List of Conditions for Private Banking Superior customers (Private Banking List of Conditions)

Announced: 31.07.2026
Effective from: 01.08.2026

CERTAIN SPECIFICALLY DESIGNATED PROVISIONS SHALL BE EFFECT FROM A DIFFERENT DATE

The changes announced on 31.07.2026 and taking effect on 01.08.2026 are marked with the blue background:

- The EUR and USD default interest rates shall be amended.

The changes announced on 30.06.2026 are marked with yellow, and the changes announced on 27.07.2026 are marked with a yellow, underlined background; these changes will take effect on 28.09.2026:

- As of 28.09.2026, the Bank shall introduce a new system compliant with the ISO 20022 SWIFT/SEPA standard for the processing of foreign currency transactions, as a result of which the cut-off times and the abbreviations relating to the allocation of charges shall be amended. The timing of exchange rate quotations and the frequency of their publication for transfers initiated to payment accounts outside the Bank shall also be modified. Conversion transfers initiated to accounts outside the Bank, executed as of 28.09.2026 at 00:00, shall be converted at the exchange rate applicable at the time the cover becomes available.

The changes announced on 25.06.2026 and taking effect on 27.08.2026 are marked with the turquoise background:

- The Bank will renew the RaiConnect electronic channel with effect from 27.08.2026. Thereafter, the service will be available under the name Raiffeisen Videobank exclusively through the myRaiffeisen mobile application, following the initiation of the REA Virtual Assistant chat and connection to a customer service representative. From 27.08.2026, the term RaiConnect as used in this List of Conditions, contracts with customers, announcements, business regulations or general terms and conditions shall be understood to mean Videobank.

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I. General conditions

Initiating a change of package is only possible with respect to actively marketed account packages, and it is free of charge.

For Customers contracted on or before 31.01.2024
The Bank offers the following services to its Private Banking Superior Customers under the terms and conditions set out below.

Financial services

- Bank-account opening and maintenance in Hungarian forint and the foreign currencies specified in this List of Conditions
- Acceptance of deposit-fixing in Hungarian forint and from bank accounts kept in a foreign currency
- Loans provided against collateral in the form of a fixed-term deposit and/or foreign currency
- Loans provided against collateral in the form of securities
- Issuing of Visa debit cards
- Issuing of Visa credit cards
- Customised loan facilities
- Art banking services
- Safe deposit service

Investment service

- Purchase and sale of domestic and international securities
- Portfolio management

The Bank manages bank accounts in the following currencies: HUF, USD, GBP, EUR, CHF, CAD, JPY, AUD, NOK, SEK, TRY, PLN, CZK, RON, RUB, DKK, ZAR, SGD. From May 16, 2025, the Bank will no longer accept new (sub)account opening requests in Russian Ruble (RUB).

This List of Conditions has been prepared in both Hungarian and English. In the event of a discrepancy or a problem of interpretation, the Hungarian-language version is to be regarded as definitive.

The List of Conditions constitutes an inseparable part of the Agreement for the Provision of Financial Services concluded between the Private Banking Superior customer and the Bank.

Indexation of charges and fees: The Bank links the calculation of the fixed charges and fees (including the minimum and maximum amounts) indicated in the present List of Conditions - except for the fixed charges and fees listed under the sections III. Securities conditions - to the average consumer price-index yearly announced by the Hungarian Central Statistical Office regarding the preceding calendar year. The amount or rate of such charges and fees shall be indexed each year from the 1st day of April automatically to the average consumer price-index applicable for the preceding calendar year. The indexing methodology described above, does not apply to any credit card fees listed in Chapter X.1. Credit Cards of the present List of Conditions. Accordingly, for fees associated with Visa Classic, Visa Platinum, and Visa credit cards issued in place of OneCard Standard and OneCard Gold credit cards, the fixed fees (including minimum and maximum amounts) as well as the percentage-based fees shall be automatically adjusted each year on April 1st in accordance with the average consumer price index applicable to the preceding calendar year. The indexed charges and fees shall be published each year in the present List of Conditions on or before the 1st day of April. Charges and fees shall be rounded off to the nearest whole HUF, or if determined in EUR, USD, CHF, JPY or GBP to the nearest two decimal points, according to the general rules of rounding off. The Bank reserves the right not to apply indexation of charges and fees on one or more occasions regarding specific group of Clients or certain types of services.

Precondition for Private Banking Superior customer status

The aggregate balance of the Private Banking Superior customer's accounts managed by the Bank must be at least **HUF 70 000 000** in case of accounts opened before 1 December 2019, and at least **HUF 100 000 000** in case of accounts opened after 30 November 2019 on the last banking day of the second month of a calendar quarter. If the aggregate balance of the Private Banking Superior customer's accounts does not reach **HUF 50 000 000** on the last banking day of the second month of a calendar quarter, the Bank is entitled to reassign the Private Banking Superior customer to Retail Customer status.

On the last banking day of the second month of each calendar quarter the Bank checks the aggregate available balance of all the Private Banking Superior customer's accounts kept at the Bank. When calculating this aggregate balance, the Bank takes into consideration the balance of the Private Banking Superior customer's bank accounts, deposit accounts, fixed-term deposits, and securities accounts (based on the current market value of the securities). If some or all of the sums deposited in the Private Banking Superior customer's accounts listed above are recorded in a currency other than Hungarian forint (HUF), the Bank shall take their HUF equivalent value into account, calculated at the prevailing mid-rate of exchange quoted by the National Bank of Hungary (MNB). The Bank expressly reserves the right to decide whether to reassign Customers to Retail Customer status. The reassignment is not automatic.

If the Bank reassigns a Private Banking Superior customer to Retail Customer status, but the Private Banking Superior customer does not accept the reassignment the Private Banking Superior customer is entitled to terminate the frame agreement on the provision of financial services for key account Private Banking customers within 60 days from the receipt of the notice of reassignment. In case the Private Banking Superior customer accepts the reassignment the Private Banking Superior customer must conclude the frame agreement on the provision of financial services for key account retail customers with the Bank within 60 days from the receipt of the notice of reassignment.

Only Private Banking Superior customers are entitled to use the Real Time Gross Settlement (RTGS) transfer service and the Bank's Portfolio Management service. If a Private Banking Superior customer is reassigned to Retail status from Private Banking Superior status, the frame agreement on the provision of financial services for key account Private Banking customers and any other agreements attached to it become null and void with the signing of the frame agreement on the provision of financial services for key account retail customers.

The Bank expressly reserves the right to unilaterally modify, in accordance with section XIX.19. of the Bank's General Business Conditions, the terms contained in this List of Conditions pertaining to Private Banking Superior customers.

When determining the specific interest rate that is to be applied within the interest bands specified in this List of Conditions, the Bank decides on the matter by taking into account the information available to it on the Customer (based on the Know Your Customer principle) as well as other factors that are relevant from the point of view of customer risk. When establishing the terms and conditions to be applied, the Bank takes the following circumstances into account:

- The value of the Customer's assets managed at the Bank. Assets managed at the Bank are to be understood as the entire assets available to the Customer on his bank, deposit and/or securities accounts.
- The Customer's account history, with particular reference to the length of time for which the bank account agreement has been valid, and to the turnover transacted on his account(s).
- The frequency with which the Customer uses the services provided by the Bank.
- The volume in which the Customer uses the services provided by the Bank.

The Bank reserves the right to unilaterally modify the fees and commissions specified in this List of Conditions in the Customer's favour based on a consideration of the above criteria.

From 01.02.2024, in the case of customers concluding a new Framework Agreement, or a Framework Agreement amendment that includes the segment limit and reassignment rules.

In the case of a Framework Agreement amendment as per the above, only the conditions set after 02.01.2024 shall apply; no special discounts or conditions applicable before 01.31.2024 will be available.

The Bank offers the following services to its Private Banking Superior customers under the terms and conditions set out below.

Financial services

- Bank-account opening and maintenance in Hungarian forint and the foreign currencies specified in this List of Conditions
- Acceptance of deposit-fixing in Hungarian forint and from bank accounts kept in a foreign currency
- Loans provided against collateral in the form of a fixed-term deposit and/or foreign currency
- Loans provided against collateral in the form of securities
- Issuing of Visa debit cards
- Issuing of Visa credit cards
- Customised loan facilities
- Art banking services
- Safe deposit service

Investment service

- Purchase and sale of domestic and international securities
- Portfolio management

Private Banking and Private Banking Superior accounts are available in the following currencies: HUF, USD, GBP, EUR, CHF. Available in the following other currencies on request, subject to individual assessment: CAD, JPY, AUD, NOK, SEK, TRY, PLN, CZK, RON, RUB, DKK, ZAR, SGD. It shall be deemed individual assessment and acceptance if the Bank accepts a new account-opening instruction by the Customer and opens the account.

The opening and maintenance of at least one HUF account per customer is mandatory for the duration of the customer relationship. If this condition is not fulfilled, the Bank shall be entitled to reclassify the customer to the retail segment.

This List of Conditions has been prepared in both Hungarian and English. In the event of a discrepancy or a problem of interpretation, the Hungarian-language version is to be regarded as definitive.

The List of Conditions constitutes an inseparable part of the FRAMEWORK AGREEMENT FOR THE PROVISION OF FINANCIAL SERVICES concluded between the Private Banking Superior customer and the Bank.

Indexation of charges and fees: The Bank links the calculation of the fixed charges and fees (including the minimum and maximum amounts) indicated in the present List of Conditions - except for the fixed charges and fees listed under the sections III. Securities conditions - to the average consumer price-index yearly announced by the Hungarian Central Statistical Office regarding the preceding calendar year. The amount or rate of such charges and fees shall be indexed each year from the 1st day of April automatically to the average consumer price-index applicable for the preceding calendar year. The indexing methodology described above, does not apply to any credit card fees listed in Chapter X.1. Credit Cards of the present List of Conditions. Accordingly, for fees associated with Visa Classic, Visa Platinum, and Visa credit cards issued in place of OneCard Standard and OneCard Gold credit cards, the fixed fees (including minimum and maximum amounts) as well as the percentage-based fees shall be automatically adjusted each year on April 1st in accordance with the average consumer price index applicable to the preceding calendar year. The indexed charges and fees shall be published each year in the present List of Conditions on or before the 1st day of April. Charges and fees shall be rounded off to the nearest whole HUF, or if determined in EUR, USD, CHF, JPY or GBP to the nearest two decimal points, according to the general rules of rounding off. The Bank reserves the right not to apply indexation of charges and fees on one or more occasions regarding specific group of Clients or certain types of services.

Conditions of eligibility for Private Banking and Private Banking Superior customer status

Private Banking
The aggregate balance of the Customer's existing savings at Raiffeisen Bank must be at least two hundred and fifty times the latest monthly gross minimum wage, or an equivalent amount in foreign currency. (This is HUF 80,700,000 on 01.02.2026), but it should not exceed the lowest amount specified for the savings expected for the Private Banking Superior account fee-package. Minimum wage: the mandatory minimum amount of the basic salary determined for an employee in full-time work.

Promotion: From 01.02.2024 to 31.12.2026, the Bank will not charge an account management fee and the terms of use of the Private Banking account are considered fulfilled during the period of the promotion if the total balance of the customer's savings at the Bank is at least HUF 50,000,000. The Bank reserves the right to extend the promotion.

Private Banking Superior
The aggregate balance of the Customer's existing savings at Raiffeisen Bank must be at least seven hundred times the latest monthly gross minimum wage, or an equivalent amount in foreign currency. (This is HUF 225,960,000 on 01.02.2026). Minimum wage: the mandatory minimum amount of the basic salary determined for an employee in full-time work.

Promotion: From 01.02.2024 to 31.12.2026, the Bank will not charge an account management fee and the terms of use of the Private Banking Superior account are considered fulfilled during the period of the promotion if the total balance of the customer's savings at the Bank is at least HUF 150,000,000. The Bank reserves the right to extend the promotion.

Condition-fulfilment check: The Bank checks to see whether the above conditions have been met on the last working day of the given month (the subject month). The Bank does not check the fulfilment of the terms of use of the bank-account fee package in the month of setting up the bank-account fee package and in the following month (grace period) but does so for the first time on the last working day of the month following that.

Debiting of the account management fee: If the condition is not met after the grace period, the Bank is entitled to charge a monthly account management fee, which is due on the 6th day of the month following the subject month, or on the next business day if it falls on a public holiday.

When calculating the aggregate balance of savings, the Bank takes into account the following: The balance of Raiffeisen bank accounts, the amount of any fixed-term deposits, and the closing total balance of securities accounts kept at Raiffeisen Bank available on the day of the check. The Bank determines the equivalent value of any foreign currency credits and savings expressed in forint, taking into account the average Raiffeisen Bank exchange rate valid for private individuals on the day of the check.

If, on the day of the check, the Customer has a debt to the Bank that is more than 30 days past due, regardless of the fulfilment of other conditions, he/she is obliged to pay the monthly account management fee related to the maintenance of the bank-account fee package.
In the case of a change of bank-account fee package initiated by the Customer, the Customer shall be exempt from the obligation to pay the account management fee that may exist in the relevant month, if he/she concludes a bank-account fee package change agreement with the Bank by the 5th working day before the last working day of the subject month.

When determining the specific interest rate that is to be applied within the interest bands specified in this List of Conditions, the Bank decides on the matter by taking into account the information available to it on the Customer (based on the Know Your Customer principle) as well as other factors that are relevant from the point of view of customer risk. When establishing the terms and conditions to be applied, the Bank takes the following circumstances into account:

- The value of the Customer's assets managed at the Bank. Assets managed at the Bank are to be understood as the entire assets available to the Customer on his bank, deposit and/or securities accounts.
- The Customer's account history, with particular reference to the length of time for which the bank account agreement has been valid, and to the turnover transacted on his account(s).
- The frequency with which the Customer uses the services provided by the Bank.
- The volume in which the Customer uses the services provided by the Bank.

If the Customer does not meet the minimum requirements for a Private Banking account, the Bank shall be entitled to reclassify him/her from the Private Banking segment to the Premium or Retail segment.

The Bank will renew the RaiConnect electronic channel with effect from 27.08.2026. Thereafter, the service will be available under the name Raiffeisen Videobank exclusively through the myRaiffeisen mobile application, following the initiation of the REA Virtual Assistant chat and connection to a customer service representative. From 27.08.2026, the term RaiConnect as used in this List of Conditions, contracts with customers, announcements, business regulations or general terms and conditions shall be understood to mean Videobank.

Legal declarations made through Raiffeisen Videobank (RaiConnect) by the Bank are executed using a qualified certificate-based enhanced security electronic seal. The use of the electronic seal on behalf of the Bank is the responsibility of two authorized persons, Gábor Oláh and Róbert Toman.

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

The provisions entitled "Special provisions in the event of the death of the account holder" are contained in the chapter "Termination of Agreements" of the General Business Conditions.

II. Account management and Debit Card service fees and conditions

II. 1. In the case of actively marketed accounts

II. 1. 1. Conditions for maintaining a bank account in the case of a HUF account

Conditions for maintaining a bank account in the case of a HUF account			
		Private Banking	**Private Banking Superior**
Account management if eligibility criterion is fulfilled[1]		HUF 0	HUF 0
Account management if eligibility criterion is not fulfilled [1]		HUF 23,817	HUF 23,817
Fee if account is closed within 6 months		HUF 5,413	HUF 5,413
Crediting of items received in HUF			
Transfers received from a bank		HUF 0	HUF 0
Transfers received through a post office		Cost charged by Magyar Posta	Cost charged by Magyar Posta
Crediting of items received in foreign currency			
Base fee		HUF 0	
Conversion fee [2]		0.3% min EUR 2.16 max. EUR 27,06	
Transfers between own accounts			
At the branch		HUF 0	HUF 0
Via Raiffeisen Direkt		HUF 0	HUF 0
Via Raiffeisen DirektNet, myRaiffeisen mobilapplication		HUF 0	HUF 0
Sending money within Hungary in HUF [One-off in HUF] [3] [4] [5] [6]			
At the branch and on Raiconnect	**inbank**	0.50%, min. HUF 1,082, max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50%, min. HUF 1,082, max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
	interbank	0.50%, min. HUF 1,082, max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50%, min. HUF 1,082, max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Via Raiffeisen Direkt	**inbank**	0.50%, min. HUF 1,082, max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50%, min. HUF 1,082, max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
	interbank	0.50%, min. HUF 1,082, max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50%, min. HUF 1,082, max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Via Raiffeisen DirektNet,	**inbank and interbank**	up to a (combined) total of HUF 10 million (regardless of number of transactions) in a given calendar month, the intra-bank AND bank-to-bank transfers are free of charge	

[1] The regular fixed fees related to the management of the bank account, the execution of payment orders and other services related to the bank account are due on the 6th day of the month following the subject month. In the event that the due date falls on a non-working day or a bank holiday, the Bank will debit the bank account with the regular fixed fees on the following bank working day.. In this case, the value date for fee payment is the day of debiting.

[2] If the currency of the transaction is different from the currency of the account

[3] In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currecies 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.

[4] The maximum HUF 20,000 refers to the 0.45% added to the applied charges.

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

[6] 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.

Conditions for maintaining a bank account in the case of a HUF account			
		Private Banking	**Private Banking Superior**
myRaiffeisen mobile application		fee for all additional transfers above this: for the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000	
Fulfilment of payment request or unified data entry solution		The fee is the same as the latest fee for a one-off instant HUF transfer order given via Raiffeisen DirektNet, the myRaiffeisen mobile application and the myRaiffeisen portal, but 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.	
Recall of one-off HUF transfer		Charge of GIRO Zrt. + HUF 1,357	
Cancellation of one-off HUF transfer[1]		HUF 0	

Standing order [Fix transfer] [2]			
Standing transfer between own HUF accounts		HUF 0	
At the branch	**inbank and interbank**	Promotional fee until 31.12.2026: up to a total of HUF 10 million (regardless of number of transactions) in a given calendar month, the standing orders are free of charge. For the portion exceeding the total value of HUF 10 million in the given month and for every additional transfer, the promotional fee is: 0.40%, min. HUF 1,082, max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000 Standard fee: 0.40%, min. HUF 1,082, max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	Promotional fee until 31.12.2026: up to a total of HUF 10 million (regardless of number of transactions) in a given calendar month, the standing orders are free of charge. For the portion exceeding the total value of HUF 10 million in the given month and for every additional transfer, the promotional fee is: 0.40%, min. HUF 1,082, max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000 Standard fee: 0.40%, min. HUF 1,082, max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Via Raiffeisen Direkt	**inbank and interbank**		
Via Raiffeisen DirektNet, myRaiffeisen mobile application	**inbank and interbank**	Up to a total of HUF 10 million (regardless of number of transactions) in a given calendar month, the standing orders are free of charge fee for all transfers over HUF 10 million and for any further transfers: for the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000	
Cancellation of fix HUF transfer [3]		HUF 0	

Collection [Collection of service provider fees (direct debit)]			
		Private Banking	**Private Banking Superior**
At the branch	**inbank and interbank**	Promotional fee until 31.12.2026: HUF 0 0.45%, max. HUF 20,000	
Via Raiffeisen Direkt	**inbank and interbank**	Promotional fee until 31.12.2026: HUF 0 0.45%, max. HUF 20,000	
Via Raiffeisen DirektNet, myRaiffeisen mobile application	**inbank and interbank**	HUF 0	
SEPA direct debit (non- and both conversion)	**inbank and interbank**	0.5%, min. EUR 5.40 max. EUR 108.26 + 0.45%, max. HUF 20,000	0.25%, min. EUR 2.16 max. EUR 54.13 + 0.45%, max. HUF 20,000
Transfers between own accounts, SEPA, other currency			
Transfer base fee		0 Ft	
Conversion fee		0,3%, min. EUR 2.16, max. EUR 27.06	

[1] The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until the reception of the cancellation order. The cancellation of payment orders executed according to the intraday settlement rules is not available.
[2] In case Customer initiate an in-bank standing payment order with fixed amount 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 order containing the HUF 191 is not going to be charged.
[3] The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until the reception of the cancellation order. The cancellation of payment orders executed according to the intraday settlement rules is not available.

