are executed by made by instant bank transfer. Under Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services

(Pft.) in case of instant HUF transfers initiated by payment request or unified data entry solution, fee(s) won't be charged by the Bank as long as this provision is effective.

*** For Customers existing on 31 January 2024 and upgrading to a Premium Banking or Premium Banking Plus account, standing orders and direct debit orders submitted at the branch or via Raiffeisen Direct are free of charge as part of the promotional offer.
**** The fee according to the List of Terms and Conditions of Raiffeisen Bank Account corresponds to the currently applicable fee set out in chapter "Other fees and commissions for HUF bank accounts for available and non-available bank account packages" of the "Raiffeisen bank account, electronic services" List of Terms & Conditions. If a given fee item ceases to be included in the referenced List of Terms & Conditions, the fee item will take its last value and will be indexed according to this List of Terms & Conditions.
***** The fee according to the List of Terms and Conditions of Raiffeisen Bank Account corresponds to the currently applicable fee set out in chapter "Fees and commissions for general account maintenance on Raiffeisen bank accounts" of the "Raiffeisen bank account, electronic services" List of Terms & Conditions. If a given fee item ceases to be included in the referenced List of Terms & Conditions, the fee item will take its last value and will be indexed according to this List of Terms & Conditions.

4 Debit cards

4.1 Fee of Cards

Debit cards available in the Premium Banking segment –from August 1, 2025			
		Premium Banking	**Premium Banking Plus**
Visa Classic	Annual fee	HUF 10,440	HUF 10,440
	Discounted first annual fee*****	Promotional fee in the first year: HUF 0 The promotion is valid until withdrawal, but no later than December 31, 2026.	Promotional fee in the first year: HUF 0 The promotion is valid until withdrawal, but no later than December 31, 2026.
	Additional discounted annual fee (from the second year)	in case of a card purchase worth min. HUF 1.5 million, 100% of the fee is waived*	in case of a card purchase worth min. HUF 2.5 million, 100% of the fee is waived*
Visa Platinum	Annual fee	HUF 36,540	HUF 36,540
	Discounted first annual fee*****	Promotional fee in the first year: HUF 27,405 The promotion is valid until withdrawal, but no later than December 31, 2026.	Promotional fee in the first year: HUF 18,270 The promotion is valid until withdrawal, but no later than December 31, 2026.
	Additional discounted annual fee (from the second year)	in case of a card purchase worth min. HUF 1.5 million, 25% of the fee is waived**	in case of a card purchase worth min. HUF 2.5 million, 50% of the fee is waived*
Visa Infinite	Annual fee	HUF 67,860	HUF 67,860

Debit cards NOT available in the Premium Banking segment				
		Premium Banking		**Premium Banking Plus**
Premium Start CLEVERcard / Visa Classic debit card Main and additional card	Providing a debit card	HUF 0		HUF 0
	Annual fee	HUF 9,201		HUF 9,201
	Additional discounted annual fee (from the second year)	in case of a card purchase worth min. HUF 1.5 million, 100% of the fee is waived*		in case of a card purchase worth min. HUF 2.5 million, 100% of the fee is waived*
Premium Mastercard Platina / Visa Platinum debit card Main and additional card	Providing a debit card	HUF 0		HUF 0
	Annual fee	HUF 37,891		HUF 37,891
	Additional discounted annual fee (from the second year)	in case of a card purchase worth min. HUF 1.5 million, 25% of the fee is waived*		in case of a card purchase worth min. HUF 2.5 million, 50% of the fee is waived*
Non-embossed Start CLEVER card with Standard/single card image* Main and additional card / Visa Classic debit card**	Annual fee	According to the List of Terms and Conditions for Retail Customers** HUF 5,247		According to the List of Terms and Conditions for Retail Customers** HUF 5,247

Embossed Start CLEVER card* Main and additional card / Visa Classic debit card**	Annual fee	According to the List of Terms and Conditions for Retail Customers** HUF 9,303	According to the List of Terms and Conditions for Retail Customers** HUF 9,303
OneCard* Main and additional card / Visa Classic debit card**	Annual fee	According to the List of Terms and Conditions for Retail Customers** HUF 9,394	According to the List of Terms and Conditions for Retail Customers** HUF 9,394
	Additional discounted annual fee (from the second year)	According to the List of Terms and Conditions for Retail Customers** HUF 9,303	According to the List of Terms and Conditions for Retail Customers** HUF 9,303
VertiCard* Main and additional card / Visa Classic debit card**	Annual fee	HUF 7,578	HUF 7,578
Private Mastercard Standard** Main and additional card / Visa Classic debit card**	Annual fee	HUF 9,201	HUF 9,201
	Additional discounted annual fee (from the second year)	in case of a card purchase worth min. HUF 1.5 million, 50% of the fee is waived*	in case of a card purchase worth min. HUF 2.5 million, 50% of the fee is waived*
Private VISA Gold** Main and additional card / Visa Platinum debit card**	Annual fee	HUF 27,065	HUF 27,065
	Additional discounted annual fee (from the second year)	in case of a card purchase worth min. HUF 1.5 million, 25% of the fee is waived*	in case of a card purchase worth min. HUF 2.5 million, 50% of the fee is waived*
Private Mastercard Platina** Main and additional card / Visa Platinum debit card**	Annual fee	HUF 37,891	HUF 37,891
	Additional discounted annual fee (from the second year)	in case of a card purchase worth min. HUF 1.5 million, 25% of the fee is waived*	in case of a card purchase worth min. HUF 2.5 million, 50% of the fee is waived*
Private Mastercard World Elite** Main and additional card / Visa Infinite debit card**	Annual fee	HUF 64,957	HUF 64,957

The fees for Visa Classic, Visa Platinum-cards indicated in the above table apply only to Visa cards issued by the Bank as a unilateral card replacement for those originally requested before 01.08.2025, which differed from these.
Details related to the bank-initiated card replacement can be found in point 5 of the Retail Debit Card List of Conditions.

In the event of a reclassification from the Premium Banking segment or a switching between the Bank account fee packages initiated by the Customer, the Customer is entitled to keep the card in accordance with the conditions specified for cards that cannot be applied for in the Premium Banking segment until the card expires, i.e. until renewal. The Customer is entitled to keep the card issued in respect of the Membership, after the termination of the Membership, according to the conditions set out in the current List of Terms and Conditions for Retail Customers, until the expiry of the card, i.e. until renewal. Upon renewal of the card, the Bank will, unless the Customer instructs otherwise, issue the same type of retail card to replace the Premium card, with the conditions specified in the List of Terms & Conditions for Retail Customers. If the customer has a Premium card, the validity period of the insurance for travelling abroad matches the validity period of the Premium card.

* In the case of a Premium Banking account, the discounted fee will be charged if the Customer makes purchase transactions with the given debit card or with credit card as a Main Card Holder in the total amount of at least HUF 1,500,000 during the 12 months preceding the annual fee charge.
In the case of a Premium Banking Plus account, the discounted fee will be charged if the Customer makes purchase transactions with the given debit card or with credit card as a Main Card Holder in the total amount of at least HUF 2,500,000 during the 12 months preceding the annual fee charge.
For transactions amounting to HUF 1,500,000 and HUF 2,500,000, the Bank will only take into account the transactions carried out using the cardholder's respective card or the credit card as a Main Card Holder. When considering purchase transactions, only booked transactions will be taken into account. The annual card fee will be determined and charged based on the terms and conditions of the Customer's current account package applicable at the time the annual fee is charged. The discounted annual fee is calculated on the basis of the transaction information stored in the Bank's systems. The Bank does not provide a separate informational platform in this regard, purchase transactions already made can be checked in the account history. The card's first annual fee is charged upon issuance, and subsequently each year on the first working day of the month following the month of first issuance.

** The fee according to the List of Terms and Conditions for Retail Customers corresponds to the currently applicable fee set out under "Other Retail Bank Accounts" in chapter "Card Fees" of the Retail Debit Card List of Conditions. If a specific fee changes in the referenced List of Terms & Conditions, that fee shall be applicable. The table above shows the currently applicable fee. If a given fee item ceases to be included in the Retail Debit Card List of Conditions, the fee item will take its last value and will be indexed according to this List of Terms & Conditions.