Sending money in euro (SEPA) [SEPA Credit Transfer] in-bank and outside the bank – to Hungary[1][2][3]			
Transfer base fee at the branch and on Raiconnect	**inbank and interbank**	0.50%, min. HUF 1,082, max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50%, min. HUF 1,082, max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Transfer base fee via Raiffeisen Direkt	**inbank and interbank**	0.50%, min. HUF 1,082, max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50%, min. HUF 1,082, max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application	**inbank and interbank**	Up to a (combined) total of HUF 10 million (regardless of number of transactions) in a given calendar month, the intra-bank AND bank-to-bank transfers are free of charge. Fee for the part-amount exceeding the HUF 10 million total in the given month and for all further transfers: 0.50%, min. HUF 1,082, max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	Up to a (combined) total of HUF 10 million (regardless of number of transactions) in a given calendar month, the intra-bank AND bank-to-bank transfers are free of charge. Fee for the part-amount exceeding the HUF 10 million total in the given month and for all further transfers: 0.50%, min. HUF 1,082, max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Conversion fee[4] [5]	**inbank and interbank**	0.3%, min. EUR 2.16 max. EUR 27.06	
Priority and Extra Priority Fee [6]	**inbank and interbank**	0.6%, min. EUR 5.40 max. EUR 108.26	

Fees and charges are settled on the day of transaction.

Sending money in euro (SEPA) [SEPA Credit Transfer] outside the bank – abroad[7] [8] [9]		
Transfer base fee at the branch and on Raiconnect	0.50%, min. HUF 1,082, max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50%, min. HUF 1,082, max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Transfer base fee via Raiffeisen Direkt	0.50%, min. HUF 1,082, max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50%, min. HUF 1,082, max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application	Up to a (combined) total of HUF 10 million (regardless of number of transactions) in a given calendar month, the intra-bank AND bank-to-bank transfers are free of charge. Fee for the part-amount exceeding the HUF 10 million total in the given month and for all further transfers: for the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000	Up to a (combined) total of HUF 10 million (regardless of number of transactions) in a given calendar month, the intra-bank AND bank-to-bank transfers are free of charge. Fee for the part-amount exceeding the HUF 10 million total in the given month and for all further transfers: for the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000
Conversion fee [6] [10]	0.3%, min. EUR 2.16 max. EUR 27.06	
Priority and Extra Priority Fee [11]	0.6%, min. EUR 5.40 max. EUR 108.26	
Transfer Inbank In currency (except SEPA) [1] [2] [3]		

[1] In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.00% to cover potential changes in exchange rates. As of 28.09.2026 at 00:00, the 2.00% additional cover shall no longer be set aside.
[2] The maximum HUF 20,000 refers to the 0.45% added to the applied charges.
[3] In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currecies 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.
[4] If the currency of the transaction is different from the currency of the account
[5] available via myRaiffeisen mobile application only if the debited account is HUF or EUR
[6] currently not available on myRaiffeisen mobile application
[7] In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.00% to cover potential changes in exchange rates. As of 28.09.2026 at 00:00, the 2.00% additional cover shall no longer be set aside.
[8] The maximum HUF 20,000 refers to the 0.45% added to the applied charges.
[9] In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currecies 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.
[10] available via myRaiffeisen mobile application only if the debited account is HUF or EUR
[11] currently not available on myRaiffeisen mobile application

Transfer base fee at the branch and on Raiconnect	0.50% min. EUR 5.40 max. EUR 86.61 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50% min. EUR 5.40 max. EUR 75.78 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Transfer base fee via Raiffeisen Direkt	0.50% min. EUR 5.40 max. EUR 86.61 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50% min. EUR 5.40 max. EUR 75.78 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application	0.50% min. EUR 5.40 max. EUR 86.61 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50% min. EUR 5.40 max. EUR 75.78 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Conversion fee [1]	0.3%, min. EUR 2.16 max. EUR 27.06	
Priority and Extra Priority Fee	0.6%, min. EUR 5.40 max. EUR 108.26	
Fee of HUF transfer as foreign currency payment in addition to the related One-off foreign currency transfer	EUR 8.65	EUR 8.65

Fees and charges are settled on the day of transaction.

Transfer Interbank In currency (except SEPA) [1 2 3]		
Transfer base fee at the branch and on Raiconnect	0.50% min. EUR 5.40 max. EUR 216.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50% min. EUR 5.40 max. EUR 162.39 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Transfer base fee via Raiffeisen Direkt	0.50% min. EUR 5.40 max. EUR 216.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50% min. EUR 5.40 max. EUR 162.39 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application	0.50% min. EUR 5.40 max. EUR 216.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50% min. EUR 5.40 max. EUR 162.39 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Conversion fee [6]	0.3%, min. EUR 2.16 max. EUR 27.06	
Priority and Extra Priority Fee	0.6%, min. EUR 5.40 max. EUR 108.26	
Fee of HUF transfer as foreign currency payment in addition to the related One-off foreign currency transfer	EUR 8.65	EUR 8.65

Fees and charges are settled on the day of transaction.

Further additional conditions can be found under the heading "Other additional conditions" at the end of the section.

[1] If the currency of the transaction is different from the currency of the account

II. 1. 1. 1. Conditions related to bank cards for HUF accounts

Cards that can be applied for in the private banking segment in the case of HUF accounts In the name of the cards, instead of the former FWR designation, there is a Private designation, which has no bearing on the type or use of the card.			
		Private Banking	**Private Banking Superior**
Virtual card (Virtual No Plastic Mastercard) (from 01.08.2025 not applicable)	**Application fee**	HUF 0	HUF 0
	Monthly fee	HUF 0	HUF 0
PRIVATE MC Standard Debit Card (from 01.08.2025 not applicable)	**Annual fee**	HUF 7,578	HUF 0
	Discounted annual fee for the first year	HUF 0	HUF 0
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	HUF 0	HUF 0
PRIVATE VISA GOLD Debit Card (from 01.08.2025. not applicable)	**Annual fee**	HUF 27,065	HUF 27,065
	Discounted annual fee for the first year	HUF 13,532	HUF 13,532
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	HUF 13,532	HUF 13,532
PRIVATE MC Platina Debit Card (from 01.08.2025 not applicable)	**Annual fee**	HUF 32,478	HUF 27,065
	Discounted annual fee for the first year	HUF 0	HUF 0
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	HUF 16,239	HUF 13,532
PRIVATE MC World Elite Debit Card (from 01.12.2025 not applicable)	**Annual fee**	HUF 64,957	HUF 54,131
	Discounted annual fee for the first year	HUF 32,478	HUF 0
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	HUF 48,718	HUF 27,065

Details related to the discontinuation of the sale of Mastercard and Visa Gold debit cards:

1. Based on the right reserved in section 10.1.9.1 of chapter X, part 2 of our General Business Conditions (GBC), our Bank will withdraw the Mastercard and VISA Gold debit card products from its range, thus discontinuing their sale. Starting from June 1, 2025, the current Mastercard and Visa Gold debit cards will be replaced with new types of Visa bank cards. Your new Visa bank card will be sent in a letter to the notification address registered or in the absence of such, to your permanent address or to the branch, according to your previous settings, starting from June 1, 2025.
2. After June 25, 2025, the Bank will no longer issue Mastercard debit cards. Therefore, upon the renewal of the client's primary or supplementary card, or when issuing a replacement card (e.g., in case of loss, theft, or damage of the card), we will provide our clients with a new Visa debit card. The Bank will no longer issue Mastercard World Elite debit cards from 01.12.2025. After this date, when renewing a customer's primary or supplementary card, or when issuing a replacement card (e.g. in the event of loss, theft or damage to a bank card), we will issue a new Visa Infinite debit card.
3. The Bank will issue a Visa debit card that is completely identical to the Mastercard debit card in terms of usability, operation, and functions. This will not result in any unfavorable changes for customers regarding fees or costs. The fees and conditions associated with the Visa card will be the same as those for the current Mastercard card (in the case of replacing a Mastercard Platinum debit card, some fees for the new Visa Platinum card will be more favorable).

The Bank directly notified the affected customers about the above changes in a customer information letter sent out by April 1, 2025.

[1]The discounted fee will be charged if the Customer carries out purchase transactions totalling at least HUF 2,500,000 with the given debit card during the 12 months preceding the annual debiting of the fee. Only purchase transactions that have actually been executed will be counted. The annual fee for the card is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited. For the purpose of calculating whether the discounted annual fee applies, the transaction information stored in the Bank's systems shall be regarded as definitive. The Bank does not provide a separate information interface for this purpose; the purchase transactions that have already been executed can be checked on the basis of the account history.
The first annual fee for the card is debited when the card is issued, and every year thereafter on the first working day of the month corresponding to the day of the month in which it was first issued.

The Bank will replace the Mastercard and Visa Gold bank cards with the following new types of Visa bank cards:

Current bank card	New types of Visa debit bank card
Private Mastercard Standard	Visa Classic
Private Visa Gold Private Mastercard Platina	Visa Platinum
Private Mastercard World Elite	Visa Infinite

Following the replacement of the Mastercard and Visa Gold debit cards with the new type of Visa bank cards as mentioned above, and **for new type Visa bank cards requested from August 01, 2025, the fees specified in the table below will apply:**

<table>
<tr><th rowspan="2">Visa debit card</th><th colspan="2">Annual fee</th><th colspan="2">Discounted annual fee for the first year[1]</th><th colspan="2">Further discounted annual fees (second year) in the case of HUF 2,500,000 in purchases [2]</th></tr>
<tr><th>Private Banking</th><th>Private Banking Superior</th><th>Private Banking</th><th>Private Banking Superior</th><th>Private Banking</th><th>Private Banking Superior</th></tr>
<tr><td>Visa Classic</td><td>HUF 7,578</td><td colspan="5">HUF 0</td></tr>
<tr><td>Visa Platinum</td><td colspan="2">HUF 27,065</td><td colspan="2">HUF 0</td><td colspan="2">HUF 13,532</td></tr>
<tr><td>Visa Infinite</td><td>HUF 64,957</td><td>HUF 54,131</td><td>HUF 32,478</td><td>HUF 0</td><td>HUF 48,718</td><td>HUF 27,065</td></tr>
</table>

The Bank will replace the Retail and Premium debit cards for Private Banking cardholders as follows:

<table>
<tr><th>Current bank card</th><th>New types of Visa debit card</th></tr>
<tr><td>Mastercard Verticard</td><td rowspan="6">Visa Classic</td></tr>
<tr><td>Mastercard OneCard</td></tr>
<tr><td>Embossed Start CLEVERcard</td></tr>
<tr><td>Mastercard Standard</td></tr>
<tr><td>Unembossed Start CLEVERcard</td></tr>
<tr><td>Mastercard Premium Start CLEVERcard</td></tr>
<tr><td>Mastercard Premium Platina
Mastercard Gold
Mastercard Premium Gold</td><td>Visa Platinum</td></tr>
</table>

[1] The first annual fee will only be charged for the first year after applying for a new bank card. New types of Visa bank cards issued in exchange for affected cards do not qualify as new bank card applications.

[2] The discounted fee will be charged if the Customer carries out purchase transactions totalling at least HUF 2,500,000 with the given debit card during the 12 months preceding the annual debiting of the fee. Only purchase transactions that have actually been executed will be counted. The annual fee for the card is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited. For the purpose of calculating whether the discounted annual fee applies, the transaction information stored in the Bank's systems shall be regarded as definitive. The Bank does not provide a separate information interface for this purpose; the purchase transactions that have already been executed can be checked on the basis of the account history.
The first annual fee for the card is debited when the card is issued, and every year thereafter on the first working day of the month corresponding to the day of the month in which it was first issued.

Cards that cannot be applied for in the Private Banking segment			
		Private Banking	**Private Banking Superior**
Non-embossed Start CLEVERcard with Standard / unique card design[1]	**Annual fee**	According to the Retail List of Conditions[2] HUF 5,247	According to the Retail Banking List of Conditions[3] HUF 5,247
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	According to the Retail Banking List of Conditions[3] HUF 5,247	According to the Retail Banking List of Conditions [3] HUF 5,247
Embossed Start CLEVERcard /Mastercard Standard [4]	**Annual fee**	According to the Retail Banking List of Conditions[3] HUF 9,303	According to the Retail Banking List of Conditions[3] HUF 9,303
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	According to the Retail Banking List of Conditions[3] HUF 9,303	According to the Retail Banking List of Conditions[3] HUF 9,303
OneCard Bank Card/Mastercard Standard [3]	**Annual fee**	According to the Retail Banking List of Conditions[3] HUF 9,303	According to the Retail Banking List of Conditions[3] HUF 9,303
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	According to the Retail Banking List of Conditions[3] HUF 9,303	According to the Retail Banking List of Conditions[3] HUF 9,303
VertiCard Debit Card[4]	**Annual fee**	HUF 7,578	HUF 7,578
	Discounted annual fee for the first year	HUF 7,578	HUF 7,578
	Further discounted annual fees in the case of HUF 2,500,000 in purchases [1]	HUF 7,578	HUF 7,578

[1] Cards that cannot be applied for in the private banking segment. If the customer becomes a Private Banking customer, he/she can continue to use the card with the conditions according to this List of Conditions until the card expires, not including the settings of the card's usage limits, to which the List of Conditions applicable at the time the card was applied for shall continue to apply.

[2] The fee is the same as the relevant fee specified in the "Further conditions" section of the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions. The table shows the current fee. If the given fee is terminated in the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

[3] Cards that cannot be applied for in the private banking segment. If the customer becomes a Private Banking customer, he/she can continue to use it until the card expires, i.e. until renewal. Upon renewal of the card, the Bank will, unless otherwise instructed by the Customer, issue a Private card of the same type to replace the card concerned, with the conditions according to this List of Conditions, excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

[4] Cards that cannot be applied for in the private banking segment. If a customer has such a card and becomes a Private Banking customer, he/she will be able to continue to use it and, upon renewal of the card, the same card shall be renewed, with the conditions according to this List of Conditions, excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

Cards that cannot be applied for in the Private Banking segment in the case of HUF accounts In the name of the cards, instead of the former FWR designation, there is a Private designation, which has no bearing on the type or use of the card.			
		Private Banking	**Private Banking Superior**
PREMIUM Start CLEVERcard[1]	**Annual fee**	According to the Premium Banking List of Conditions[3] HUF 9,201	According to the Premium Banking List of Conditions[3] HUF 9,201
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[2]	HUF 0	HUF 0
Mastercard Premium Gold[4]	**Annual fee**	According to the Premium Banking List of Conditions[3] HUF 27,065	According to the Premium Banking List of Conditions[3] HUF 27,065
	Further discounted annual fees in the case of HUF 2,500,000 in purchases [2]	HUF 13,532	HUF 13,532
VISA GOLD Debit Card[1]	**Annual fee**	According to the Premium Banking List of Conditions[3] HUF 27,065	According to the Premium Banking List of Conditions[3] HUF 27,065
	Further discounted annual fees in the case of HUF 2,500,000 in purchases [2]	HUF 13,532	HUF 13,532
MC Platina Debit Card[1]	**Annual fee**	According to the Premium Banking List of Conditions[3] HUF 37,891	According to the Premium Banking List of Conditions[3] HUF 37,891
	Further discounted annual fees in the case of HUF 2,500,000 in purchases [2]	HUF 18,945	HUF 18,945

The virtual debit card issued in digital environment only. To apply for a card through the Raiffeisen Direct channel or to activate the issued card, a downloaded and registered myRaiffeisen mobile application is required.

Supplementary-card fees[4] in the case of HUF accounts		
	Private Banking	**Private Banking Superior**
Virtual card (Virtual No Plastic Mastercard)	In the case of Virtual card (Virtual No Plastic Mastercard), it is not possible to apply for a supplementary card.	
PRIVATE MC Standard Debit Card /Visa Classic	HUF 0	HUF 0
PRIVATE VISA GOLD Debit Card /Visa Platinum	HUF 5,145	HUF 5,145
PRIVATE MC Platina Debit Card /Visa Platinum	HUF 5,145	HUF 5,145
PRIVATE MC World Elite Debit Card /Visa Infinite	HUF 5,145	HUF 5,145
Non-embossed Start CLEVERcard	According to the Retail List of Conditions[5] HUF 2,097	According to the Retail Banking List of Conditions [2] HUF 2,097

[1] Cards that cannot be applied for in the private banking segment. If the customer becomes a Private Banking customer, he/she can continue to use it until the card expires, i.e. until renewal. Upon renewal of the card, the Bank will, unless otherwise instructed by the Customer, issue a Private card of the same type to replace the card concerned, with the conditions according to this List of Conditions, excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

[2] The discounted fee will be charged if the Customer carries out purchase transactions totalling at least HUF 2,500,000 with the given debit card during the 12 months preceding the annual debiting of the fee. Only purchase transactions that have actually been executed will be counted. The annual fee for the card is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited. For the purpose of calculating whether the discounted annual fee applies, the transaction information stored in the Bank's systems shall be regarded as definitive. The Bank does not provide a separate information interface for this purpose; the purchase transactions that have already been executed can be checked on the basis of the account history.
The first annual fee for the card is debited when the card is issued, and every year thereafter on the first working day of the month corresponding to the day of the month in which it was first issued.

[3] The fee is the same as the "Premium Banking Plus" fee of the Raiffeisen Premium Banking List of Conditions. The table shows the current fee. If the "Premium Banking Plus" account referred to above is terminated, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

[4] The fee won't be debited, if the supplementary card has been issued instead of the previous card that hasn't been delivered by post; if the card has been produced with wrong data due to the Bank's fault; or if the previous card malfunctioned despite its proper usage that is confirmed by the investigation of the Bank. The investigation can be requested by handing over the card in a branch. On a promotional basis, no fee will be charged if the Customer requests a contactless payment-enabled card as a supplementary card instead of the non-contactless VISA Gold debit card between 08/01/2024 and 31/05/2025.

[5] The fee is the same as the relevant fee specified in the "Further conditions" section of the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions. The table shows the current fee. If the given fee is terminated in the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

Embossed Start CLEVERcard	According to the Retail Banking List of Conditions[2] HUF 2,097	According to the Retail Banking List of Conditions[2] HUF 2,097
OneCard Bank Card	According to the Retail Banking List of Conditions[2] HUF 2,097	According to the Retail Banking List of Conditions [2] HUF 2,097
VertiCard Debit Card	According to the Retail Banking List of Conditions[2] HUF 2,097	According to the Retail Banking List of Conditions[2] HUF 2,097
PREMIUM Start CLEVERcard	According to the Premium Banking List of Conditions[1] HUF 2,097	According to the Premium Banking List of Conditions [3] HUF 2,097
Mastercard Gold Debit Card	According to the Premium Banking List of Conditions[3] HUF 5,263	Premium Banking List of Conditions[3] HUF 5,263
VISA GOLD Debit Card	According to the Premium Banking List of Conditions[3] HUF 5,263	Premium Banking List of Conditions[3] HUF 5,263
MC Platina Debit Card	According to the Premium Banking List of Conditions[3] HUF 5,263	Premium Banking List of Conditions[3] HUF 5,263

[1] The fee is the same as the "Premium Banking Plus" fee of the Raiffeisen Premium Banking List of Conditions. The table shows the current fee. If the "Premium Banking Plus" account referred to above is terminated, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

Other bank-card fees in the case of HUF accounts			
		Private Banking	Private Banking Superior
Card purchase		HUF 0	HUF 0
Limit change (within daily maximum withdrawal limit or maximum number of transactions, for the give day or permanently) (ATM/purchase limit)	Via Raiffeisen Portal, via Raiffeisen DirektNet, via Raiffeisen Direkt or at the branch	HUF 290	HUF 290
	Via myRaiffeisen mobile application	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 290	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 290
Limit change [Special limit increase] – raising above the given card type's maximum of the daily limit of the cash withdrawal amount and / or the number of the daily cash withdrawal or purchase transactions. The increased limit is valid only for the particular day (ATM / purchase limit)	At the branch, Via Raiffeisen Direkt	HUF 290	HUF 290
Blocking and unblocking of card not present bankcard transactions	At the branch, Via Raiffeisen Direkt	HUF 290	HUF 290
	Via mobile application	HUF 290	HUF 290
Card (or PIN code) replacement by courier service	To Hungary	HUF 7,480	HUF 7,480
	To abroad	HUF 14,632	HUF 14,632
Card and PIN code replacement by courier service (in two packages)	To Hungary	HUF 13,495	HUF 13,495
	To abroad	HUF 24,133	HUF 24,133
Card blocking fee (effected immediately upon reporting)		HUF 0	HUF 0
Mastercard MoneySend/Visa FastFund transaction credit to the bank account linked to the debit card		HUF 0	HUF 0
Change of bank account associated with a bank card	Via Raiffeisen Portal, via Raiffeisen DirektNet, via Raiffeisen Direkt or at the branch	HUF 290	HUF 290
	Via myRaiffeisen mobile application	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 290	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 290
Change of PIN [1]		HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code	HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code
PIN replacement [2]		HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace a unique PIN code	HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace a unique PIN code
Insurance for foreign travel (Raiffeisen Bank Card travel insurance)		In the case of FWR MC Standard /Visa Classic debit cards, Virtual card (Virtual No Plastic Mastercard) and cards that cannot be applied for in the Private Banking segment[3] HUF 3,990/year For cards that can be applied for in the Private Banking segment, the incorporated travel insurance is "Free of charge"	In the case of FWR MC Standard /Visa Classic debit, Virtual card (Virtual No Plastic Mastercard card) and cards that cannot be applied for in the Private Banking segment[4] HUF 3,990/year For cards that can be applied for in the Private Banking segment, the incorporated travel insurance is "Free of charge"

Balance inquiry at an ATM[1]	HUF 0	HUF 0

Validity of card, and credit card	3 years In the case of Virtual card (Virtual No Plastic Mastercard) the validity period is 5 years

RaiPay:

To make a payment, the Android device must be always unlocked.