*** The referenced card type cannot be newly applied for in the Premium Banking segment. If the Customer holds such a card and becomes a Premium customer, he/she may continue to use it and the same card will be renewed at the time of renewal, with the conditions set out in this List of Terms & Conditions, excluding the settings of the card usage limits, which will continue to be subject to the List of Terms & Conditions applicable at the time of card application.

****The referenced card type cannot be newly applied for in the Premium Banking segment. If the Customer becomes a Premium customer, he/she can continue to use the card until it expires, i.e. until renewal. At the time of renewal of the card, the Bank shall, unless otherwise instructed by the Customer, issue the same type of Premium card to replace the card concerned, with the conditions set out in this List of Terms & Conditions, excluding the settings of the card usage limits, which shall remain subject to the List of Terms & Conditions applicable at the time of card application.

*****The first annual fee is charged only for the first year after applying for a new bank card. New Visa bank cards issued in place of cards affected by the Visa bank card replacement do not qualify as a new bank card application.

Each cardholder may hold only one active card of a given type.

Supplementary card fees:
For debit cards originally issued in the Retail or Premium Banking segment, the fee for the supplementary card will be the same as the fee specified for the corresponding type of card in the Retail Debit Card List of Conditions.
For debit cards originally issued in the Private Banking segment, the fee for the supplementary card will be the same as the fee specified for the corresponding type of card in the List of Terms & Conditions for Private Customers.
If the fee changes in the referenced List of Terms and Conditions, the new fee will apply.
If the specific fee item is removed from the referenced Fee Schedule, it will take on its last value and will subsequently be indexed according to the current Fee Schedule.
Details regarding card replacement can be found in Chapter 5 of the Retail Debit Card List of Conditions.

4.2 Other bank card fees

		Premium Banking	Premium Banking Plus
Card purchase		HUF 0	HUF 0
Change of Limit of Bank Card Usage [Limit change] – within daily maximum limit amount and number of transactions for a given day or permanently (ATM / purchase limit)	via Raiffeisen Portal, Raiffeisen Direktnet, Raiffeisen Direkt and at the branch	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
	via myRaiffeisen mobile application[4]	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
Limit change [Extra limit increase] – Increase of the Daily Cash Withdrawal Limit amount and/or the number of Daily Cash Withdrawals or Purchases (transaction number) for a given day above the maximum values applicable to the card type (ATM / purchase limit)	Via Raiffeisen Direkt	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
Enable or disable the online card purchase function	via myRaiffeisen mobile application, at the branch, via Raiffeisen Direkt[4]	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
Sending a bank card (or PIN code) by courier	Within Hungary	-	-
	Abroad	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
Sending bank card and PIN code by courier (in two separate shipments)	Within Hungary	-	-
	Abroad	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
Crediting a Mastercard MoneySend/Visa FastFund transaction to the bank account linked to the debit card		HUF 0	HUF 0
Change the account number linked with a bank card	via Raiffeisen Portal, Raiffeisen Direktnet, Raiffeisen Direkt and at the branch	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*

	via myRaiffeisen mobile application[4]	According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
PIN change (changing the PIN code generated by the Bank or already changed by the customer) – can only be initiated at a Raiffeisen ATM		HUF 0	HUF 0
PIN replacement (reissue an existing PIN and send it to the customer) - the replaced PIN code is available only in branch		According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*
Optional travel insurance for travelling abroad (Raiffeisen Bankcard travel insurance)* **		According to the List of Terms and Conditions for Retail Customers**	According to the List of Terms and Conditions for Retail Customers**
Balance query at own 24-hour and at designated ATMs		According to the List of Terms and Conditions for Retail Customers*	According to the List of Terms and Conditions for Retail Customers*