For large payments exceeding HUF 20,000 (hereinafter: large payments), the payment transaction must be approved by the Cardholder by entering the RaiPay code or by biometric identification. If the sum of several consecutive payments of less than a large amount reaches the HUF 100,000 limit, the Cardholder must also authorise the payment exceeding this limit by entering the RaiPay code or by biometric identification.

Withdrawal fees from a HUF account				
			Private Banking	**Private Banking Superior**
Cash withdrawal in Hungary	**Without a bank card at the branch**	**[HUF banknotes and coins cash-desk withdrawal] from a HUF account**	1.4 % max. HUF 1,082,628 The maximum amount that can be withdrawn is HUF 150 million per transaction	1.4% max. HUF 1,082,628 The maximum amount that can be withdrawn is HUF 150 million per transaction
		[FCY banknote cash-desk withdrawal] from a HUF account	1.4% max. HUF 1,082,628 The maximum amount that can be withdrawn is HUF 150 million per transaction	1.4% max. HUF 1,082,628 The maximum amount that can be withdrawn is HUF 150 million per transaction
	With a debit card from a Raiffeisen ATM	**Standard fee for domestic HUF transaction from a Raiffeisen ATM**	1%, max. HUF 9,743 Promotion: First 3 withdrawals in any given month free of charge[1] OR as per the law: the first 2 withdrawals in any given month in HUF up to a combined HUF 300,000*	0.9%, max. HUF 8,661 Promotion: First 3 withdrawals in any given month free of charge[1] OR as per the law: the first 2 withdrawals in any given month in HUF up to a combined HUF 300,000*
	With a debit card from a third-party ATM	**Standard fee for domestic HUF transaction not from a Raiffeisen ATM**		
	With a debit card at a third-party branch	**[Domestic (HUF transaction) not at a Raiffeisen branch]**	Promotion fee until 31.12.2026: 1%, max. HUF 9,743 Standard fee: 1.55%, min. HUF 1,407, max. HUF 32,478	Promotion fee until 31.12.2026: 0.9%, max. HUF 8,661 Standard fee: 1.3%, min. HUF 1,082, max. HUF 27,065
	With a debit card at a post office	**Standard fee for domestic HUF transaction not from a Raiffeisen ATM and at a post office**		

The Bank waives the application of the maximum limit of HUF 150 million per transaction until 31.12.2026.

* From 01.01.2025 the discount will also apply to POS transactions carried out at the Hungarian Post.

[1] changing the PIN code generated by the Bank or already changed by the customer can only be initiated at a Raiffeisen ATM

[2] reissue an existing PIN and send it to the customer

3 If the customer has a card that cannot be applied for in the Private Banking segment, the validity period of the foreign travel insurance is the same as the validity period of the original card. The annual fee for the travel insurance is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited.

[1] Balance inquiries at foreign ATMs are available for Mastercard bankcards. Starting from 01.08.2025, balance inquiries at foreign ATMs will also be available for all Visa debit cards.

[2] The number of cash withdrawals that are free of charge is valid per customer, for all accounts held by the customer with the Bank. Promotion: at least 31.12.2026, the Bank provides the possibility of free cash withdrawals per account in the specified number, including cash withdrawals from its own and from third-party ATMs.

These free-of-charge options with regard to cash withdrawals cannot be combined. The customer can choose between the 3 free cash withdrawals offered by the Bank and included in the account package OR the 2 free withdrawals provided by the law, which latter he/she must do by signing the "free cash-withdrawal declaration" required by the law.

Withdrawal fees from a HUF account				
			Private Banking	**Private Banking Superior**
Cash withdrawal abroad	**With a debit card from a proprietary ATM operated at the branch of Raiffeisen (Group) where you keep your account.**	**[in EUR from ATMs in EEA countries]**	1%, max. HUF 9,743 Promotion: First 3 withdrawals in any given month free of charge[1]	1%, max. HUF 8,661 Promotion: First 3 withdrawals in any given month free of charge[1]
	With a debit card from a third-party ATM	**[in EUR from ATMs in EEA countries]**		
	With a debit card from a third-party ATM	**Cash withdrawal abroad from an ATM in a NON-EEA member state or within the EEA but NOT in euro**	1.55%, min. EUR 10.82 max. EUR 86.61	1.3%, min. EUR 5.40 max. EUR 64.95
	With a debit card at your account-holding Raiffeisen (Group) branch	**[Abroad at a bank branch]**	1.55%, min. EUR 21.65 max. EUR 86.61	1.3%, min. EUR 16.23, max. EUR 64.95
	With a debit card at a third-party branch	**[Abroad at a bank branch]**		

Cash deposit and currency exchange fees to a HUF account				
			Private Banking	**Private Banking Superior**
Cash deposit in Hungary	**HUF cash deposit at a Raiffeisen ATM**		HUF 0 It is not possible to deposit cash at ATMs with Virtual card (Virtual No Plastic Mastercard)	HUF 0 It is not possible to deposit cash at ATMs with Virtual card (Virtual No Plastic Mastercard)
	HUF cash deposit at a Raiffeisen branch	**[HUF banknotes cash-desk deposit] to a HUF account**	HUF 0	HUF 0
		HUF coin cash-desk deposit above 50 coins	2% max. HUF 270,657	2% max. HUF 270,657
	Foreign currency cash deposit at a Raiffeisen branch	**Foreign currency to HUF account**	0.5%, max. HUF 108,262	0.5%, max. HUF 86,610
Exchange of HUF coins and HUF banknotes (per denomination, per day)		**Up to 50 coins or 50 notes**	HUF 0	HUF 0
		For withdrawals exceeding 50 coins or 50 notes, the following fee is charged for the number in excess of 50, on the nominal value of the notes or coins exceeding 50	2% max. HUF 270,657	2% max. HUF 270,657

[1] The number of cash withdrawals that are free of charge is valid per customer, for all accounts held by the customer with the Bank. Promotion: at least 31.12.2026, the Bank provides the possibility of free cash withdrawals per account in the specified number, including cash withdrawals from its own and from third-party ATMs.

SMS service [Mobile Banking service]		
The service may be requested solely in the branches of Raiffeisen Bank by the Accountholder (Customer) in person.		
	Private Banking	**Private Banking Superior**
Fee for using the service		
Request	Free of charge	
Modification	Free of charge	
Monthly fee (after each month started) during the use of the service	HUF 216	HUF 0
Settled subsequently on the last banking day of the month.		

InternetBank monthly fee	HUF 0	HUF 0
Mobile application monthly fee	HUF 0	HUF 0
PUSH monthly fee	HUF 0	HUF 0
PUSH messages, fee per message	HUF 0	HUF 0

II. 1. 2. Conditions for maintaining a bank account in the case of an FCY account

Conditions for maintaining a bank account in the case of an FCY account		
	Private Banking FCY account	**Private Banking Superior FCY account**
Account opening	A foreign currency account cannot be opened independently; it can only be requested if the customers already have a HUF account	A foreign currency account cannot be opened independently; it can only be requested if the customers already have a HUF account
Account management if eligibility criterion is fulfilled[1]	HUF 0	HUF 0
Account management if eligibility criterion is not fulfilled	HUF 23,817	HUF 23,817
Fee if account is closed within 6 months	HUF 5,413	HUF 5,413
Crediting of items received in HUF		
Transfers received from a bank	HUF 0	HUF 0
Transfers received through a post office	Cost charged by Magyar Posta	Cost charged by Magyar Posta
Conversion fee [1]	0.3%, min. EUR 2.16 max. EUR 27.06	
Crediting of items received in foreign currency		
Base fee	HUF 0	
Conversion fee [2]	0.3%, min. EUR 2.16 max. EUR 27.06	
Transfers between own accounts		
At the branch	HUF 0	HUF 0
Via Raiffeisen Direkt	HUF 0	HUF 0
Via Raiffeisen DirektNet, myRaiffeisen mobile application	HUF 0	HUF 0

[1] The regular fixed fees related to the management of the bank account, the execution of payment orders and other services related to the bank account are due on the 6th day of the month following the subject month. In the event that the due date falls on a non-working day or a bank holiday, the Bank will debit the bank account with the regular fixed fees on the following bank working day. In this case, the value date for fee payment is the day of debiting.

[2] If the currency of the transaction is different from the currency of the account

Transfers between own accounts, SEPA, other currency			
Transfer base fee		0 Ft	
Conversion fee		0,3%, min. EUR 2.16, max. EUR 27.06	
Sending money in euro (SEPA) [SEPA Credit Transfer] in-bank and outside the bank – to Hungary[1,2,3]			
		Private Banking FCY account	**Private Banking Superior FCY account**
Transfer base fee at the branch and on Raiconnect	**inbank and interbank**	0.50%, min. HUF 1,082 max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50%, min. HUF 1,082 max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Transfer base fee via Raiffeisen Direkt	**inbank and interbank**	0.50%, min. HUF 1,082 max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50%, min. HUF 1,082 max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application	**inbank and interbank**	0.50%, min. HUF 1,082 max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50%, min. HUF 1,082 max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Conversion fee[4,5]	**inbank and interbank**	0.3%, min. EUR 2.16 max. EUR 27.06	
Priority and Extra Priority Fee	**inbank and interbank**	0.6%, min. EUR 5.40 max. EUR 108.26	
Sending money in euro (SEPA) [SEPA Credit Transfer] outside the bank – abroad [1,2,3]			
Transfer base fee at the branch and on Raiconnect		0.50%, min. HUF 1,082 max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50%, min. HUF 1,082 max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Transfer base fee via Raiffeisen Direkt		0.50%, min. HUF 1,082 max. HUF 11,908 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50%, min. HUF 1,082 max. HUF 10,826 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application		for the portion exceeding HUF 50,000, 0.45% max. HUF 20,000	for the portion exceeding HUF 50,000, 0.45% max. HUF 20,000
Conversion fee [4,5]		0.3%, min. EUR 2.16 max. EUR 27.06	
Priority and Extra Priority Fee [6]		0.6%, min. EUR 5.40 max. EUR 108.26	

Fees and charges are settled on the day of transaction.

Transfer Inbank In currency (except SEPA) [7,8,9]		
	Private Banking FCY account	**Private Banking Superior FCY account**
Transfer base fee at the branch and on Raiconnect	0.50% min. EUR 5.40, max. EUR 86.61 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50% min. EUR 5.40, max. EUR 75.78 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000
Transfer base fee via Raiffeisen Direkt	0.50% min. EUR 5.40, max. EUR 86.61 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000	0.50% min. min. EUR 5.40, max. EUR 75.78 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000

[1] In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.00% to cover potential changes in exchange rates.
[2] The maximum HUF 20,000 refers to the 0.45% added to the applied charges.
[3] In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currecies 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.
[4] If the currency of the transaction is different from the currency of the account
[5] available via myRaiffeisen mobile application only if the debited account is HUF or EUR
[6] currently not available on myRaiffeisen mobile application
[7] In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.00% to cover potential changes in exchange rates.
[8] The maximum HUF 20,000 refers to the 0.45% added to the applied charges.
[9] In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currecies 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.

<table>
<tr><td colspan="2">Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application</td><td>0.50% min. EUR 5.40,
max. EUR 86.61 and for the portion exceeding HUF 50,000, an additional 0.45% max.
HUF 20,000</td><td>0.50% min. EUR 5.40,
max. EUR 75.78 and for the portion exceeding HUF 50,000, an additional 0.45% max.
HUF 20,000</td></tr>
<tr><td colspan="2">Conversion fee [1]</td><td colspan="2">0.3%, min. EUR 2.16, max. EUR 27.06</td></tr>
<tr><td colspan="2">Priority and Extra Priority Fee</td><td colspan="2">0.6%, min. EUR 5.40, max. EUR 108.26</td></tr>
<tr><td colspan="2">Fee of HUF transfer as foreign currency payment in addition to the related One-off foreign currency transfer</td><td>EUR 8.65</td><td>EUR 8.65</td></tr>
<tr><td colspan="4">Transfer Interbank In currency (except SEPA) [1,2,3]</td></tr>
<tr><td colspan="2">Transfer base fee at the branch and on Raiconnect</td><td>0.50% min. EUR 5.40,
max. EUR 216.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000</td><td>0.50% min. EUR 5.40,
max. EUR 162.39 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000</td></tr>
<tr><td colspan="2">Transfer base fee via Raiffeisen Direkt</td><td>0.50% min. EUR 5.40,
max. EUR 216.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000</td><td>0.50% min. EUR 5.40,
max. EUR 162.39 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000</td></tr>
<tr><td colspan="2">Transfer base fee via Raiffeisen DirektNet, myRaiffeisen mobile application</td><td>0.50% min. EUR 5.40,
max. EUR 216.52 and for the portion exceeding HUF 50,000, an additional 0.45% max.
HUF 20,000</td><td>0.50% min. EUR 5.40,
max. EUR 162.39 and for the portion exceeding HUF 50,000, an additional 0.45% max.
HUF 20,000</td></tr>
<tr><td colspan="2">Conversion fee [4]**</td><td colspan="2">0.3%, min. EUR 2.16, max. EUR 27.06</td></tr>
<tr><td colspan="2">Priority and Extra Priority Fee</td><td colspan="2">0.6%, min. EUR 5.40, max. EUR 108.26</td></tr>
<tr><td colspan="2">Fee of HUF transfer as foreign currency payment in addition to the related One-off foreign currency transfer</td><td>EUR 8.65</td><td>EUR 8.65</td></tr>
<tr><td colspan="4">Collection [Collection of service provider fees (direct debit)]</td></tr>
<tr><td colspan="2"></td><td>Private Banking</td><td>Private Banking Superior</td></tr>
<tr><td>SEPA direct debit (non- and both conversion)</td><td>inbank and interbank</td><td>0.5%, min. EUR 5.40 max.
EUR 108.26 + 0.45%, max. HUF 20,000</td><td>0.25%, min. EUR 2.16 max.
EUR 54.13 + 0.45%, max. HUF 20,000</td></tr>
</table>

Further additional conditions can be found under the heading "Other additional conditions" at the end of the section.

[1] If the currency of the transaction is different from the currency of the account

II. 1. 2. 1. Conditions related to bank cards for FCY accounts

Debit cards that can be applied for in the Private Banking segment in the case of FCY accounts In the name of the cards, instead of the former FWR designation, there is a Private designation, which has no bearing on the type or use of the card.			
		Private Banking FCY account	**Private Banking Superior FCY account**
Virtual card (Virtual No Plastic Mastercard) (from 01.08.2025 not applicable)	**Application fee**	HUF 0	HUF 0
	Monthly fee	HUF 0	HUF 0
PRIVATE MC Standard (from 01.08.2025 not applicable)	**Annual fee**	HUF 7,578	HUF 0
	Discounted annual fee for the first year	HUF 0	HUF 0
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	HUF 0	HUF 0
PRIVATE VISA GOLD (from 01.08.2025 not applicable)	**Annual fee**	HUF 27,065	HUF 27,065
	Discounted annual fee for the first year	HUF 13,532	HUF 13,532
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	HUF 13,532	HUF 13,532
PRIVATE MC Platina (from 01.08.2025 not applicable)	**Annual fee**	HUF 32,478	HUF 27,065
	Discounted annual fee for the first year	HUF 0	HUF 0
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	HUF 16,239	HUF 13,532
PRIVATE MC World Elite (from 01.12.2025 not applicable)	**Annual fee**	HUF 64,957	HUF 54,131
	Discounted annual fee for the first year	HUF 32,478	HUF 0
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	HUF 48,718	HUF 27,065

Details related to the discontinuation of the sale of Mastercard and Visa Gold debit cards:

1. Based on the right reserved in section 10.1.9.1 of chapter X, part 2 of our General Business Conditions (GBC), our Bank will withdraw the Mastercard and VISA Gold debit card products from its range, thus discontinuing their sale. Starting from June 1, 2025, the current Mastercard and Visa Gold debit cards will be replaced with new types of Visa bank cards. Your new Visa bank card will be sent in a letter to the notification address registered or in the absence of such, to your permanent address or to the branch, according to your previous settings, starting from June 1, 2025.
2. After June 25, 2025, the Bank will no longer issue Mastercard debit cards. Therefore, upon the renewal of the client's primary or supplementary card, or when issuing a replacement card (e.g., in case of loss, theft, or damage of the card), we will provide our clients with a new Visa debit card. The Bank will no longer issue Mastercard World Elite debit cards from 01.12.2025. After this date, when renewing a customer's primary or supplementary card, or when issuing a replacement card (e.g. in the event of loss, theft or damage to a bank card), we will issue a new Visa Infinite debit card.

The Bank will issue a Visa debit card that is completely identical to the Mastercard debit card in terms of usability, operation, and functions. This will not result in any unfavorable changes for customers regarding fees or costs. The fees and conditions associated with the Visa card will be the same as those for the current Mastercard card (in the case of replacing a Mastercard Platinum debit card, some fees for the new Visa Platinum card will be more favorable). The Bank directly notified the affected customers about the above changes in a customer information letter sent out by April 1, 2025.

[1] The discounted fee will be charged if the Customer carries out purchase transactions totalling at least HUF 2,500,000 with the given debit card during the 12 months preceding the annual debiting of the fee. Only purchase transactions that have actually been executed will be counted. The annual fee for the card is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited. For the purpose of calculating whether the discounted annual fee applies, the transaction information stored in the Bank's systems shall be regarded as definitive. The Bank does not provide a separate information interface for this purpose; the purchase transactions that have already been executed can be checked on the basis of the account history. The card's first annual fee is charged when it is issued, and every year thereafter on the first working day of the month following the month of first issue.

The Bank will replace the Mastercard and Visa Gold bank cards with the following new types of Visa bank cards:

Current debit bank card	New types of Visa debit bank card
Private Mastercard Standard	Visa Classic
Private Visa Gold Private Mastercard Platina	Visa Platinum
Private Mastercard World Elite	Visa Infinite

Following the replacement of the Mastercard and Visa Gold debit cards with the new type of Visa bank cards as mentioned above, and **for new type Visa bank cards requested from August 01, 2025, the fees specified in the table below will apply:**

Visa debit card	Annual fee		Discounted annual fee for the first year[1]		Further discounted annual fees (second year) in the case of HUF 2,500,000 in purchases [2]	
	Private Banking	Private Banking Superior	Private Banking	Private Banking Superior	Private Banking	Private Banking Superior
Visa Classic	HUF 7,578	HUF 0				
Visa Platinum	HUF 27,065		HUF 0		HUF 13,532	
Visa Infinite	HUF 64,957	HUF 54,131	HUF 32,478	HUF 0	HUF 48,718	HUF 27,065

The Bank will replace the Retail and Premium debit cards for Private Banking cardholders as follows:

Current bank card	New types of Visa debit bank card
Mastercard Verticard	Visa Classic
Mastercard OneCard	
Embossed Start CLEVERcard	
Mastercard Standard	
Unembossed Start CLEVERcard	
Mastercard Premium Start Clevercard	
Mastercard Premium Platina Mastercard Gold Mastercard Premium Gold	Visa Platinum

[1] The first annual fee will only be charged for the first year after applying for a new bank card. New types of Visa bank cards issued in exchange for affected cards do not qualify as new bank card applications.

[2] The discounted fee will be charged if the Customer carries out purchase transactions totalling at least HUF 2,500,000 with the given debit card during the 12 months preceding the annual debiting of the fee. Only purchase transactions that have actually been executed will be counted. The annual fee for the card is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited. For the purpose of calculating whether the discounted annual fee applies, the transaction information stored in the Bank's systems shall be regarded as definitive. The Bank does not provide a separate information interface for this purpose; the purchase transactions that have already been executed can be checked on the basis of the account history.
The first annual fee for the card is debited when the card is issued, and every year thereafter on the first working day of the month corresponding to the day of the month in which it was first issued.

Cards that cannot be applied for in the private banking segment			
		Private Banking FCY account	**Private Banking Superior FCY account**
Non-embossed Start CLEVERcard with Standard / unique card design/Verticard [1]	**Annual fee**	According to the Retail List of Conditions[2] HUF 5,247	According to the Retail Banking List of Conditions [3] HUF 5,247
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	According to the Retail Banking List of Conditions [3] HUF 5,247	According to the Retail Banking List of Conditions [3] HUF 5,247
Embossed Start CLEVERcard/ Mastercard Standard [4]	**Annual fee**	According to the Retail Banking List of Conditions [3] HUF 9,303	According to the Retail Banking List of Conditions [3] HUF 9,303
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	According to the Retail Banking List of Conditions [3] HUF 9,303	According to the Retail Banking List of Conditions [3] HUF 9,303
OneCard Bank Card/ Mastercard Standard [3]	**Annual fee**	According to the Retail Banking List of Conditions [3] HUF 9,303	According to the Retail Banking List of Conditions [3] HUF 9,303
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[1]	According to the Retail Banking List of Conditions [3] HUF 9,303	According to the Retail Banking List of Conditions [3] HUF 9,303
VertiCard Debit Card[4]	**Annual fee**	HUF 7,578	HUF 7,578
	Discounted annual fee for the first year	HUF 7,578	HUF 7,578
	Further discounted annual fees in the case of HUF 2,500,000 in purchases [1]	HUF 7,578	HUF 7,578

The virtual debit card issued in digital environment only. To apply for a card through the Raiffeisen Direct channel or to activate the issued card, a downloaded and registered myRaiffeisen mobile application is required.

[1] Cards that cannot be applied for in the private banking segment. If a customer has such a card and becomes a Private Banking customer, he/she will be able to continue to use it and, upon renewal of the card, the same card shall be renewed, with the conditions according to this List of Conditions, excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

[2] The fee is the same as the relevant fee specified in the "Further conditions" section of the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions. The table shows the current fee. If the given fee is terminated in the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

[3] Cards that cannot be applied for in the private banking segment. If the customer becomes a Private Banking customer, he/she can continue to use it until the card expires, i.e. until renewal. Upon renewal of the card, the Bank will, unless otherwise instructed by the Customer, issue a Private card of the same type to replace the card concerned, with the conditions according to this List of Conditions, excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

[4] Cards that cannot be applied for in the private banking segment. If a customer has such a card and becomes a Private Banking customer, he/she will be able to continue to use it and, upon renewal of the card, the same card shall be renewed, with the conditions according to this List of Conditions, excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

Debit cards that cannot be applied for in the Private Banking segment in the case of a FCY account In the name of the cards, instead of the former FWR designation, there is a Private designation, which has no bearing on the type or use of the card.			
		Private Banking FCY account	**Private Banking Superior FCY account**
Premium Start CLEVERcard[1]	**Annual fee**	According to the Premium Banking List of Conditions[2] HUF 9,201	According to the Premium Banking List of Conditions[2] HUF 9,201
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[3]	HUF 0	HUF 0
Mastercard Premium Gold[4]	**Annual fee**	According to the Premium Banking List of Conditions[2] HUF 27,065	According to the Premium Banking List of Conditions[2] HUF 27,065
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[4]	HUF 13,532	HUF 13,532
VISA GOLD Debit Card[1]	**Annual fee**	According to the Premium Banking List of Conditions[2] HUF 27,065	According to the Premium Banking List of Conditions[2] HUF 27,065
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[4]	HUF 13,532	HUF 13,532
MC Platina Debit Card[1]	**Annual fee**	According to the Premium Banking List of Conditions[2] HUF 37,891	According to the Premium Banking List of Conditions[2] HUF 37,891
	Further discounted annual fees in the case of HUF 2,500,000 in purchases[4]	HUF 18,945	HUF 18,945

[1] Cards that cannot be applied for in the private banking segment. If the customer becomes a Private Banking customer, he/she can continue to use it until the card expires, i.e. until renewal. Upon renewal of the card, the Bank will, unless otherwise instructed by the Customer, issue a Private card of the same type to replace the card concerned, with the conditions according to this List of Conditions, excluding the settings regarding the card's usage limits, to which the List of Conditions applicable at the time the card was applied for will continue to apply.

[2] The fee is the same as the "Premium Banking Plus" fee of the Raiffeisen Premium Banking List of Conditions. The table shows the current fee. If the "Premium Banking Plus" account referred to above is terminated, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

[3] The discounted fee will be charged if the Customer carries out purchase transactions totalling at least HUF 2,500,000 with the given debit card during the 12 months preceding the annual debiting of the fee. Only purchase transactions that have actually been executed will be counted. The annual fee for the card is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited. For the purpose of calculating whether the discounted annual fee applies, the transaction information stored in the Bank's systems shall be regarded as definitive. The Bank does not provide a separate information interface for this purpose; the purchase transactions that have already been executed can be checked on the basis of the account history

[4] Cards that cannot be applied for in the private banking segment. If the customer becomes a Private Banking customer, he/she can continue to use the card with the conditions according to this List of Conditions until the card expires, not including the settings of the card's usage limits, to which the List of Conditions applicable at the time the card was applied for shall continue to apply.

Supplementary-card fees in the case of an FCY account [1]		
	Private Banking FCY account	**Private Banking Superior FCY account**
Virtual card (Virtual No Plastic Mastercard)	In the case of Virtual card (Virtual No Plastic Mastercard), it is not possible to apply for a supplementary card.	
PRIVATE MC Standard Debit Card/Visa Classic	HUF 0	HUF 0
PRIVATE VISA GOLD Debit Card/Visa Platinum	HUF 5,145	HUF 5,145
PRIVATE MC Platina Debit Card/Visa Platinum	HUF 5,145	HUF 5,145
PRIVATE MC World Elite Debit Card/Visa Infinite	HUF 5,145	HUF 5,145
Non-embossed Start CLEVERcard	According to the Retail List of Conditions[2] Standard fee: HUF 2,097	According to the Retail Banking List of Conditions[1] Standard fee: HUF 2,097
Embossed Start CLEVERcard	According to the Retail anking List of Conditions[1] HUF 2,097	According to the Retail Banking List of Conditions[1] HUF 2,097
OneCard Bank Card	According to the Retail Banking List of Conditions [1] HUF 2,097	According to the Retail Banking List of Conditions[1] HUF 2,097
VertiCard Debit Card	According to the Retail Banking List of Conditions[1] HUF 2,097	According to the Retail Banking List of Conditions[1] HUF 2,097
Premium Start CLEVERcard	According to the Premium Banking List of Conditions[3] HUF 2,097	According to the Premium Banking List[2] of Conditions HUF 2,097
Mastercard Gold Debit Card	According to the Premium Banking List of Conditions[2] HUF 5,263	Premium Banking List of Conditions[2] HUF 5,263
VISA GOLD Debit Card	According to the Premium Banking List of Conditions[2] HUF 5,263	Premium Banking List of Conditions[2] HUF 5,263
MC Platina Debit Card	According to the Premium Banking List of Conditions[2] HUF 5,263	Premium Banking List of Conditions[2] HUF 5,263

[1] The fee won't be debited, if the supplementary card has been issued instead of the previous card that hasn't been delivered by post; if the card has been produced with wrong data due to the Bank's fault; or if the previous card malfunctioned despite its proper usage that is confirmed by the investigation of the Bank. The investigation can be requested by handing over the card in a branch. On a promotional basis, no fee will be charged if the Customer requests a contactless payment-enabled card as a supplementary card instead of the non-contactless VISA Gold debit card between 08/01/2024 and 31/05/2025.

[2] The fee is the same as the relevant fee specified in the "Further conditions" section of the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions. The table shows the current fee. If the given fee is terminated in the Raiffeisen CLEVERcard, Bank Card and Credit Card List of Conditions, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

[3] The fee is the same as the "Premium Banking Plus" fee of the Raiffeisen Premium Banking List of Conditions. The table shows the current fee. If the "Premium Banking Plus" account referred to above is terminated, the fee will continue to be applied at its last value and will thereafter be index-linked in accordance with this List of Conditions.

Other bank-card fees in the case of an FCY account			
		Private Banking FCY account	**Private Banking Superior FCY account**
Card purchase		HUF 0	HUF 0
Limit change (within daily maximum withdrawal limit or maximum number of transactions, for the give day or permanently) (ATM / purchase limit)	**Via Raiffeisen Portal, via Raiffeisen DirektNet, via Raiffeisen Direkt or at the branch**	HUF 290	HUF 290
	Via myRaiffeisen mobile application	Promotion: until 31.12.2026 HUF 0 Standard fee: HUF 290	Promotion: until 31.12.2026 HUF 0 Standard fee: HUF 290
Limit change [Extra limit increase] – raising above the given card type's maximum of the daily limit of the cash withdrawal amount and / or the number of the daily cash withdrawal or purchase transactions. The increased limit is valid only for the particular day (ATM / purchase limit)	**At the branch, Via Raiffeisen Direkt**	HUF 290	HUF 290

Other bank-card fees in the case of an FCY account			
		Private Banking FCY account	**Private Banking Superior FCY account**
Blocking and unblocking of card not present bankcard transactions	**Via myRaiffeisen mobile application, at the branch, via Raiffeisen Direkt**	Promotion until 31.12.20206: HUF 0 Standard fee: HUF 290	Promotion until 31.12.20206: HUF 0 Standard fee: HUF 290
Card (or PIN code) replacement by courier service	**To Hungary**	HUF 7,480	HUF 7,480
	To abroad	HUF 14,632	HUF 14,632
Card and PIN code replacement by courier service (in two packages)	**To Hungary**	HUF 13,495	HUF 13,495
	To abroad	HUF 24,133	HUF 24,133
Card blocking fee (effected immediately upon reporting)		HUF 0	HUF 0
Mastercard MoneySend/Visa FastFund transaction credit to the bank account linked to the debit card		HUF 0	HUF 0
Change of bank account associated with a bank card	**Via Raiffeisen Portal, via Raiffeisen DirektNet, via Raiffeisen Direkt or at the branch**	HUF 290	HUF 290
	Via myRaiffeisen mobile application	Promotion: until revocation HUF 0 Standard fee: HUF 290	Promotion: until revocation HUF 0 Standard fee: HUF 290
Change of PIN [1]		HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code	HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code
PIN replacement [2]		HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace a unique PIN code	HUF 0 In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace a unique PIN code

[1] changing the PIN code generated by the Bank or already changed by the customer can only be initiated at a Raiffeisen ATM
[2] reissue an existing PIN and send it to the customer

Insurance for foreign travel (Raiffeisen Bank Card travel insurance) [1]	In the case of FWR MC Standard debit cards/Visa Classic, Virtual card (Virtual No Plastic Mastercard) and cards that cannot be applied for in the Private Banking segment[2] HUF 3,990/year For cards that can be applied for in the Private Banking segment, the incorporated travel insurance is "Free of charge"	In the case of FWR MC Standard debit cards/Visa Classic, Virtual card (Virtual No Plastic Mastercard) and cards that cannot be applied for in the Private Banking segment [2] HUF 3,990/year For cards that can be applied for in the Private Banking segment, the incorporated travel insurance is "Free of charge"
Balance enquiry [3]	HUF 0	HUF 0

Validity of card, and credit card	3 years In the case of Virtual card (Virtual No Plastic Mastercard) the validity period is 5 years

RaiPay:

To make a payment, the Android device must be always unlocked.

For large payments exceeding HUF 20,000 (hereinafter: large payments), the payment transaction must be approved by the Cardholder by entering the RaiPay code or by biometric identification. If the sum of several consecutive payments of less than a large amount reaches the HUF 100,000 limit, the Cardholder must also authorise the payment exceeding this limit by entering the RaiPay code or by biometric identification.

[1] The validity of the insurance is the same as the validity of the bank card. The annual insurance cost will be charged as follows. In case of debit cards, the first fee is charged at the same time with the issue of debit card. In the following years, the fee is charged on the first working day of the month after the month equivalent to the card expiry month.

2 If the customer has a card that cannot be applied for in the Private Banking segment, the validity period of the foreign travel insurance is the same as the validity period of the original card. The annual fee for the travel insurance is determined and charged to the Customer based on the conditions of the account package applicable at the time the annual fee is debited.

[3] Balance inquiries at foreign ATMs are available for Mastercard cards. Starting from 01.08.2025, balance inquiries at foreign ATMs will also be available for all Visa debit cards.

Withdrawal fees from an FCY account				
			Private Banking FCY account	**Private Banking Superior FCY account**
Cash withdrawal in Hungary	**Without a bank card at the branch**	**[HUF banknotes and coins cash-desk withdrawal] from a FCY account**	1.4 % max. HUF 1,082,628 The maximum amount that can be withdrawn is HUF 150 million per transaction	1.4 % max. HUF 1,082,628 The maximum amount that can be withdrawn is HUF 150 million per transaction
	FCY banknote cash-desk withdrawal	**FCY banknote cash-desk withdrawal from an FCY account in the SAME currency**	1.4 % max. HUF 1,082,628 The maximum amount that can be withdrawn is HUF 150 million per transaction	1.4 % max. HUF 1,082,628 The maximum amount that can be withdrawn is HUF 150 million per transaction
	FCY banknote cash-desk withdrawal	**FCY banknote cash-desk withdrawal from an FCY account in a DIFFERENT currency**	1.4 % max. HUF 1,082,628 The maximum amount that can be withdrawn is HUF 150 million per transaction	1.4 % max. HUF 1,082,628 The maximum amount that can be withdrawn is HUF 150 million per transaction
	With a debit card from a Raiffeisen ATM	**Standard fee for domestic HUF transaction from a Raiffeisen ATM**	1%, max. HUF 9,743 Promotion: First 3 withdrawals in any given month free of charge [1] OR as per the law, the first 2 withdrawals in any given month in HUF[1] up to a combined HUF 300,000*	0.9%, max. HUF 8,661 Promotion: First 3 withdrawals in any given month free of charge [1] OR as per the law, the first 2 withdrawals in any given month in HUF up to a combined[1] HUF 300,000*
	With a debit card from a third-party ATM	**Standard fee for domestic HUF transaction not from a Raiffeisen ATM**		
	With a debit card at a third-party branch	**[Domestic (HUF transaction) not at a Raiffeisen branch]**	1.55%, min. HUF 1,407, max. HUF 32,478	1.3%, min. HUF 1,082, max. HUF 27,065
	With a debit card at a post office	**Standard fee for domestic HUF transaction not from a Raiffeisen ATM and at a post office**		

The Bank waives the application of the maximum limit of HUF 150 million per transaction until 31.12.2026.
* From 01.01.2025 the discount will also apply to POS transactions carried out at the Hungarian Post.

[1] The number of cash withdrawals that are free of charge is valid per customer, for all accounts held by the customer with the Bank. Promotion: at least 31.12.2026, the Bank provides the possibility of free cash withdrawals per account in the specified number, including cash withdrawals from its own and from third-party ATMs.
These free-of-charge options with regard to cash withdrawals cannot be combined. The customer can choose between the 3 free cash withdrawals offered by the Bank and included in the account package OR the 2 free withdrawals provided by the law, which latter he/she must do by signing the "free cash-withdrawal declaration" required by the law.

<table>
<tr><th colspan="5">Withdrawal fees from an FCY account</th></tr>
<tr><th colspan="3"></th><th>Private Banking FCY account</th><th>Private Banking Superior FCY account</th></tr>
<tr><td rowspan="5">Cash withdrawal abroad</td><td>With a debit card from a proprietary ATM operated at the branch of Raiffeisen (Group) where you keep your account</td><td>[in EUR from ATMs in EEA countries]</td><td rowspan="2">1%, max. HUF 9,743[1]

Promotion:
First 3 withdrawals in any given month free of charge</td><td rowspan="2">0.9% max. HUF 8,661[1]

Promotion:
First 3 withdrawals in any given month free of charge</td></tr>
<tr><td>With a debit card from a third-party ATM</td><td>[in EUR from ATMs in EEA countries]</td></tr>
<tr><td>With a debit card from a third-party ATM</td><td>Cash withdrawal abroad from an ATM in a NON-EEA member state or within the EEA but NOT in euro</td><td>1.55%,
min. EUR 10.82, max. EUR 86.61</td><td>1.3%,
min. EUR 5.40, max. EUR 64.95</td></tr>
<tr><td>With a debit card at your account-holding Raiffeisen (Group) branch</td><td>[Abroad at a bank branch]</td><td rowspan="2">1.55%,
min. EUR 21.65, max EUR 86.61</td><td rowspan="2">1.3%,
min. EUR 16.23, max. EUR 64.95</td></tr>
<tr><td>With a debit card at a third-party branch</td><td>[Abroad at a bank branch]</td></tr>
</table>

<table>
<tr><th colspan="5">Cash deposit and currency exchange fees to an FCY account</th></tr>
<tr><th colspan="3"></th><th>Private Banking FCY account</th><th>Private Banking Superior FCY account</th></tr>
<tr><td rowspan="4">Cash deposit in Hungary</td><td>HUF cash deposit at a Raiffeisen ATM</td><td></td><td>HUF 0
It is not possible to deposit cash at ATMs with Virtual card (Virtual No Plastic Mastercard)</td><td>HUF 0
It is not possible to deposit cash at ATMs with Virtual card (Virtual No Plastic Mastercard)</td></tr>
<tr><td rowspan="2">HUF cash deposit at a Raiffeisen branch</td><td>HUF to FCY account</td><td>0.5%, max. HUF 108,262</td><td>0.5%, max. HUF 108,262</td></tr>
<tr><td>Foreign currency to FCY account (same currency)</td><td>HUF 0</td><td>HUF 0</td></tr>
<tr><td>Foreign currency cash deposit at a Raiffeisen branch</td><td>Foreign currency to FCY account (different currency)</td><td>0.5%, max. HUF 108,262</td><td>0.5%, max. HUF 86,610</td></tr>
<tr><td colspan="2" rowspan="2">HUF coin and HUF banknote exchange (per denomination, per day)</td><td>Up to 50 coins or 50 notes</td><td>HUF 0</td><td>HUF 0</td></tr>
<tr><td>For withdrawals exceeding 50 coins or 50 notes, the following fee is charged for the number in excess of 50, on the nominal value of the notes or coins exceeding 50</td><td>3% max. HUF 270,657</td><td>3% max. HUF 270,657</td></tr>
</table>

[1] The number of cash withdrawals that are free of charge is valid per customer, for all accounts held by the customer with the Bank. Promotion: at least 31.12.2026, the Bank is providing the opportunity to make free cash withdrawals in the above-specified number for each account.