* The fee according to the List of Terms and Conditions for Retail Customers corresponds to the currently applicable relevant fee (not valid for Aktív account) set out in chapter "Further debit card card Conditions" of the Retail Debit Card List of Conditions.
** The fee according to the List of Terms and Conditions for Retail Customers corresponds to the currently applicable relevant fee set out in chapter "Insurances" of the Retail Debit Card List of Conditions. If a given fee item ceases to be included in the Retail Debit Card List of Conditions, the fee item will take its last value and will be indexed according to this List of Terms & Conditions.
*** If the customer holds a Premium card, the validity period of the insurance for travelling abroad corresponds to the validity period of the Premium card. The annual travel insurance fee will be determined and charged based on the terms and conditions of the customer's current account package applicable at the time the annual fee is charged.

5 Cash withdrawal and deposit fees

Cash withdrawal fees from HUF account				
			Premium Banking	**Premium Banking Plus**
Cash withdrawal in Hungary	Without bank card at the branch	[HUF banknote and HUF coin withdrawal] from HUF account	1.51%, max. HUF 1,082,628 The maximum withdrawable amount is HUF 90,000,000 per transaction**	1.51%, max. HUF 1,082,628 The maximum withdrawable amount is HUF 90,000,000 per transaction**
	Without bank card at the branch	[Foreign currency banknote and coin withdrawal] from HUF account	1.98%, max. HUF 1,082,628 The maximum withdrawable amount is HUF 90,000,000 per transaction**	1.98%, max. HUF 1,082,628 The maximum withdrawable amount is HUF 90,000,000 per transaction**
	With debit card from own ATM	Standard fee of domestic transaction from Raiffeisen ATM	free of charge for the first two times each month up to HUF 300,000 if a statement for free cash withdrawal is provided OR Promotion until 31.12.2026*: The first 2 domestic ATM withdrawals per month are free, up to a total of HUF 300,000 If not free, the fee is: 1.39% max. HUF 11,115	free of charge for the first two times each month up to HUF 300,000 if a statement for free cash withdrawal is provided OR Promotion until 31.12.2026*: The first 3 domestic ATM withdrawals per month are free, up to a total of HUF 300,000 If not free, the fee is: 1.19% max. HUF 11,115
	With debit card from third-party ATM and at the post	Standard fee of domestic transaction from non-Raiffeisen ATM		
	With debit card at foreign branch	[In Hungary (HUF transaction) at non-Raiffeisen branches]	1.94% min. HUF 1,623 max. HUF 38,181	1.94% min. HUF 1,623 max. HUF 38,181
Cash withdrawal abroad	With debit card from an ATM operated by own account manager	[Cash withdrawal abroad from ATM in EEA	First 2 per month free of charge 1.39% max. HUF 11,115	First 3 per month free of charge 1.19% max. HUF 11,115

	Raiffeisen (group)	member states in EUR]		
	With debit card from third-party ATM	[Cash withdrawal abroad from ATM in EEA member states in EUR]		
	With debit card from third-party ATM	Cash withdrawal abroad from ATM in NON-EEA member states, ad within the EEA NOT in EUR	1.94% min. EUR 14,00 max. EUR 109.00	1.94% min. EUR 14,00 max. EUR 109.00
	With debit card at the branch of own account manager (group)	[Abroad at branch]	1.94% min. EUR 27.00 max. EUR 109,00	1.94% min. EUR 27.00 max. EUR 109,00
	With debit card at foreign branch	[Abroad at branch]	1.94% min. EUR 27.00 max. EUR 109.00	1.94% min. EUR 27.00 max. EUR 109.00

* Conditions for the monthly free domestic ATM cash withdrawal promotion:
- The free withdrawal applies to HUF cash withdrawals from both the bank's own and other ATMs and at the post.
- The number and amount of free withdrawals apply per calendar month; if the amount of a transaction within the free transaction count exceeds HUF 300,000, a fee will be charged for the amount over HUF 300,000.
- Free withdrawals apply only to cash withdrawals from a premium HUF account, regardless of the type or number of debit cards linked to the account.
- The bank reviews the free withdrawal eligibility for the calendar month, taking into account the booked transactions according to the time they were carried out.