SMS service [Mobile Banking service]		
The service may be requested solely in the branches of Raiffeisen Bank by the Accountholder (Customer) in person.		
	Private Banking FCY account	**Private Banking Superior FCY account**
Fee for using the service		
Request	Free of charge	
Modification	Free of charge	
Monthly fee (after each month started) during the use of the service	HUF 216	HUF 0
Settled subsequently on the last banking day of the month.		

InternetBank monthly fee	HUF 0	HUF 0
Mobile application monthly fee	HUF 0	HUF 0
PUSH monthly fee	HUF 0	HUF 0
PUSH messages, fee per message	HUF 0	HUF 0

II. 1. 3. Other additional information

Rules related to account management:
A customer can only use one type of bank-account fee package at any one time, i.e. he/she can have either Private Banking OR Private Banking Superior forint and/or FCY accounts. The bank considers the fee package of the earliest opened HUF payment account to be the applicable one.

A Private Banking or a Premium Private Banking HUF and FCY account can only be used by customers who sign a new Framework Agreement or an amendment to the Framework Agreement that includes the segment limit and reclassification rules from 01.02.2024.

If the condition is not met, the account maintenance fee will be charged to the Customer only once, even if he has several HUF or foreign currency accounts.

A maximum of 20 forint and foreign currency accounts can be opened. Accounts in forint or foreign currency exceeding the maximum amount can be requested on the basis of an individual assessment.

Rules related to free one-off transfer limits:
Calendar month: from 00:00 on the 1st of each month to 23:59 on the last day of the month.

For the purpose of the calculation of the free limit, a transfer between the customer's accounts registered with the Bank in different customer categories does not qualify as a transfer between his/her own accounts. (The code is the middle 6 characters of the Account ID / short account number found in the header of the bank statement and on the customer card)

The free transfer limit applies per account; it can only be applied to the account packages specified above, it cannot be shared between accounts.

The free transfer limit includes all payment orders (including instant transfer orders initiated with a payment request or unified data entry solution) and transactions submitted to the Bank via the specified channel, regardless of whether the given order was fulfilled, withdrawn or cancelled, or recalled.

In the case of a future-dated order, if the date of submission and the requested date of execution indicated by the Customer fall in different months, the amount of the given transaction shall be included in the limit for the month as per the requested date of execution.

The free transfer limit can only be used in the given calendar month. If it is not used in a given month, the free transfer limit cannot be added to the limits of the following months. The various discounts cannot be combined; the available free limit is also reduced by the fulfilment of the types of transaction that are free anyway, e.g. the fulfilment of payment requests, or unified data entry solution and of transfers of less than HUF 50,000.

One-off and standing-order type transactions are subject to different, non-combinable and non-divisible free transfer limits that can only be enforced through specific submission channels, and the transaction calculation is also performed independently within these limits.

The information related to the free transfer limit that has already been used in the given calendar month and can still be freely used is stored and governed exclusively by the Bank's systems. The Bank does not provide a separate information interface for this purpose; the amount already used can be checked on the basis of the account history.

If the amount of the given transaction is higher than the free transfer limit that can still be used, then the current, non-discounted fee must be applied to the amount exceeding the limit. According to the current condition: for the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000.

A transfer between the customer's own accounts at the Bank does not reduce the free limit.

In the event of a change of account package, all transactions initiated in the given calendar month will reduce the free transfer limit for the latest account package to be applied after the change of account package, regardless of whether the given transaction was initiated and/or booked before the change of account package.

The free transfer limit is available to the customer only up until the day that he/she has an account package in which this free transfer option is available.

The Bank reserves the right to change the calculation approach with respect to the free transfer limit detailed above within the parameters permitted by the effective legal provisions.

Rules related to free standing-order limits:

In the case of standing orders, the Bank provides a separate free transfer limit distinct from that for forint one-off transfers, with the same terms and conditions as for HUF one-off transfers, with the proviso that all orders submitted via any of our channels count towards the limit, including transfers between the customer's own accounts at the bank, and in-bank and out-of-bank items too.

Rules related to SEPA transfers

In the case of SEPA (EUR) electronic transfers within the bank and outside the bank, as well as abroad within the EEA, the Bank provides a separate free transfer limit distinct from that for forint one-off transfers, with the same terms and conditions as for HUF one-off transfers, with the proviso that the Bank charges the fees associated with these transfers, then credits the customer's account subsequently, by the 10th of the month following the subject month, with the first such crediting taking place by 10.07.2024 at the latest in an accumulated amount. The following discount is applicable exclusively to SEPA transactions initiated from HUF bank accounts.

The urgency, extra-urgency and conversion fees do not reduce or form part of the free transfer limit, i.e. they cannot be free, and will in all instances be charged.

Rules related to payment requests

The payment request or unified data entry solution is fulfilled in the context of an electronic transfer. Instant HUF transfer initiated by a payment request or unified data entry solution is free of charge in order to be compliant with the Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.). In contrast to this, in the case of instant HUF transfers initiated through a payment request executed between 01.02.2024 and 31.05.2024, the Bank shall cancel the charged fee(s) subsequently.

II. 2. In the case of no-longer-marketed accounts

On 1 February 2024, the Private Banking and Premium Private Banking account packages shall be introduced, and at the same time, the following terms and conditions shall not apply in respect of any new account opened:

Bank account management conditions	
Account opening	Free of charge
Account management fee if asset under management is under HUF 70 million [1]	HUF 25,941 / month
Account management fee if asset under management is between HUF 70 million and HUF 100 million [1,2]	HUF 6,052 / month
Account management fee if asset under management is above HUF 100 million[1,2]	Free of charge
Direct Debit [SEPA DD Core] [3]	
Direct debit – with conversion	Free of charge

HUF transfers within Hungary	
Sending money within Hungary in HUF [Book transfer between own accounts]	Free of charge
Sending money within Hungary in HUF [HUF transfer in connection with investment]	Free of charge
Sending money within Hungary in HUF [One-off intra-bank HUF transfer]	
At a branch or on RaiConnect by bank employee	0.10% and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[3 4]
Via Raiffeisen Direkt	Free of charge
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication	Free of charge
Sending money within Hungary in HUF [One-off HUF transfer outside the bank]	
At a branch or on RaiConnect by bank employee	0.10% and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000 [2,4]
Via Raiffeisen Direkt	Free of charge
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication	Free of charge
Recall of one-off HUF transfer	Charge of GIRO Zrt. + HUF 1,357
Cancellation of one-off HUF transfer	Free of charge [5]
Crediting of transfers	Free of charge
Sending money within Hungary in HUF [One-off RTGS transfer]	
At a branch, by bank employee	0.5% min. HUF 17,293, max. HUF 172,957 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000 [2,4]
Via Raiffeisen Direkt	not available
Via Raiffeisen DirektNet, myRaiffeisen mobile application	not available
Crediting of RTGS transfers	Free of charge
Standing order [Fix HUF transfer]	
between own accounts at a branch, by bank employee	Free of charge
between own accounts via Raiffeisen Direkt	Free of charge
between own accounts via Raiffeisen DirektNet, myRaiffeisen mobile application	Free of charge
Intra-bank between different clients at a branch, by bank employee	for transactions up to HUF 50,000: HUF 82 /item, for transactions above HUF 50,000: HUF 82 /item + HUF 303 /item [6]
Intra-bank between different clients via Raiffeisen Direkt	Free of charge

[1] Settlement is performed in advance, on the 5th day of the month. The regularly payable fixed fees for account management services, the fulfilment of cash transaction orders and bank account maintenance shall be due at the time or with the frequency specified in this List of Conditions, on the 5th day of the first month of the given period. If the due date falls on a weekend or bank holiday, the Bank shall debit the regular fixed fees from the bank account on the last banking day preceding the due date. In this case, the value date for fee payment is the day of debiting, and therefore the account holder performs the payment to the Bank prior to the due date. Asset under management menas the aggregate balance of the customer's account on the last banking day of the second month of the previous calendar quarter.

[2] The classification of the assets under management for the current quarter is based on the aggregate balance of the Client's accounts with the Bank as at the last Banking Business Day of the second month of the previous calendar quarter.

[3] In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currecies 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.

[4] The maximum HUF 20,000 refers to the 0.45% added to the applied charges.

[5] The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until the reception of the cancellation order. The cancellation of payment orders executed according to the intraday settlement rules is not available.

[6] In case Customer initiate an in-bank standing payment order with fixed amount 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 order containing the HUF 303 is not going to be charged.

Intra-bank between different clients via Raiffeisen DirektNet, myRaiffeisen mobile application	Free of charge
outside the bank at a branch, by bank employee	for transactions up to HUF 50,000: HUF 82 /item, for transactions above HUF 50,000: HUF 82 /item + HUF 303 /item
outside the bank via Raiffeisen Direkt	Free of charge
outside the bank via Raiffeisen DirektNet, myRaiffeisen mobile application	Free of charge
Cancellation of fix HUF transfer	Free of charge [1]
Direct debit [Payment of utility and other bills] These conditions are valid in respect of orders given at a branch, via Raiffeisen Direkt or via Raiffeisen DirektNet and myRaiffeisen mobile application.	
Transfer of direct debit	HUF 82 /item
Cancelling of direct debit utility-fee payment (cancelling of utility-fee payment)	Free of charge

Fees and charges are settled on the day of transaction.

Fees and commissions of payment orders are debited on the day of the execution of the transaction when debiting the amount of the payment order given by the customer. The fees of ad hoc (including the in-bank instant credit transfer and instant credit transfers) and standing payment orders, direct debits, and cash withdrawals in branch are instantly debited after the amount of the payment order is debited.

In cases when the payment is initiated outside the opening and closing times excluded the in- bank instant credit transfers and credit transfers specified in chapter XVI. the fee is debited after the transaction, but on the next banking day.

[1] The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until the reception of the cancellation order. The cancellation of payment orders executed according to the intraday settlement rules is not available.

One-off foreign currency intra-bank transfer (except sending money in euro (SEPA) [SEPA Credit Transfer]) [1]			
These conditions are valid in respect of orders given at a branch, via Raiffeisen Direkt, or via Raiffeisen DirektNet and myRaiffeisen mobile application. The order fee consist of a commission fee (as a base fee), in case of conversion a further conversion fee, and in case of urgent or extra-urgent order a further priority fee. Standard currency of commissions: EUR (registration currency): EUR. The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency.			
Without conversion - normal			
Sending money in other currencies [same-currency transfer] between own accounts	Transfer base fee free of charge		
Sending money in other currencies [same-currency transfer] [2]	Transfer base fee 0.20% min. EUR 9.19 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[3] [4]		
With conversion - normal			
Sending money in other currencies [transfer with conversion] between own accounts	Transfer base fee free of charge	Conversion fee 0.30%, min. EUR 4.58	
Sending money in other currencies [transfer with conversion] [2]	Transfer base fee 0.20% min. EUR 9.19 and for the portion exceeding HUF 50,000, an additional +0.45% max. HUF 20,000 [3] [4]	Conversion fee 0.10% min. EUR 4.58	
With conversion - urgent			
Sending money in other currencies [transfer with conversion] between own accounts [5]	Transfer base fee Free of charge	Conversion fee 0.30%, min. EUR 4.58	Priority fee 0.30% min. EUR 20.73
Sending money in other currencies [transfer with conversion] [2]	Transfer base fee 0.20% min. EUR 9.19 and for the portion exceeding HUF 50,000, an additional +0.45% max. HUF 20,000[3] [4]	Conversion fee 0.10%, min. EUR 4.58	Priority fee 0.30% min. EUR 20.73
With conversion - extra urgent			
Sending money in other currencies [transfer with conversion] between own accounts [2]	Transfer base fee Free of charge	Conversion fee 0.30%, min. EUR 4.58	Priority fee 0.30% min. EUR 20.73
Sending money in other currencies [transfer with conversion]	Transfer base fee 0.20% min. EUR 9.19 and for the portion exceeding HUF 50,000, an additional +0.45% max. HUF 20,000 [3] [4]	Conversion fee 0.10%, min. EUR 4.58	Priority fee 0.30% min. EUR 20.73
In-house transfers involving conversion (on T day) due to set-off [2]			
Below HUF 25,000 / EUR 80 / USD 125 / CHF 135 / JPY 11 500	HUF 5,184/ EUR 19.01/ USD 25.92/ CHF 27.65/ JPY 2,416		
Between HUF 25,000 – 499,999 / EUR 80 – 1 800 / USD 125 – 2 500 / CHF 135 – 2 700 / JPY 11 500 – 230 000	HUF 8,644/ EUR 31.11/ USD 43.20/ CHF 46.67/ JPY 3,974		
Between HUF 500,000 – 999,999 / EUR 1.800 – 3.600 / USD 2.500 – 5.000 / CHF 2.700 – 5.400 / JPY 230.000 – 460.000	HUF 10,376/ EUR 41.26/ USD 51.84/ CHF 55.32/ JPY 4,839		
Above HUF 1,000,000 / EUR 3.600 / USD 5.000 / CHF 5.400 / JPY 460.000	0.60%, min. EUR 41,49		
Special FCY exchange conversion available over DirektNet, myRaiffeisen mobile application and on the main cash account and the Long Term Saving cash account associated with a securities account[5]	free of charge		

Fees and charges are settled on the day of transaction.

[1] In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.0% to cover potential changes in exchange rates. As of 28.09.2026 at 00:00, the 2.00% additional cover shall no longer be set aside.
[2] currently not available on myRaiffeisen mobile application
[3] The maximum HUF 20,000 refers to the 0.45% added to the applied charges.
[4] In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currecies 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.
[5] The 'Special FCY exchange conversion' option is now available via DirektNet, myRaiffeisen mobile application with minimum and maximum amounts described in the user maual of the respective electronic channel and in the branches for amounts of at least HUF 1000 and at most HUF 40 million, in all cases on the main cash account and the Long Term Saving cash account associated with a securities account between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transaction individually, and provided that the funds are fully available on the account.

Sending money in euro (SEPA) [SEPA Credit Transfer] in-bank[1]			
The order fee consist of a commission fee (as a base fee), in case of conversion a further conversion fee, and in case of urgent or extra-urgent order a further priority fee.			
Without conversion - normal			
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR same-currency transfer	Transfer base fee 0.20% min. EUR 9.19 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000 [2]		
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR same-currency transfer between own accounts	Transfer base fee free of charge		
With conversion - normal			
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion between own accounts	Transfer base fee free of charge	Conversion fee 0.30%, min. EUR 4.58	
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion [3]	Transfer base fee 0.20% min. EUR 9.19 and for the portion exceeding HUF 50,000, an additional +0.45% max. HUF 20,000[2]	Conversion fee 0.10% min. EUR 4.58	
With conversion - urgent [4]			
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion between own accounts	Transfer base fee free of charge	Conversion fee 0.30% min. EUR 4.58	Priority fee 0.30% min. EUR 20.73
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion	Transfer base fee 0.20% min. EUR 9.19 and for the portion exceeding HUF 50,000, an additional +0.45% max. HUF 20,000[2]	Conversion fee 0.10% min. EUR 4.58	Priority fee 0.30% min. EUR 20.73
With conversion - extra urgent			
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion between own accounts	Transfer base fee free of charge	Conversion fee 0.30% min. EUR 4.58	Priority fee 0.30% min. EUR 20.73
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion	Transfer base fee 0.20% min. EUR 9.19 and for the portion exceeding HUF 50,000, an additional +0.45% max. HUF 20,000[2]	Conversion fee 0.10% min. EUR 4.58	Priority fee 0.30% min. EUR 20.73

Fees and charges are settled on the day of transaction.

One-off foreign currency transfer outside the Bank – in Hungary and abroad[5,6] (except sending money in euro (SEPA) [SEPA Credit Transfer])			
These conditions are valid in respect of orders given at a branch, via Raiffeisen Direkt, or via Raiffeisen DirektNet and myRaiffeisen mobile application. The order fee consist of a commission fee (as a base fee), in case of conversion a further conversion fee, and in case of urgent or extra-urgent order a further priority fee. Standard currency of commissions: EUR (registration currency): EUR. The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency.			
Without conversion - normal			
Sending money in other currencies [Same-currency transfer]	Transfer base fee 0.20% min. EUR 5.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[7]		
With conversion - normal			
Sending money in other currencies [Transfer with conversion]	Transfer base fee 0.20% min. EUR 5.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[3]	Conversion fee 0.30% min. EUR 8.26	
With conversion - urgent (only for the key currencies: USD, GBP and HUF)			
Sending money in other currencies [Transfer with conversion]	Transfer base fee 0.20% min. EUR 5.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[3]	Conversion fee 0.30% min. EUR 8.26	Priority fee 0.30% min. EUR 9.19

[1] In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.00% to cover potential changes in exchange rates. As of 28.09.2026 at 00:00, the 2.00% additional cover shall no longer be set aside.
[2] The maximum HUF 20,000 refers to the 0.45% added to the applied charges.
[3] available via myRaiffeisen mobile application only if the debited account is HUF or EUR
[4] currently not available on myRaiffeisen mobile application
[5] In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.00% to cover potential changes in exchange rates. As of 28.09.2026 at 00:00, the 2.00% additional cover shall no longer be set aside.
[6] currently not available on myRaiffeisen mobile application
[7] The maximum HUF 20,000 refers to the 0.45% added to the applied charges.

Without conversion - extra urgent (only for the key currencies: USD, GBP and HUF)			
Sending money in other currencies [Same-currency transfer]	Transfer base fee 0.20% min. EUR 5.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[3]		Priority fee 0.10% min. EUR 9.19
With conversion - extra urgent (only for the key currencies: USD, GBP and HUF)			
Sending money in other currencies [Transfer with conversion]	Transfer base fee 0.20% min. EUR 5.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[3]	Conversion fee 0.30% min. EUR 8.26	Priority fee 0.40% min. EUR 9.19
Fee of HUF transfer as foreign currency payment in addition to the related One-off foreign currency transfer	EUR 8.61		

Fees and charges are settled on the day of transaction.

Sending money in euro (SEPA) [SEPA Credit Transfer] outside the bank – inland [1]			
These conditions are valid in respect of orders given at a branch, via Raiffeisen Direkt, or via Raiffeisen DirektNet and myRaiffeisen mobile application. The order fee consist of a commission fee (as a base fee), in case of conversion a further conversion fee, and in case of urgent or extra-urgent order a further priority fee. Standard currency of commissions: EUR (registration currency): EUR. The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency.			
Without conversion - normal			
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR same-currency transfer	Transfer base fee 0.20% min. EUR 5.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[4]		
With conversion - normal			
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion [2]	Transfer base fee 0.20% min. EUR 5.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[4]	Conversion fee 0.30% min. EUR 8.26	
With conversion - urgent			
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion [3]	Transfer base fee 0.20% min. EUR 5.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[4]	Conversion fee 0.30% min. EUR 8.26	Priority fee 0.30% min. EUR 9.19
Without conversion - extra urgent			
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR same-currency transfer [3]	Transfer base fee 0.20% min. EUR 5.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[4]		Priority fee 0.10% min. EUR 9.19
With conversion - extra urgent			
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR transfer with conversion [3]	Transfer base fee 0.20% min. EUR 5.52 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[4]	Conversion fee 0.30% min. EUR 8.26	Priority fee 0.40% min. EUR 9.19

Fees and charges are settled on the day of transaction.

[1] In the case of value-date transfers with conversion, the Bank sets aside additional security of +2.0% to cover potential changes in exchange rates. As of 28.09.2026 at 00:00, the 2.00% additional cover shall no longer be set aside.
[2] available via myRaiffeisen mobile application only if the debited account is HUF
[3] currently not available on myRaiffeisen mobile application
[4] The maximum HUF 20,000 refers to the 0.45% added to the applied charges.