**The Bank waives the maximum withdrawal limit of HUF 90,000,000 per transaction until 31st December 2026.

Cash deposit and exchange fees to HUF account				
			Premium Banking	**Premium Banking Plus**
Cash deposit in Hungary	HUF cash deposit in own ATM		HUF 0	HUF 0
	HUF cash deposit at own branch	[HUF banknote deposit] to forint account	HUF 0	HUF 0
		HUF coin deposit over 50 coins	2.16% max. HUF 270,657	2.16% max. HUF 270,657
	Foreign currency cash deposit at own branch	To foreign currency account	0.53% max. HUF 129,915	0.53% max. HUF 129,915
Exchange of forint coins and banknotes (per denomination, per day)		up to 50 coins or banknotes	HUF 0	HUF 0
		over 50 coins or banknotes of the face value of the banknote or coin paid out in excess of 50	2.16% max. HUF 270,657	2.16% max. HUF 270,657

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

*The Bank will not send separate SMS notifications for the following transactions affecting account turnover initiated by our Bank starting from February 1, 2026: interest credit, debit of loan interest, debit of interest tax, and debit of social contribution tax.

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

	Premium Banking and Premium Banking Plus account
Monthly fee	HUF 216/ Accountinfo HUF 0/Cardinfo
Request, amendment, or termination of service	Promotional fee till withdrawal: HUF 0 Non-promotional fee: HUF 42
Automatic text message (bank card transactions, bank account activity)	HUF 42

In respect of Retail Account Packages, the fees and commissions specified in the effective Raiffeisen Bank Account, electronic services List of Conditions 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 General information related to bank accounts

7.1 Other provisions, applicable to all Customers

In the cases not regulated in these List of Terms & Conditions, the fees, commissions and conditions specified in the effective (e.g. Raiffeisen Bank Account, electronic services) List of 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.
If the Premium Customer applies for or uses a restructuring loan (Raiffeisen Újrakezdés Loan) and/or payment relief – bridging loan according to the Act IV of 2009; temporary installment decrease with tenor increase; temporary installment decrease without tenor increase; tenor increase – the Bank shall be entitled to reclassify the Customer to the Retail segment.

Indexation: the Bank calculates the fees specified in these Terms and Conditions in the case of bank accounts, debit cards, and services related to bank accounts 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.

7.2 General information about payment transactions

In case of transactions to special accounts opened to collect donations to handle emergency situations, regulated by government degree about National Humanitary 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 0.45%, max HUF 20,000 part of the fee does not apply.

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

Due to the changes effective of Act CXVI of 2012, the Bank will not charge the fee element of 0.45% max. HUF 20,000 in accordance with the principle of symmetry in the case of all credit transfers for the portion not exceeding HUF 50,000 per transaction. Under this:
if the amount of the credit transfer is HUF 50,000 or less, the fee element of 0.45%, max HUF 20,000 is not charged,
if the amount of the credit transfer is in excess of HUF 50,000, then up to HUF 50,000 the fee element of 0.45% max. HUF 20,000 is not charged.
The maximum HUF 20,000 shown for transfers applies to the 0.45% 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 - 0.45% max. HUF 20,000.

MÁK accounts affected by the discount:

10002003-93489306-XXXXXXXX	10028007-93489306- XXXXXXXX	10036004-93489306- XXXXXXXX	10046003-93489306- XXXXXXXX
10024003-93489306- XXXXXXXX	10029008-93489306- XXXXXXXX	10037005-93489306- XXXXXXXX	10047004-93489306- XXXXXXXX
10025004-93489306- XXXXXXXX	10033001-93489306- XXXXXXXX	10039007-93489306- XXXXXXXX	10048005-93489306- XXXXXXXX
10026005-93489306- XXXXXXXX	10034002-93489306- XXXXXXXX	10044001-93489306- XXXXXXXX	10049006-93489306- XXXXXXXX
10027006-93489306- XXXXXXXX	10035003-93489306- XXXXXXXX	10045002-93489306- XXXXXXXX	19017004-88104264-70100001