Sending money in euro (SEPA) [SEPA Credit Transfer] outside the bank – abroad, to Single Euro Payments Area[1]			
Information about the execution of the transfers is included in Chapter XVI. The order fee consist of a commission fee (as a base fee), in case of conversion a further conversion fee, and in case of urgent or extra-urgent order a further priority fee. Standard currency of commissions: EUR (registration currency): EUR. The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency.			
Without conversion - normal			
At a branch, by bank employee	Transfer base fee 0.10% and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000 [4]		
Via Raiffeisen DirektNet, myRaiffeisen mobile application	Transfer base fee Free of charge		
Via Raiffeisen Direkt	Transfer base fee Free of charge		
With conversion - normal			
At a branch, by bank employee	Transfer base fee 0.10% and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[4]	Conversion fee 0.30%	
Via Raiffeisen DirektNet, myRaiffeisen mobile application [2]	Transfer base fee Free of charge	Conversion fee 0.30%	
Via Raiffeisen Direkt	Transfer base fee Free of charge	Conversion fee 0.30%	
With conversion - urgent [3]			
At a branch, by bank employee	Transfer base fee 0.10% and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[4]	Conversion fee 0.30%	Priority fee 0.30%
Via Raiffeisen DirektNet	Transfer base fee Free of charge	Conversion fee 0.30%	Priority fee 0.30%
Via Raiffeisen Direkt	Transfer base fee Free of charge	Conversion fee 0.30%	Priority fee 0.30%
Without conversion - extra urgent			
At a branch, by bank employee	Transfer base fee 0.10% and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[4]	Priority fee 0.10%	
Via Raiffeisen DirektNet	Transfer base fee Free of charge	Priority fee 0.10%	
Via Raiffeisen Direkt	Transfer base fee Free of charge	Priority fee 0.10%	
With conversion - extra urgent			
At a branch, by bank employee	Transfer base fee 0.10% and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[4]	Conversion fee 0.30%	Priority fee 0.40%
Via Raiffeisen DirektNet	Transfer base fee Free of charge	Conversion fee 0.30%	Priority fee 0.40%
Via Raiffeisen Direkt	Transfer base fee Free of charge	Conversion fee 0.30%	Priority fee 0.40%

[1] In the case of value-date transfers with conversion, the Bank sets aside add. security of +2.00% to cover potential changes in exchange rates. As of 28.09.2026 at 00:00, the 2.00% additional cover shall no longer be set aside.
[2] available via myRaiffeisen mobile application only if the debited account is HUF
[3] currently not available on myRaiffeisen mobile application
[4] The maximum HUF 20,000 refers to the 0.45% added to the applied charges.

Crediting of foreign currency amounts [Incoming FCY transfers] (except transfers from the Single Euro Payments Area, abroad)		
Standard currency of commissions: EUR (registration currency): EUR. The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency. The commission fee consist of a commission fee (as a base fee), in case of conversion a conversion fee.		
Same currency incoming transfer	Crediting fee free of charge	
Same currency incoming EUR transfer within the Single European Payments Area	Crediting fee free of charge	
Incoming EUR transfer with conversion	Crediting fee free of charge	Conversion fee 0.30% min. EUR 13.82
Incoming EUR transfer within the Single European Payments Area with conversion	Crediting fee free of charge	Conversion fee 0.30% min. EUR 13.82

Crediting of foreign currency amounts [Incoming FCY transfers] (transfers from the Single Euro Payments Area, abroad)		
Information about the execution of the transfers is included in Chapter XVI. Conversion fee standard currency of commissions: EUR (registration currency). The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency. The commission fee consist of a commission fee (as a base fee), in case of conversion a conversion fee. The commission elements, the base fee and the conversion fee is charged separately.		
Same currency incoming transfer	Crediting fee free of charge	
Incoming EUR transfer with conversion	Crediting fee free of charge	Conversion fee 0.30% min. EUR 13.82

In addition to the fees above, the customer is responsible for paying the commissions and costs charged by the partner banks that participate in the execution of the order.

In the case of incoming foreign-currency transfers, these may be subject to cost deductions before they arrive at Raiffeisen Bank Zrt. The related costs are independent of Raiffeisen Bank Zrt; in all cases, they are determined by the path of the transfer as defined by the initiating bank and by the terms and conditions of the intermediary bank. The costs thus deducted from the original amount of the transfer shall not be met by Raiffeisen Bank Zrt.

II. 2. 1. Conditions related to debit cards for no-longer-marketed accounts

Details related to the discontinuation of the sale of Mastercard and Visa Gold debit cards:

1. Based on the right reserved in section 10.1.9.1 of chapter X, part 2 of our General Business Conditions (GBC), our Bank will withdraw the Mastercard and VISA Gold debit card products from its range, thus discontinuing their sale. Starting from June 1, 2025, the current Mastercard and Visa Gold debit cards will be replaced with new types of Visa bank cards. Your new Visa bank card will be sent in a letter to the notification address registered or in the absence of such, to your permanent address or to the branch, according to your previous settings, starting from June 1, 2025.
2. After June 25, 2025, the Bank will no longer issue Mastercard debit cards. Therefore, upon the renewal of the client's primary or supplementary card, or when issuing a replacement card (e.g., in case of loss, theft, or damage of the card), we will provide our clients with a new Visa debit card. The Bank will no longer issue Mastercard World Elite debit cards from 01.12.2025. After this date, when renewing a customer's primary or supplementary card, or when issuing a replacement card (e.g. in the event of loss, theft or damage to a bank card), we will issue a new Visa Infinite debit card.
3. The Bank will issue a Visa debit card that is completely identical to the Mastercard debit card in terms of usability, operation, and functions. This will not result in any unfavorable changes for customers regarding fees or costs. The fees and conditions associated with the Visa card will be the same as those for the current Mastercard card (in the case of replacing a Mastercard Platinum debit card, some fees for the new Visa Platinum card will be more favorable).

The Bank directly notified the affected customers about the above changes in a customer information letter sent out by April 1, 2025.

The Bank will replace the Mastercard and Visa Gold bank cards with the following new types of Visa bank cards:

Current debit bank card	New types of Visa debit bank card
Private Mastercard Standard	Visa Classic
Private Visa Gold Private Mastercard Platina	Visa Platinum
Private Mastercard World Elite	Visa Infinite

Following the replacement of the Mastercard and Visa Gold debit cards with the new type of Visa bank cards as mentioned above, and **for new type Visa bank cards requested from August 01, 2025, the fees specified in the table below will apply:**

Visa debit card	Annual fee
Visa Classic	HUF 6.051
Visa Platinum	HUF 30.640
Visa Infinite	HUF 76.604

The Bank will replace the Retail and Premium debit cards for Private Banking cardholders as follows:

Current debit bank card	New types of Visa debit bank card
Mastercard Verticard	Visa Classic
Mastercard OneCard	
Embossed Start CLEVERcard	
Mastercard Standard	
Unembossed Start CLEVERcard	
Mastercard Premium Start CLEVERcard	
Mastercard Premium Platina Mastercard Gold Mastercard Premium Gold	Visa Platinum

The card names will feature the Private designation instead of the previous FWR designation, which does not affect the type or usage of the card.					
	Virtual card (Virtual No Plastic Mastercard) (from 01.08.2025. not applicable)	**FWR MC standard debit card** (Before: FWR MC debit card) (from 01.08.2025. not applicable)	**FWR VISA Gold** (from 01.08.2025. not applicable)	**FWR MC Platina** (from 01.08.2025. not applicable)	**FWR MC World Elite** (from 01.12.2025. not applicable)
Bank card fees					
Application fee	-	-	-	-	-
Annual bank card fee	-	HUF 6,051	HUF 30,640	HUF 39,817	HUF 76,604

Other card fees
The card names will feature the Private designation instead of the previous FWR designation, which does not affect the type or usage of the card.

	Virtual card (Virtual No Plastic Mastercard)	**FWR MC standard debit card (Before: FWR MC debit card) / Visa Classic debit card**	**FWR VISA Gold debit card / Visa Platinum debit card**	**FWR MC Platinum debit card / Visa Platinum debit card**	**FWR MC World Elite debit card / Visa Infinite debit card**
Account					
Interest on collateral and penalty	As per prevailing account conditions				
Bank card fees					
Application fee	-	-	-	-	-
Application fee	HUF 540	-	-	-	-
Monthly fee	HUF 216	-	-	-	-
Supplementary card fee [1]	Not possible to apply for a supplementary card.	Free of charge	HUF 5,145	HUF 5,145	HUF 5,145
Card blocking fee (effected promptly upon reporting)	Free of charge				
Transaction fees					
Purchases with debit or credit cards in Hungary or Purchases with debit or credit cards abroad Free of charge	Free of charge				
Cash withdrawal in Hungary [HUF withdrawal transactions in Hungary]					
1. transaction/month (from any ATM) [2]	Free of charge				
2. transaction/month (from any ATM) [2]	Free of charge				
Further transactions at own 24-hour zones and from designated ATMs	HUF 82 + HUF 584				
From other domestic ATM	HUF 429 + HUF 584				
From other domestic bank or post office	HUF 517 + HUF 485				
Withdrawal with debit or credit cards in Hungary [Foreign currency withdrawal transactions in Hungary]	1.00% + EUR 6.84 + 0.9% max. HUF 6,000 [3]				
Withdrawal with debit or credit cards abroad [in EUR from ATMs in EEA countries]	HUF 429 + HUF 584				
Withdrawal with debit or credit cards abroad [except in EUR from ATMs in EEA countries]	1.00% + EUR 6.84 + 0.9% max. HUF 6,000 [3]				
Withdrawal abroad [from bank office]	1.00% + EUR 6.84 + 0.9% max. HUF 6,000 [3]				

[1] The fee won't be debited, if the supplementary card has been issued instead of the previous card that hasn't been delivered by post; if the card has been produced with wrong data due to the Bank's fault; or if the previous card malfunctioned despite its proper usage that is confirmed by the investigation of the Bank. The investigation can be requested by handing over the card in a branch. On a promotional basis, no fee will be charged if the Customer requests a contactless payment-enabled card as a supplementary card instead of the non-contactless VISA Gold debit card between 08/01/2024 and 31/05/2025.

[2] The first two cashwithdrawal in the given calendar month regardless of the amount.

[3] The maximum HUF 6,000 refers to the 0.9% added to the applied charges.

Available debit cards In the name of the cards, instead of the former FWR designation, there is a Private designation, which has no bearing on the type or use of the card.					
	Virtual card (Virtual No Plastic Mastercard)	FWR MC standard debit card (Before: FWR MC debit card)	FWR VISA Gold debit card	FWR MC Platinum debit card	FWR MC World Elite debit card
Cash Deposit in Hungary[1]					
In HUF, at Raiffeisen ATM (to HUF bank account which is connected to the card). The list of ATMs with this service is available here: https://www.raiffeisen.hu/contacts/branches	**It is not possible to deposit cash at ATMs**	HUF 74 + 0,25%			
Fees of Bank card and/or PIN code delivery by courier					
Card (or PIN code) replacement by courier service to Hungary[2]	-	HUF 7,480			
Card and PIN code replacement by courier service to Hungary (in two packages)[5]	-	HUF 13,495			
Card (or PIN code) replacement by courier service to abroad	-	HUF 14,632			
Card and PIN code replacement by courier service to abroad (in two packages)	-	HUF 24,133			
Emergency services available abroad					
Cash withdrawal abroad [Emergency cash-withdrawal fee via SWIFT at a branch] – exclusively for customers with a Raiffeisen Direkt PIN whose identities have been verified (max. 2500 USD)	USD 34.58				

Available debit cards In the name of the cards, instead of the former FWR designation, there is a Private designation, which has no bearing on the type or use of the card.					
	Virtual card (Virtual No Plastic Mastercard)	FWR MC standard debit card (Before: FWR MC debit card)	FWR VISA Gold debit card	FWR MC Platinum debit card	FWR MC World Elite debit card
Other					
Conversion (FX purchase or sale)	HUF 0				
Mastercard MoneySend/Visa FastFund transaction credit to the bank account linked to the debit card	No charge				
Limit change (within daily maximum withdrawal limit or maximum number of transactions, for the give day or permanently)[3]					
At the branch, via Raiffeisen Direkt, via Raiffeisen DirektNet, via myRaiffeisen Portal	HUF 290 /modification				
Via myRaiffeisen mobile application	Promotion fee until 31.12.2026: HUF 0 Standard fee: HUF 290 /modification				
Limit change [Special limit increase] – raising above the given card type's maximum of the daily limit of the cash withdrawal amount and / or the number of the daily cash withdrawal or purchase transactions. The increased limit is valid only for the particular day.	HUF 290 [4]				

[1] The service is available from 27th April 2021.
[2] The service is available only in the administrative boundary of Budapest.
[3] Limit change for the given day available at the branch or via Raiffeisen Direkt. The associated fee is charged per limit modification (including resetting the limit).
[4] All modification. Available at branch and via Raiffeisen Direkt.

Blocking and unblocking of card not present bankcard transactions	
At the branch, Via Raiffeisen Direkt	HUF 290
Via myRaiffeisen mobile application	Promotion fee until 31.12.2026: HUF 0, Standard fee: HUF 290

Change of bank account associated with a bank card					
At the branch, Via Raiffeisen Direkt, Via Raiffeisen Direktnet	HUF 689				
Via myRaiffeisen mobile application	Promotion fee until revocation: HUF 0, Standard fee: HUF 689				
PIN modification (the first is free) [1]	In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code	HUF 69			
PIN replacement (first is free of charge) [2]	In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace a unique PIN code	HUF 728			
Insurance (accident, sickness, baggage insurance)[3]	HUF 3 990 / year	HUF 2 500/ year	Free of charge	Free of charge	Free of charge
Balance enquiry at proprietary 24-hour security zones and designated ATMs[4]	Free of charge				

Validity of card, and credit card	3 years In the case of Virtual card (Virtual No Plastic Mastercard) the validity period is 5 years

RaiPay:
To make a payment, the Android device must be always unlocked.
For large payments exceeding HUF 20,000 (hereinafter: large payments), the payment transaction must be approved by the Cardholder by entering the RaiPay code or by biometric identification. If the sum of several consecutive payments of less than a large amount reaches the HUF 100,000 limit, the Cardholder must also authorise the payment exceeding this limit by entering the RaiPay code or by biometric identification.
Bankcard fees are charged in the currency of the account the card belongs to, calculated at the foreign currency buy rate of the same date.

The Mastercard bankcards and the FWR Visa debit cards issued by the bank from 8th January 2024, are considered contactless bankcards.
In case of contactless purchases below HUF 15 000, or below the defined amount in other countries outside Hungary, the Minicard can be used at contactless payment acceptance points without signature or PIN code. In accordance with requirements concerning strong customer authentication, customers may be expected to enter their PIN codes for amounts below HUF 15,000 as well. In case of purchases above HUF 15 000, or above the defined amount in other countries outside Hungary (e.g. EUR 20), the cardholder has to approve the transaction with PIN code.
In case of card not present purchases with bankcards strong customer authentication is needed beside entering card data. Strong customer authentication shall be fulfilled by signing the transaction with Mobile Token, or with entering SMS one time password and PIN2 code. The Bank may decide, that in case of purchases below EUR 500 or same amount in different currency, the Bank may disregards from entering the PIN2 code.

[1] changing the PIN code generated by the Bank or already changed by the customer can only be initiated at a Raiffeisen ATM
[2] reissue an existing PIN and send it to the customer
[3] The validity of the insurance is the same as the validity of the bank card. The annual insurance cost will be charged as follows. In case of debit cards, the first fee is charged at the same time with the issue of debit card. In the following years, the fee is charged on the first working day of the month after the month equivalent to the card expiry month.
[4] Balance inquiries at foreign ATMs are available for Mastercard cards. Starting from 01.08.2025, balance inquiries at foreign ATMs will also be available for all Visa debit cards.

The virtual debit card issued in digital environment only. To apply for a card through the Raiffeisen Direct channel or to activate the issued card, a downloaded and registered myRaiffeisen mobile application is required.

Cash deposit in Hungary [Cash-desk deposits]	Fee/commission
Forint to HUF account	Free of charge
Forint to FCY account	0.50% [1]
Foreign currency to FCY account (same currency)	Free of charge
Foreign currency to HUF account	0.50%
Foreign currency to FCY account (different currency)	0.50%
Deposit of 1 000 or more HUF coins (to one account, on the same day and in the same branch)[2]	0.30%

Cash withdrawal in Hungary [Cash-desk withdrawals]	Fee/commission
Exchange of coins to banknotes. or to another currency or Hungarian forint	
Hungarian Forint - based on contracts signed until 2016.06.30.- from HUF account with the exception below.	Free of charge
Hungarian Forint - based on contracts signed until 2016.06.30.- from HUF account opened after 06.12.2015., in case the Client does keep a Stability Savings Account at the time of the Bank account opening or any cash withdrawal at the Bank or used to keep one between these dates.	0.9% max. HUF 6,000,000 [3]
Hungarian forint- based on contracts signed from 2016.07.01- from HUF account opened.	0.9% [3]
Forint from FCY account	0.50% + 0.9% max. HUF 6,000,000 [3 4]
Foreign currency from FCY account (same currency)	0.50% + 0.9% HUF 6,000,000 [3 4]
Foreign currency from FCY account (different currency)	0.50% + 0.9% HUF 6,000,000 [3 4]
Foreign currency from HUF account	0.50% + 0.9% HUF 6,000,000 [3 4]

SMS service [Mobile Banking service]	
The service may be requested solely in the branches of Raiffeisen Bank by the Accountholder (Customer) in person.	
Fee for using the service	
Request	Free of charge
Modification	Free of charge
Monthly fee (after each month started) during the use of the service	HUF 865 /month
Settled subsequently on the last banking day of the month	

[1] With respect to (conversion) deposits and withdrawals involving HUF and made in a currency that is different from the currency of the bank account, the commission will be charged based on the amount that is debited from the account.
[2] The Bank accepts coin deposits only in HUF and only if deposited on an account.
[3] Fees of the cash-desk withdrawals are debited immediately after the withdrawn amount is debited.
[4] The maximum HUF 6 000 000 refers to the 0.9% added to the applied charges.

II. 3. Conditions for all accounts

Orders initiated through the chat function of the myRaiffeisen mobile application in real time with the assistance of a customer service representative are subject to the fees of Raiffeisen Direkt (Telephone Banking Service).

Bank account management conditions	
Blocking (sequestration of funds)	Free of charge
Statement, monthly report	Free of charge
Issue of certificates for the customer [Non-scheduled statement]	HUF 862
Issue of certificates for the customer [Non-scheduled statement – for electronic statement holder customers]	Once per month free of charge, further copies HUF 862
Internet banking and mobile app services [DirektNet, myRaiffeisen portal and myRaiffeisen mobile application]	
Non-recurrent connection fee	Free of charge
Raiffeisen Hardware Token device request [1]	Free of charge
SMS service [DirektNet login notification SMS service]	Free of charge
Modification of transfer limits applicable to online banking and mobile application services [DirektNet, myRaiffeisen portal and myRaiffeisen mobile application]	
Modification of the daily maximum amount	
At a branch, by bank employee	Promotion fee until 31.12.2026: HUF 0 Standard fee: HUF 465
Via Raiffeisen Direkt	Promotion fee until 31.12.2026: HUF 0 Standard fee: HUF 465
Modification of the maximum amount per transfer	
At a branch, by bank employee	Promotion fee until 31.12.2026: HUF 0 Standard fee: HUF 465
Via Raiffeisen Direkt	Promotion fee until 31.12.2026: HUF 0 Standard fee: HUF 465
Via myRaiffeisen portal, via myRaiffeisen mobil application, via Raiffeisen DirektNet	Free of charge
Modification of the daily maximum number of transfers	
At a branch, by bank employee	Promotion fee until 31.12.2026: HUF 0 Standard fee: HUF 465
Via Raiffeisen Direkt	Promotion fee until 31.12.2026: HUF 0 Standard fee: HUF 465
Via myRaiffeisen portal, via myRaiffeisen mobil application, via Raiffeisen DirektNet	Free of charge
Issue of certificates for the customer [Printout of account-turnover details]	
At a branch, by bank employee	HUF 862
Via Raiffeisen Direkt	Free of charge
Via Raiffeisen DirektNet [3]	Free of charge
Confirmation of payment in form letter	Free of charge
Banking information fee	Free of charge
Confirmation of interest received / paid	Free of charge
Order submitted on a non-prescribed form	Free of charge
Issue of certificates for the customer [Funds availability certificate]	HUF 862
Issue of certificates for the customer [Collection fee][2]	HUF 6,566
Issue of certificates for the customer [Other bank certificates][3] A certificate pertaining to the time and to the content of a notification given in respect of the loss, corruption or theft of an electronic payment instrument is free of charge.	HUF 862
Direct Debit [SEPA DD Core] [3]	
SEPA DD Core direct debit limiting statement set/modification/cancellation[4]	HUF 3,458
Forbidding the execution of a direct debit	Free of charge
Refund of paid direct debit	HUF 2,786
Handling of Secondary Account Identifier	

[1] Not available on myRaiffeisen mobile application
2 This fee will be applied and debited (a) if the account opening took place after 24 May 2018. and the customer submits the same request regarding the application for data report, migration or handling within the last 365 days since the last submission. (b) Also this fee will be applied and debited if a Customer to whom the statement of fees has been sent electronically only, files a request for a second (paper-based) duplicate copy of the statement of fees (c) and if a Customer to whom the statement of fees has been sent on paper, files a request for a first (paper-based) duplicate copy of the statement of fees.
[3] This fee will be applied and debited also if the account opening took place before 25 May 2018. and the customer submits the same request regarding the application for data report, migration or handling within the last 365 days since the last submission.
[4] Available from 03.10.2016.