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

The following payment orders are currently not available via myRaiffeisen mobile application:

- Cancellation of ad hoc payment orders
- Recalling ad hoc or standing order payments
- SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts – urgent, extra urgent
- Ad hoc payment orders from HUF account in FCY in Bank
- SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank – urgent, extra urgent
- Ad hoc payment orders from HUF account in FCY interbank
- SEPA Credit Transfer – EUR payment – urgent, extra urgent
- Ad hoc payment orders from HUF account in HUF to another country
- SEPA DD Core Direct Debit
- SEPA DD Core direct debit limiting statement set/modification/cancellation
- Forbiding the execution of a direct debit
- Refund of paid direct debit
- Ad hoc payment order in FCY or in HUF in Bank
- Ad hoc payment order in FCY or in HUF interbank

Under Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.) in case of instant HUF transfers initiated by payment request or unified data entry solution, fee(s) won't be charged by the Bank as long as this provision is effective.

7.3 Minimum and maximum amounts and quantities of orders

	Branch	Raiffeisen Direkt	RaiConnect	Raiffeisen DirektNet	myRaiffeisen mobile application	myRaiffeisen portal
Transfer between own accounts	available balance	Only orders exceeding HUF 25 million. The maximum amount of orders is equal to the available account balance.	available balance	available balance	available balance	temporarily unavailable
Transaction limits for ad hoc payment orders	available balance		available balance	up to the limit set by the Bank or the user, but not exceeding: using a one-time code sent in SMS*** HUF 2,000,000/item using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification HUF 100.000.000/item**,	up to the limit set by the Bank or the user, but not exceeding using a Raiffeisen Mobile Token identification: HUF 100.000.000/item**,	temporarily unavailable
Transaction limits for standing payment orders	available balance	Standing orders cannot be given	available balance			Standing orders not available.
Daily limits for ad hoc payments and standing orders	-	-	-	up to the limit set by the Bank or the user, but not exceeding HUF 100.000.000/day**	up to the limit set by the Bank or the user, but not exceeding HUF 100.000.000/day**	Ad hoc payments temporarily unavailable (Standing orders not available.)
Payment of utilities (authorisation on direct debit)	available balance or limit set by customer	Direct debit orders cannot be given.	available balance or limit set by customer	available balance or limit set by customer	available balance or limit set by customer	not available.

Daily maximum number of transfers	unlimited	Default limit set by the Bank: 8 transactions per day Modifiable by the user** Maximum settable daily quantity: unlimited per day.

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

** The daily maximum number of transfers, the maximum amount per transfer, and the daily maximum transfer limits set by the Bank or the User apply uniformly to all of the customer's bank accounts and credit card accounts. The daily maximum number limit of transfers and the maximum daily transfer limit apply collectively to the myRaiffeisen mobile application and the myRaiffeisen portal, and separately to DirektNet, except in the case of instant transfers initiated by a payment request. The limits can only be set in Hungarian forints. The maximum amount specified as a limit applies to both forint and foreign currency transfers. The Bank will consider the amounts of certain payment orders specified in foreign currency by converting them into Hungarian forints at the exchange rate determined and published by it when applying the transfer limits. The Bank may unilaterally modify the default limits at any time.
The maximum amount limit per transfer and the daily maximum number of transfers can be viewed and modified free of charge by the user at any time in the myRaiffeisen portal, in the myRaiffeisen mobileapplication as well in the Raiffeisen DirektNet.. The daily maximum transfer limit can be reduced at a bank branch or through the Raiffeisen Direkt telephone customer service.

*** 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 accounts. Signing transaction with a single-use password sent via SMS is not possible in Raiffeisen Mobile Appllication(s).

Starting from July 20, 2026, the Bank will not accept HUF or foreign currency transfer orders or internal bank transfer orders valued at up to 100 million HUF from clients in the Retail and Premium segments via Raiffeisen Direkt (telephone customer service). The above changes apply to orders given within the framework of payment and investment services alike.
From July 20, 2026, the Bank will not accept any account balance blocking orders (creation, modification, cancellation) via Raiffeisen Direkt (telephone customer service) from Retail and Premium segment customers, regardless of the amount.
Starting from July 15, 2025, the Bank will not accept orders for regular transfers (standing orders) and direct debits (for authorization recording, modification, or cancellation) from clients in the Retail and Premium segments, regardless of the amount, via the Raiffeisen Direkt channel (telephone customer service).

7.4 Special provisions in the event of the death of the account holder

The relevant information is contained in the General Terms and Conditions.

7.5 Videobank and RaiConnect

The Bank has postponned the implementation of the changes marked with the ochre yellow background.
The Bank will renew the RaiConnect electronic channel effective August 27, 2026. After that, the service will be available under the name Raiffeisen Videobank, exclusively through the myRaiffeisen mobile application, after starting the REA Virtual Assistant chat and connecting with an expert representative. From August 27, 2026, in this Terms and Condition, in contracts with clients, in Announcements, business regulations, or general terms and conditions, the term RaiConnect should be understood as referring to Videobank.

7.5.1 The Bank's legal declarations on Raiffeisen Videobank (RaiConnect)

The Bank's declarations are made using a highly secure electronic stamp based on a qualified certificate. The use of the electronic stamp is carried out by two individuals authorized on behalf of the Bank, Oláh Gábor and Toman Róbert, within their areas of responsibility.

8 Loans

8.1 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.

8.2 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.

8.3 Credit Cards

The Bank is not accepting applications for Premium Versatile CLEVERcard, Versatile CLEVERcard and Premium (Oxigén) Gold Credit Card since 10th July 2013.
The Bank is not accepting applications for OneCard Standard and OneCard Gold Credit Card since 4th May 2026.
Starting from May 4, 2026, the Bank accepting applications only for VISA Classic Credit Card and VISA Platinum Credit Card.

Conditions in case of already issued credit cards:

- fees and conditions of Premium Versatile CLEVERcard are the same as fees and conditions of Embossed Multi-purpose CLEVER Card
- fees and conditions of Premium (Oxigén) Gold Credit Card are the same as fees and conditions of Gold (Oxigen) credit card

which available in the Retail Credit Card Terms and Conditions List.
Conditions of all other credit cards are determinded in the Retail Credit Card Terms and Conditions.

8.4 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.

8.4.1 The terms valid for Overdraft Credit with Premium Promotion applications submitted from 26th of August, 2026

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, Premium Select, Premium Banking or Premium Banking Plus Accounts	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	32,9%	Open-ended	HUF 100,000 – 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 H0F 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 k^{th} repayment instalment
m: the number of repayment instalments
tk: the time of the k^{th} repayment expressed in years or part-years

i: value of the THM

8.5 Default interest

In case of Mortgage loans

	Date of disbursement	Before termination	After termination	
			(0-90 days)	(from 91st day)
Home mortgage loans	Before 17th March 2014	MNB base rate+24%, but maximum (interest fee *1.5) +3%, but maximum annual 26.30%*		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 17th March and 1st 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 17th March 2014	MNB base rate+24%, but maximum (interest fee *1.5)+3%, but maximum annual 26.30%*		
	Between 17th March and 1st February 2015	MNB base rate +12%, but maximum (interest fee *1.5)+3%		

Conditions for loan products granted after 1st 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 17th March 2014	MNB base rate + 24%, but maximum (interest fee %*1.5)+3%, but maximum n case of HUF and foreign currency denominated loans 26.30%* (Value is changing with MNB base rate)
	Between 17th March and 1st February 2015	MNB base rate + 24%, but maximum (interest fee %*1.5)+3%
	From 1st February 2015	MNB base rate + 24%, but maximum (interest fee %*1.5)+3%
EgyenlegPlusz Overdraft Credit	Before 17th March 2014	MNB base rate + 39%, but maximum (interest fee %*1.5)+3%, but maximum in case of HUF and foreign currency denominated loans 26.30%* (Value is changing with MNB base rate)
	Between 17th March and 1st February 2015	MNB base rate + 39%, but maximum (interest fee %*1.5)+3%, but maximum in case of HUF and foreign currency denominated loans 27,9% (Value is changing with MNB base rate)
	From 1st 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 Conditions of non-applicable accounts

For bank accounts, in the case of fees not listed here, the fees specified in the Premium Banking Terms and Conditions List valid on 30 June 2026 shall apply.