Registration[1]	Promotional fee until 31.12.2026: HUF 0/pcs[2] Standard fee: HUF 726/pcs
Deletion	Promotional fee until 31.12.2026: HUF 0/pcs[6] Standard fee: HUF 726/pcs
Yearly confirmation	Promotional fee until 31.12.2026: HUF 0/pcs[6] Standard fee: HUF 726/pcs
Bank account switching	
Fee of the bank account switching	Promotional fee until revocation: HUF 0[3] Standard fee: HUF 2,591
Sending money within Hungary in HUF [Transfer of positive HUF account balance in bank account switching process]	0.10% and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[4]
Sending money in euro (SEPA), Sending money in other currencies [Transfer of positive foreign currency account balance in bank account switching process]	0.20% min. EUR 13.82 and for the portion exceeding HUF 50,000, an additional 0.45% max. HUF 20,000[6]
One-off notification fee	HUF 862
Instructions in the event of death (per order, per amendment)	HUF 1,726
ESV – Electronic signature verification fee	HUF 17,293 [5]
Fee for reprogramming ESV device	HUF 5,184
Requesting customer data from the KHR[6]	free of charge

Fees and charges are settled on the day of transaction.

Payment request	
Registration	Promotional fee until 31.12.2026: HUF 0/pcs[7] Standard fee: HUF 72/pcs
Reception / deletion	HUF 0
Incoming payment request deletion (Standard deletion) (available after 02.04.2020)	Promotional fee until 31.12.2026: HUF 0/pcs[3] Standard fee: HUF 2,185 /pcs
Reactivation after standard deletion (available after 02.04.2020)	Promotional fee until 31.12.2026: HUF 0/pcs[3] Standard fee: HUF 2,185 /pcs

Mailbox rental [8]	
One-off mailbox registration fee	HUF 18,415
Monthly mailbox fee	HUF 1,839 / month
Mailbox lock replacement fee	HUF 26,820

Mailbox rental – in case of use at branch under address Budapest, dist. XIII. Váci street 116-118. Fees are valid for mailbox contracts signed after 01.07.2020	
One-off mailbox registration fee	HUF 38,300 / mailbox
Monthly mailbox fee	HUF 7,657 / month
Mailbox lock replacement fee	HUF 77,829 / replacement
Magnet key replacement fee	HUF 45,335 / replacement

[1] This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted – in this case free of charge - and a new one is registered immediately.
[2] The promotion is valid until until revocation, but no later than 31.05.2025.
[3] The promotion is valid until 31.12.2026.
[4] The maximum HUF 20,000 refers to the 0.45% added to the applied charges.
[5] Per device
[6] Central Credit Information System
[7] The promotion is valid until 31.12.2026.
[8] Except for mailbox contracts signed after 01.07.2020, where the service is available at branch under address Budapest, dist. XIII. Váci street 116-118.

Limit settings for cards						
	Virtual card (Virtual No Plastic Mastercard)	**PRIVATE MC Standard Debit Card / Visa Classic Debit Card**	**PRIVATE VISA GOLD Debit Card / Visa Platinum Debit Card**	**PRIVATE MC Platina Debit Card / Visa Platinum Debit Card**	**PRIVATE MC World Elite Debit Card / Visa Infinite Debit Card**	**Private MC Platina Credit Card**
Limits						
Daily Cash withdrawal limit	established on a case-by-case basis, or up to account balance, but maximum					
	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	half of the credit limit [1]
Daily Purchase limit	Established on a case-by-case basis, up to account balance[2]					
Daily Purchase limit default	HUF 300,000	HUF 300,000	HUF 500,000	HUF 500,000	HUF 500,000	HUF 500,000
Daily Cash deposit limit						
At Raiffeisen ATMs in Hungary, in HUF, per cardholder total cash deposit amount limit on accountholder account(s)	HUF 4,000,000					
Maximum and default number of cash withdrawal limit[3]	5 pcs					
Daily purchase limit number default[4]	15 pcs					
Daily purchase limit number maximum	35 pcs					

In the case of cards that cannot be applied for in Private Banking, the List of Conditions applicable at the time the card is requested applies to the limits.

Bankcard fees are charged in the currency of the account the card belongs to, calculated at the foreign currency buy rate of the same date.

The Mastercard bankcards and the FWR Visa debit cards issued by the bank from 8th January 2024, are considered contactless bankcards.
In case of contactless purchases below HUF 15 000, or below the defined amount in other countries outside Hungary, the Minicard can be used at contactless payment acceptance points without signature or PIN code. In accordance with requirements concerning strong customer authentication, customers may be expected to enter their PIN codes for amounts below HUF 15,000 as well. In case of purchases above HUF 15 000, or above the defined amount in other countries outside Hungary (e.g. EUR 20), the cardholder has to approve the transaction with PIN code.

In case of card not present purchases with bankcards strong customer authentication is needed beside entering card data. Strong customer authentication shall be fulfilled by signing the transaction with Mobile Token, or with entering SMS one time password and PIN2 code. The Bank may decide, that in case of purchases below EUR 500 or same amount in different currency, the Bank may disregards from entering the PIN2 code.

Increasing the maximum daily withdrawal limit does not affect the cash withdrawal limit settings prior to 23.07.2024, but from 23.07.2024 the customer may request a modification of the cash withdrawal limit up to the newly announced maximum limit.

[1] The maximum of the daily cash withdrawal limit (half of the credit limit) can be set at a branch or via Raiffeisen Direct. In Raiffeisen Portal, Raiffeisen Direktnet and myRaiffeisen mobile application, a maximum limit of HUF 500 000 can be set.
[2] Transaction limit for buying on the Internet is 50.000.000 HUF.
[3] Cards are issued with Default number of Daily cash withdrawal limits.
[4] Cards are issued with Default number of Daily purchase limits.

III. Bank account management, interest, transfers

III. 1. Interest on Bank Account

HUF account	
HUF current account	0.01% (AER 0.01%)
One-week HUF deposit account	
Up to HUF 5 000 000	0.01% (AER 0.01%)
HUF 5 000 001– HUF 10,000 000	0.01% (AER 0.01%)
From HUF 10,000 001	0.01% (AER 0.01%)
Two-week HUF deposit account[1]	
Up to HUF 5 000 000	0.01% (AER 0.01%)
HUF 5 000 001– HUF 10,000 000	0.01% (AER 0.01%)
From HUF 10,000 001	0.01% (AER 0.01%)

The Bank pays interest at the rates determined applicable to the various value bands exclusively in respect of the portion of the amount placed on the account that falls within the relevant band.
After seven calendar days, the Customer may dispose freely, and at any time, over the funds deposited on a one-week deposit account. If the Customer disposes over the amount before the seven-day period has elapsed, the Bank shall pay the forint current-account rate of interest on the amount transferred by book transfer.
After fourteen calendar days, the Customer may dispose freely, and at any time, over the funds deposited on a two-week deposit account. If the Customer disposes over the amount before the fourteen-day period has elapsed, the Bank shall pay the forint current-account rate of interest on the amount transferred by book transfer. Each calendar quarter, on the last day of the quarter, the Bank credits the interest payable, as per the above, to the Customer on sums deposited in one-week and two-week deposit accounts, to the Customer's HUF bank account.

Default interest rate for HUF bank accounts is max. 26.00%[2].

If the Customer fails for any reason to fulfil any of his/her payment obligations arising from the loan agreement / credit agreement between himself/herself and the Bank as they fall due, the Bank shall have the right to debit the Customer's bank account identified in the loan agreement / credit agreement with the amount of his/her past due debts without prior notice to the Customer. In such case on the amount of the debit balance from time to time resulting in the bank account, the Bank shall charge a default interest. The measure of the default interest—in the HUF, USD and EUR currencies—must not exceed one and half times the transaction interest rate stipulated in the individual loan agreement / credit agreement plus maximum 3 percentage points and must not be higher than the maximum measure of the annual percentage rate of charge specified in Art. 17/A of Act CLXII of 2009 on Consumer Credit.[3]

FCY bank account					
USD		**EUR**		**GBP**	
Value band	Interest	Value band	Interest	Value band	Interest
Up to 50 000	0.01% (AER 0.01)	Up to 50 000	0.01% (AER 0.01)	Up to 25 000	0.01% (AER 0.01)
50 001-100 000		50 001-100 000		25 001-50 000	
From 100 001		From 100 001		From 50 001	
Default interest	max. 15.00% [4]	Default interest	max. 18.07363%[5]	Default interest	21.25%

[1] Not available from 17 March 2021
[2] With a promotional nature, until 31 August 2026 for HUF bank accounts it is 6.7875%.
[3] Art. 17/A inaugurated by Art. 6 (2) of Act LXXVIII of 2014. Effective as of 1 February 2015. (1) The creditor—with the exception specified in paragraph (2)—shall not provide such a loan to a consumer whose annual percentage rate of charge exceeds the central bank base interest rate plus 24 percentage points.
(2) In the case of loans connected to credit card agreements or payment accounts, as well as collateral loans, the annual percentage rate of charge shall not exceed the central bank base interest rate plus 39 percentage points.
[4] With a promotional nature, until 31 July 2026 for USD bank accounts it is 10,866405%, with a promotional nature from 1 August 2026 for USD bank accounts it is 11,0145%.
[5] With a promotional nature, until 31 July 2026 for EUR bank accounts it is 5,7435%, with a promotional nature, from 1 August 2026 for EUR bank accounts it is 7,2615%.

The Bank pays interest at the rates determined applicable to the various value bands exclusively in respect of the portion of the amount placed on the account that falls within the relevant band.

One-week EUR deposit account	
Up to EUR 50 000-	0.01% (AER 0.01%)
EUR 50 001 – EUR 100 000	0.01% (AER 0.01%)
From EUR 100 001	0.01% (AER 0.01%)

The Bank pays interest at the rates determined applicable to the various value bands exclusively in respect of the portion of the fixed-term deposit that falls within the relevant band. After seven calendar days, the Customer may dispose freely, and at any time, over the funds deposited on a one-week deposit account. If the Customer disposes over the amount before the seven-day period has elapsed, the Bank shall pay the lowest EUR current-account rate of interest on the amount transferred by book transfer. Each calendar quarter, on the last day of the quarter, the Bank credits the interest payable, as per the above, to the Customer on sums deposited in one-week deposit accounts, to the Customer's EUR bank account.

One-week USD deposit account	
Up to USD 50 000-	0.01% (AER 0.01%)
USD 50 001 – USD 100 000	0.01% (AER 0.01%)
From USD 100 001	0.01% (AER 0.01%)

The Bank pays interest at the rates determined applicable to the various value bands exclusively in respect of the portion of the fixed-term deposit that falls within the relevant band. After seven calendar days, the Customer may dispose freely, and at any time, over the funds deposited on a one-week deposit account. If the Customer disposes over the amount before the seven-day period has elapsed, the Bank will pay the lowest EUR current-account rate of interest on the amount transferred by book transfer. Each calendar quarter, on the last day of the quarter, the Bank credits the interest payable, as per the above, to the Customer on sums deposited in one-week deposit accounts, to the Customer's USD bank account.

FCY bank account					
FCY	**Interest rate**	**Default interest**	**FCY**	**Interest rate**	**Default interest**
SEK	0.01%	1- month STIBOR[1]+ 10.00%	**PLN**	0.01%	1- month WIBOR[1] + 10.00%
JPY	0.01%	max. 1- month LIBOR[1]+10.00%[2] [3] TONAR (Tokyo Overnight Average Rate) (unsecured transactions) + 10% [4]	**CZK**	0.01%	1- month PRIBOR[1] + 10.00%
AUD	0.01%	1- month LIBOR[1]+10.00%	**RON**	0.01%	1 month ROBOR[1] +10.00%
CAD	0.01%	1- month LIBOR[1]+10.00%	**DKK**	0.01%	1 month CIBOR[1] + 10.00%
NOK	0.01%	1- month NOKIBOR[1]+10.00%	**RUB**	0.01%	1 month MOSPRIME[1]+10.00%
CHF	0.01%	max 16.00%[5]	**TRY**	0.01%	50.00%
ZAR	0.01%	21.00%	**SGD**	0.01%	20.00%

If the Customer fails for any reason to fulfil any of his/her payment obligations arising from the loan agreement / credit agreement between himself/herself and the Bank as they fall due, the Bank shall have the right to debit the Customer's bank account identified in the loan agreement / credit agreement with the amount of his/her past due debts without prior notice to the Customer. In such case on the amount of the debit balance from time to time resulting in the bank account, the Bank shall charge a default interest. The measure of the default interest—in the HUF, USD and EUR currencies—must not exceed one and half times the transaction interest rate stipulated in the individual loan agreement credit agreement plus maximum 3 percentage points and must not be higher than the maximum measure of the annual percentage rate of charge specified in Art. 17/A of Act CLXII of 2009 on Consumer Credit.[6]

[1] Valid on the first banking day of every month.
[2] With a promotional nature, until 31 August 2026 for JPY bank accounts it is 9.375%.
[3] Till 31 December 2021
[4] From 1 January 2022
[5] With a promotional nature, until 31 August 2026 for CHF bank accounts it is 5.250 %.
[6] Art. 17/A inaugurated by Art. 6 (2) of Act LXXVIII of 2014. Effective as of 1 February 2015. (1) The creditor—with the exception specified in paragraph (2)—shall not provide such a loan to a consumer whose annual percentage rate of charge exceeds the central bank base interest rate plus 24 percentage points.

III.2. Transfers, conversions

Fees and charges are settled on the day of transaction.

Fees and commissions of payment orders are debited on the day of the execution of the transaction when debiting the amount of the payment order given by the customer. The fees of ad hoc (including the in-bank instant credit transfer and instant credit transfers) and standing payment orders, direct debits, and cash withdrawals in branch are instantly debited after the amount of the payment order is debited.

In cases when the payment is initiated outside the opening and closing times excluded the in- bank instant credit transfers and credit transfers specified in chapter XVI. the fee is debited after the transaction, but on the next banking day.

In the case of payments not in EUR initiated by the Customer in favour of bank accounts registered in the Member States of the EU, or in Switzerland, Norway, Iceland or Liechtenstein, and in the case of payments initiated by the Customer in favour of bank accounts registered in Turkey or the United Arab Emirates, the Customer is obliged to specify to the Bank the beneficiary's international bank account number (IBAN), as well as the bank identifier code (BIC) of the institution managing the beneficiary's bank account, when giving the transfer order. The Bank will check the IBAN specified in the transfer order in accordance with the stipulations set out in the standard issued by the European Committee for Banking Standards (ECBS) that relates to IBANs (EBS204 V3-February 2001). If the Customer gives an incorrect IBAN in the transfer order, or fails to provide an IBAN, the Bank rejects fulfilling the payment order, and the Bank shall notify the Customer about the rejection and the cause of the rejection.

Outgoing FCY payment orders to EU countries given by EU standards are executed according to BIC code (SWIFT code) given by the customer. Outgoing FCY payment orders to EU countries which are not given by EU standards are executed according to IBAN (International Bank Account Number).

All costs incurred in connection with fulfilling orders that were issued with an incorrect IBAN or with an account number that was not provided in IBAN format shall be borne by the Customer. With regard to matters related to the receipt and fulfilment of payment orders that are not regulated in this paragraph, the general provisions set out in the Bank's General Business Conditions shall apply.

Conversion orders submitted before the cut-off time are converted at the FX rate set in the afternoon hours (after 14:00) on the day on which the coverage for the transaction is provided, subject to priority (standard, urgent or super urgent) and to client type. The booking of orders takes place following the conversion, on the specified value day of fulfilment.

The bank can execute fulfilment of outgoing foreign-currency transfers in the currency specified by the client only if the technical preconditions for this are provided for, that is, it has an account relationship with the target bank in the requested currency of the transfer.

If the Customer accepts all the related charges (OUR/DEBT) when submitting his transfer order, his account may be debited subsequently with the amount of the commission(s) charged by the intermediating banks involved in the execution of the transfer.

The Bank will only execute the order as a SEPA Credit Transfer if: (1) the beneficiary bank is capable of accepting such transfers, (2) the transfer is initiated with shared charges (SHA/SHAR), and (3) the beneficiary's IBAN (International Bank Account Number) and the country code. No longer required the SWIFT code/BIC of the beneficiary's bank on the payment order. are indicated correctly and in full on the transfer order. EUR payment orders can be submitted only as SEPA Credit Transfer to the EU countries, to EFTA countries.

(2) In the case of loans connected to credit card agreements or payment accounts, as well as collateral loans, the annual percentage rate of charge shall not exceed the central bank base interest rate plus 39 percentage points.

A payment transaction within the European Economic Area (hereinafter EEA) is any payment transaction in the course of which both the paying party and the beneficiary's payment service provider, or the single payment service provider performing execution, provides the payment service within the territory of the EEA, and where the payment service provision takes place in euro or in the currency of an EEA country located outside of the eurozone.

GBP is regarded as a EEA member state currency for the purposes of the order of execution; accordingly, there is no change in the concepts of "EEA member state" and "payment transactions in the EEA" either.

Currencies of the EEA can be accepted by the Bank: CHF, CZK, DKK, EUR, HUF, NOK, PLN, RON, SEK
Currencies of the non-EEA can be accepted by the Bank: AUD, CAD, JPY, RUB, TRY, USD, SGD, GBP
In Singapore Dollar (SGD) currency, the Bank accepts a transfer order only from a Singapore Dollar account.
In South African Rand (ZAR) currency, the Bank doesn't accept a transfer order.

Types of cost bearing:
SHA/SHAR: the costs are shared between the payer (who pays the charges of its own bank) and the beneficiary (who pays any other bank charges: the charges of the intermediary bank and the beneficiary's bank)
OUR/DEBT: the payer agrees to pay all the costs involved in the transaction
BEN/CRED: the beneficiary covers all the costs involved in the transaction

Cost-bearing options for payment transactions					
Outgoing		Currency			
		Without and with conversion			
		HUF	Euro	Other EEA	Non-EEA
Location of addressee	Domestic	SHA/SHAR	SHA/SHAR	SHA/SHAR	SHA/SHAR
	Non-domestic, but EEA	SHA/SHAR	SHA/SHAR	SHA/SHAR	SHA/SHAR
	non-EEA	SHA/SHAR, OUR/DEBT, BEN/CRED	SHA/SHAR, OUR/DEBT, BEN/CRED	SHA/SHAR, OUR/DEBT, BEN/CRED	SHA/SHAR, OUR/DEBT, BEN/CRED

Priority = urgent: The Bank publishes, in its latest Terms and Conditions, the types of priority that may be specified in respect of the various individual currencies, and the execution procedure pertaining to the given currency and type of order (outgoing/internal/incoming, and within this, order involving conversion or not involving conversion).