9.1 Premium Gold 2.0 Account Package

Not available from 1st February 2024.

		Premium Gold 2.0 Account Package
Crediting of items received in forint		
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]		
At the branch	intra-bank	0.65%, min. HUF 1,031, max. HUF 17,568 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	bank-to-bank	1.21%, min. HUF 1,209, max. HUF 17,568 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area		
Standard fee	at branch	up to EUR 620: 1.21%, min. HUF 1,209, max. HUF 17,568 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 above EUR 620: 0.33%, min. HUF 1,209, max. HUF 17,568 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000
Conversion fee		0.33%, max. EUR 221.90
Priority fee – in case of extra urgent orders		0.83%, min. EUR 9.50, max. EUR 560.08

9.2 Premium Select Account Package

Not available from 1st February 2024.

		Premium Select Account Package
Crediting of items received in forint		
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]		
At the branch	intra-bank	0.41%, min. HUF 589, max. HUF 12,118 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	bank-to-bank	0.50%, min. HUF 589, max. HUF 12,118 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000

		Premium Select Account Package
Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area		
Standard fee	at branch	up to EUR 1104: 0.50%, min. HUF 589, max. HUF 12,118 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 above EUR 1104: 0.33%, min. HUF 589, max. HUF 12,118 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000
Conversion fee		0.33%, max. EUR 221.90
Priority fee – in case of extra urgent orders		0.83%, min. EUR 9.50, max. EUR 560.08

9.3 Premium Account Package

Not available from1st February 2013

		Premium Account Package
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]		
At the branch	intra-bank	0.41%, min. HUF 588, max. HUF 12,091 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	bank-to-bank	0.50%, min. HUF 588, max. HUF 12,091 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area		
Standard fee	at branch	up to EUR 1104: 0.50%, min. HUF 588, max. HUF 12,091 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 above EUR 1104: 0.33%, min. HUF 588, max. HUF 12,091 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Conversion fee		0.33%, max. EUR 221.90
Priority fee – in case of extra urgent orders		0.83%, min. EUR 9.50, max. EUR 560.08

9.4 Premium Gold Account Package

Not available from 1st January 2015

		Premium Gold Account Package
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]		
At the branch	intra-bank	0.41%, min. HUF 588, max. HUF 12.091 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	bank-to-bank	0.50%, min. HUF 588, max. HUF 12,091 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area		
Standard fee	at branch	up to EUR 1104: 0.50%, min. HUF 588, max. HUF 12,091 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 above EUR 1104: 0.33%, min. HUF 588, max. HUF 12,091 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000
Conversion fee		0.33%, max. EUR 221.90
Priority fee – in case of extra urgent orders[4]		0.83%, min. EUR 9.50, max. EUR 560.08

9.5 Arranged overdraft [Premium Overdraft Credit]

9.5.1 Premium Overdraft Credit conditions applied until 5th September 2011

Products	HUF-based interest rate	Handling fee	Term	Credit limit
Premium Overdraft Credit	19,77% 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.

9.5.2 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	20.62% 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.

9.5.3 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	20.62% 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.

9.5.4 Premium Overdraft Credit applied from 1st 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.

9.5.5 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 H0F 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.

9.5.6 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 H0F 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.

9.5.7 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 H0F 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 Loan s. The definition of the first and second period can be found in terms and conditions for Unsecured Loans.

9.5.8 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 H0F 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.

9.5.9 From 20th of January 2021 till 25 th August, 2026 submitted and approved 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 H0F 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.

10 APPENDIX

APPENDIX I: PARTICIPATION REGULATIONS FOR THE CUSTOMER REFERRAL PROGRAM FOR RETAIL, PREMIUM, AND SMALL BUSINESS CUSTOMERS

APPENDIX II: Retail and Premium Banking Account Opening Promotions