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

The bank rejects receiving and executing HUF transfers below HUF 5 which were initiated to a bank account kept in foreign currency or crediting HUF transfers below HUF 5 if those were initiated from another Bank to a Raiffeisen bank account kept in foreign currency, as ungrantable transactions with too low amount.

Discounted transfers to MÁK accounts

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

Due to the changes—effective as of 01/01/2019—of Act CXVI of 2012, the Bank will not charge the fee element of 0.45% 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.

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 "for the portion exceeding HUF 20,000" text shall be replaced with the text "for the portion exceeding 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.

IV. Securities conditions

The Bank reserves the right not to enter into an order nor to accept a transfer of securities in accordance with its sole discretion regarding securities of issuers subject to international sanctions and restrictions imposed by the Raiffeisen Bank Group.

Account management fee
0.11% per annum calculated on the quarterly average[1] value of the securities portfolio, min. HUF 1 500 / quarter
Investor-protection contribution
Valid only for accounts opened after 01 July 2016. The investor-protection contribution fee is 0,11% per annum calculated on the consolidated average value of the securities registered on the securities account and the balance of the client account, up to the value of HUF 40 million. The fee will be charged on the client account quarterly.

Portfolio management[2]

Target Return portfolio management and EUR portfolio management [3]	
Annual fee for Target Return portfolio management (HUF) depending on the yield target (2% / 4% / 6%). Minimum investible amount: HUF 20,000 000	0.40% / 0.45% / 0.50%
EUR portfolio management annual fee: depending on the chosen yield target (1% / +3% / +5%). Minimum investible amount: EUR 100 000	0.40% / 0.45% / 0.50%
Success fee: HUF 2% and EUR 1% yield target HUF 4% and EUR 3% yield target HUF 6% and EUR 5% yield target	 15% of outperformance, max. 1%* 25% of outperformance, max. 2%* 35% of outperformance, max. 3%* * starting value %
Extraordinary reporting	HUF 15 000/case
Penalty fee for termination of contract within a year (only in the first year)	2.00%

Interest on the cash account associated with a securities account

Currency	**HUF**	**EUR**	**USD**
Interest rate	0.00%	0.00%	0.00%
Default interest	25%	18.50%	15%

Set off conditions of Target Return Portfolio management

Instrument name (ISIN code)	set-off ratio (%)	restock (%)	liquidate (%)
VIG Alfa Absolute Return Fund „R" (HU0000712286)	60	73	87
VIG BondMaxx Absolute Return Fund „R" (HU0000712260)	80	87	94
VIG TempoMaxx Fund "R" (HUF) (HU0000727482)	0	0	0
VIG Smart Money Fund of Funds HUF "R" (HU0000726450)	60	73	87
Raiffeisen Solution Start Fund „R" (HU0000724448)	75	83	92

[1] Calculated in the case of government securities at market price at the end of the quarter, in the case of equities traded on domestic and foreign exchanges, and other securities introduced to exchange trading, at the last known stock exchange closing price at the end of the quarter, and in the case of investment funds, at the last published net asset value available at the end of the quarter. In the case of any other securities (not traded on regulated markets), or where the market price is unknown, or cannot be determined, the face value of the given securities shall constitute the basis for the fee calculation. If the price of an investment is denominated in a foreign currency, or in the case of a foreign currency account balance, the fees will be determined on the basis of the quarter-end official foreign exchange rate of the National Bank of Hungary.

[2] Only available for Private Banking Superior Customers.

[3] Fees include 21.26% VAT.

Raiffeisen Solution Plus Fund „R" (HU0000724398)	65	77	88
Raiffeisen Solution Pro Fund „R" (HU0000724406)	60	73	87

Investment advisory services

If the customer has a valid contract entitled "Framework agreement for the conclusion of stock-exchange and OTC prompt and derivative as well as structured deposit transactions" (hereinafter: **Treasury Framework Agreement**) and has, under such contract, also concluded an agreement with respect to the related commissions, the Bank shall charge, for the individual commission-based transactions, the fees specified in the Treasury List of Conditions constituting an annex to the **Treasury Framework Agreement**, or in the Non-standard List of Conditions.

The Bank emphasises that if the customer has a valid contract entitled "Framework agreement for the provision of investment services and auxiliary investment services" and a Treasury Framework Agreement, then it is possible to use the "Trading with domestic and foreign securities" investment service under both contracts. In this case, the Bank is entitled to determine the applicable commission, fees and costs at different rates, depending on the contract under which the customer uses it.

The applicable commission, fees and charges do not depend on the channel of the orders, the same fees are charged for orders placed whether through RaiConnect, in person or by telephone under the Framework agreement for the provision of investment services and auxiliary investment services or under the Treasury Framework Agreement. The services available through RaiConnect are set out in the Notice for the RaiConnect electronic channel.

Inside investment advisory services exchange conversation is available on the following accounts: Long Terms Saving Account, Securities main Account, Portfolio Management Account. Minimum transaction limit: HUF 1 000 or its equivalent in other foreign currency.

Matching method

In the case of sell orders concerning financial instruments, the Bank shall use the FIFO method for the settlement of the transaction, unless the customer opts for the manual matching method. Manual matching may be used in respect of the following deal types: stock exchange sell orders for Hungarian and foreign equities, bond sell orders, redemption orders for investment certificates, blockage of securities upon the customer's order and the release of blockages, in-house securities transfers between the customer's own accounts.

Domestic securities[1]

Shares, certificates, ETF-s and other exchange-traded securities listed on the Budapest Stock Exchange [2]	
Purchase/sale of securities listed on the Budapest Stock Exchange (BSE)	1.00% (min. HUF 2 000 / EUR 5)
Transfer fee (transfer out)	HUF 5 000 (per transaction)

Bonds

Government securities and corporate bonds	
Fee, commission	
Purchase/sale of corporate bonds (depending on the remaining time to maturity, i.e. the 'duration', charged on the transferred amount)	0-12 month: 0.20% min. HUF 3 000 over 12 month: 0.25%, min. HUF 3 000
Repo transaction	0.10%, min. HUF 5 000

[1] Securities considered domestic, if the two letter country code of their International Securities Identification Number (ISIN) is HU.
[2] The commissions related to the share transactions are deducted at the time of debiting or crediting (T+2 working days) on the bank account.

Purchase/sale of Government securities on secondary market	Free of charge
Purchase of Government securities on primary market <1 year	0.25%
Purchase of Government securities on primary market 1-5 year	1%
Purchase of Government securities on primary market >5 year	1.5%
Purchase/sale of Retail Government securities (primary and secondary market)	Free of charge
Transaction amount	
1-year Hungarian Government Securitiy transaction amount (primary market)	minimum: HUF 100 000, maximum: -
Other Government securities on retail customers - transaction amount	minimum: face value, maximum: -
Retail Government securities – secondary market - transaction amount	minimum: face value, maximum: HUF 50 million
Purchase of Discount Treasury Bills on primary market	minimum: HUF 10,000 000 maximum: -
Purchase of MREL bonds on secondary market	minimum: HUF 5 000 000 / 100 000 EUR / USD maximum: -

Primary market orders are executed (if customer receives any amount of the issue) on the day T+1 (money) and T+2 (paper). Secondary market orders are executed on the day of the order.

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT	**Bonds issued by Raiffeisen**
Secondary distribution of Raiffeisen Private Banking Bonds	Free of charge
Secondary distribution of Raiffeisen Long Term Saving (Tartós Befektetés Kötvény) Fixed Rate Bond	Free of charge
Secondary distribution of Raiffeisen Private Banking Bonds (EUR)	Free of charge

Foreign securities[1,2]	
Purchase/sale of foreign bonds	1.5%
Minimum transaction amount	EUR 20,000
Purchase of non-traded foreign Investment Funds	Not available
Sale of non-traded foreign Investment Funds[3]	0.25%, min. EUR 50
Purchase/sale of other foreign securities[4]	1.00%, min. EUR 100
Minimum transaction amount	EUR 5 000
Subscription of foreign securities (certificates, shares, ETFs)	1.00% min. 30 EUR /30 USD /HUF 10,000
Transfer fee (transfer out)	HUF 13 200/per transaction
In case of Global Depositary Receipts (GDRs) and American Depositary Receipts (ADRs) the custody fee of foreign partners are charged in addition to the normal account management fee	The fee can vary between 1 to 5 cents by the piece and security
Custody fee of PTP (Publicly Traded Partnership) securities	EUR 300 / month
Mandatory segregated sub-account keeping fee for securities issued in Romania (ISIN Code starting with RO)	HUF 36,000 /quarter/client
Mandatory segregated sub-account keeping fee for securities issued in Slovakia (ISIN Code starting with SK) for Slovak tax resident clients	HUF 40,000/month/client

The Bank does not accept purchase or receiving transfer orders for PTP (Publicly Traded Partnership) securities.
After 18.12.2020, for securities issued in Romania (ISIN Code starting with RO), the Bank will only accept sell or transfer orders and will not accept buy orders or incoming transfers.
After 16.03.2022 the Bank will not accept any sell, buy or transfer orders regarding the Brazilian Stock Exchange (BVMF).
After 01.06.2023, for securities issued in Slovakia (ISIN Code starting with SK), the Bank will accept only sell or transfer orders from Slovak tax resident clients, no buy orders or incoming transfers.
After 07.10.2024, under US law (Internal Revenue Code), securities issued by companies resident (headquartered) in the United States can only be purchased through stock market trading with a valid W-8BEN form (or W-8BEN-E form for legal entities). The exception to this rule applies to U.S. taxpayers, who can purchase such securities with a W-9 form.
After 19.03.2025, with regard to Borsa Italiana – Italian Stock Exchange (MTAA), the Bank will not accept buy orders for ETFs on the MTAA trading venue and will reject incoming transfers, where the delivering settlement party's depository is the Italian CSD (Monte Titoli S.P.A., BIC: MOTIITMMXXX).

[1] Securities considered foreign, if the two letter country code of their International Securities Identification Number (ISIN) is not HU.
[2] If payments related to foreign securities (e.g. dividends) are made to client accounts in a currency in which the bank does not manage accounts, then the bank shall initiate a conversion on the working day following the day of the arrival of the payment, which shall be performed at the exchange rate quoted by the clearing house performing the conversion. Following the conversion, the sums shall be credited to the client's account in forint.
[3] The possibility of redemption orders are not guaranteed, therefore the fulfillment of all such transaction is subject to individual assessment by the Bank and applicable only in case of investments previously purchased from the Bank.
[4] In case of secondary trading of non-exchange traded certificates issued by Raiffeisen Bank International orders are placed as fill-or-kill orders: an order can be executed only if total order size is filled. If immediate execution of the total order size is not possible at the time of order routing to Raiffeisen Bank International, the order will be cancelled.

Currency	Interest rate	Default interest	Currency	Interest rate	Default interest
HUF	0.00%	25%	AUD	0.00%	1 month LIBOR[1]+10%
EUR	0.00%	18.5%	SEK	0.00%	1 month STIBOR[1]+ 10%
USD	0.00%	15%	NOK	0.00%	1 month NOKIBOR[1]+10%
GBP	0.00%	21.5%	PLN	0.00%	1 month WIBOR[1]+10%
CHF	0.00%	16%	RON	0.00%	1 month ROBOR[1]+10%
TRY	0.00%	50%	CAD	0.00%	1 month LIBOR[1]+10%
SGD	0.00%	20%	CZK	0.00%	1 month PRIBOR[1]+ 10%
ISK	0.00%	25%	JPY	0.00%	1 month LIBOR[1]+ 10%
CNH	0.00%	20%	RUB	0.00%	1 month MOSIBOR[1]+10%
ZAR	0.00%	21%	DKK	0.00%	1 month CIBOR[1]+10%

The settlement of loan interest is performed retrospectively, on the 5th working day following each calendar month, based on the benchmark interest rate valid on the first working day of the previous month.

Other fees	
Blocking/release	free of charge
Deposit certificate	HUF 1 000/operation
Acceptance of KELER-enabled physical securities	2% of the face value, min. HUF 5 000
Request for KELER-enabled physical securities	0.20%, min. HUF 55 000
Statement for customers giving an order	HUF 1 000/occasion
Custody fee (over HUF 5 billion market or face value, charged on the entire portfolio)	0.03%
Investment transfer fee	Free of charge
Book transfer between own accounts	Free of charge
Domestic transfer fee (transfer out)	HUF 5 000 / transaction
From 16 December 2016 the Bank also has the right to collect from the Customer the commissions, fees and charges connected to the investment services used by the Customer that are included in the statutorily prescribed documents (in effect on the value date of the order given by the Customer) of the instrument constituting the subject-matter of the investment service as items to be charged on a mandatory basis by the Bank as a distributor.	

[1] Valid on the first banking day of every month.

Fees for individually segregated, registered KELER securities account opening and related services[1][2]	
Opening of an individually segregated, registered KELER securities account	HUF 25,000
Transfer between a KELER omnibus account and an individually segregated, registered KELER securities account[3]	HUF 3,000 / transaction
Unilateral or beneficiary blocking at KELER[4]	HUF 3,000 / transaction
Release of unilateral or beneficiary blocking at KELER [4]	HUF 3,000 / transaction
Joint blocking at KELER[5]	HUF 20,000 / transaction
Release of joint blocking before expiry at KELER [5]	HUF 20,000 / transaction
KELER individual statement	HUF 3,000 / page
KELER blocking statement of unilateral or beneficiary blocking	HUF 3,000 / transaction

Deadline for the acceptance and execution of orders	
Government Securities and Discounted Treasury Bills auction order	8:00-10:00 on the day of the auction
Government Securities and Discounted Treasury Bills purchase/sale	8:00-16:00 on banking days
Premium Hungarian Government Security (PMÁP) auction orders	It is carried out by way of a tap issue, by auction, and orders can be placed on working days between 8:00 and 16:00 p.m. Financial fulfilment and crediting of the securities takes place on the working day following the auction.
Hungarian Government Security Plus (MÁP+) Fix Hungarian Government Security (FIXMÁP) subscription orders	Primary market orders are executed (if customer receives any amount of the issue), 8:00-16:00 on banking days. Secondary market orders are executed on the day of the order.
Purchase / sale of BSE shares in opening period[6]	08:35 – 08:59 on BSE business days
Purchase / sale of BSE shares after opening period[4]	09:03 – 17:00 on BSE business days
OTC shares purchase/sale	9:00-16.30 on banking days
Securities transfer	8:00-16:00 on banking days
With respect to purchase and sale orders involving the secondary trading of Raiffeisen Fixed Interest Bonds, Raiffeisen Fixed Interest EUR Bonds and Raiffeisen Private Banking Bonds	8:00-16.30 on banking days
Forward share and index transactions	09:03 – 17:00 on BSE business days
Foreign shares and certificates purchase/sale	8:30-17:00 on BSE business days
Subscription of foreign securities (certificates, shares)	8:00-17:30 in subscription period, 8:00-16:00 on last day of period
Orders received after deadline are processed on the next banking day.	

Orders given outside the bank on paper shall be regarded received by 10:00 on the first banking day following the signing of the order.

[1] As of 1 January 2016, the Customer may instruct KELER Zrt. to open an individually segregated principal-type securities account in the Customer's name for keeping records on domestically issued securities held by the Customer.
[2] Only available for Private Banking Superior Customers.
[3] In the case of an individually segregated, registered KELER securities account, the fee from a transfer between the accounts appears as an additional settlement cost when all sales/purchase orders are fulfilled. The costs associated with the individually segregated, registered KELER securities account may exceed the yield/value of the securities managed in the securities account.
[4] Customer may initiate unilateral blocking/release on its segregated KELER sub-account. In case of beneficiary blocking may be initiated by the Bank by specifying the Customer having a securities account at KELER - who is entitled to release the blocking.
[5] In case of joint blocking/release the Customer and the Bank shall jointly submit a request for release /blocking. The Bank restricts the possibility of opening an individually segregated, registered KELER securities account in the case of Customers that have certain investment services/products (and in the case of an already opened account, the combined use of these), given that in the case of their combined use, the costs of the individually segregated, registered KELER securities account may exceed the benefits available with the services. Investment services that are currently restricted are: Regular investment program, Portfolio management.
[6] According to BSE trading model it depends on the concerning order type and instrument, what kind of orders are accepted in specific trading sections. More information can be found about BSE trading model on: www.raiffeisen.hu, and www.bet.hu (BSE homepage).

Maximum transaction amounts		
Name	**Purchase**	**Sale**
Raiffeisen Private Banking Bonds and Raiffeisen Fixed Interest Bonds	HUF 50 million	HUF 50 million
Blue Chips listed on the Budapest Stock Exchange (MOL, MTELEKOM, OTP, RICHTER)	HUF 50 million	HUF 50 million
Other securities listed on the Budapest Stock Exchange	HUF 5 million	HUF 5 million
Securities listed on US markets (NASDAQ, NYSE, XNGS)	USD 200 000	USD 200 000
Securities listed on German Stock Exchange (XETRA)	EUR 200 000	EUR 200 000
Securities listed on Vienna Stock Exchange (XWBO)	EUR 200 000	EUR 200 000
Securities listed on the London Stock Exchange (XLON)	GBP/USD 200 000	GBP/USD 200 000
Securities listed on the EURONEXT Stock Exchange (XAMS, XBRU, XLIS, XPAR)	EUR 200 000	EUR 200 000
Daily transaction limits (regarding cancellations, purchases and sellings jointly)	HUF 250 million	

Fees of purchase/sale of Budapest Stock Exchange listed and OTC shares as percentage of market value						
Country	**Market**	**Code**	**Fund**	**Min fee**		**Other fees**
Australia	AUSTRALIAN SECURITIES EXCHANGE LIMITED	XASX	1.00%	100	AUD	-
Austria	WIENER BOERSE AG AMTLICHER HANDEL	WBAH	1.00%	50	EUR	-
	WIENER BOERSE AG	ORCB	1.00%	50	EUR	-
			1.00%	50	USD	
	RAIFFEISEN BANK INTERNATIONAL	RBIV	1.00%	2000	HUF	
			1.00%	7	EUR	
			1.00%	10	USD	
Belgium	NYSE EURONEXT - EURONEXT BRUSSELS	ALXB	1.00%	50	EUR	-
	EURONEXT BRUSSELS	XBRU	1.00%	50	EUR	
Brazil	BM&FBOVESPA S.A. - BOLSA DE VALORES, MERCADORIAS E FUTUROS	BVMF	1.00%	100	EUR	
Czech Republic	THE PRAGUE STOCK EXCHANGE	XPRA	1.00%	1200	CZK	-
Denmark	OMX NORDIC EXCHANGE COPENHAGEN	XCSE	1.00%	350	DKK	-
South Africa	JSE SECURITIES EXCHANGE	XJSE	1.00%	1000	ZAR	
United Kingdom	LONDON STOCK EXCHANGE	XLON	1.00%	30	GBP	Stamp-duty: • purchase of shares issued in the United Kingdom 0.5%, (in case of non-standard Clearstream settlement 1.5%). • purchase of shares issued in Ireland 1%
			1.00%	50	EUR	
			1.00%	40	USD	
	LONDON AIM	AIMX	1.00%	30	GBP	
			1.00%	50	EUR	
			1.00%	40	USD	
Estonia	NASDAQ OMX Tallin Exchange	XTAL	1.50%	150	EUR	
Finland	OMX NORDIC EXCHANGE HELSINKI	XHEL	1.00%	50	EUR	-
France	NYSE EURONEXT - EURONEXT PARIS	XPAR	1.00%	50	EUR	Purchase fee: 0.4%
Greece	ATHENS EXCHANGE	XATH	1.00%	150	EUR	Sales fee 0.2%
Netherlands	NYSE EURONEXT - EURONEXT AMSTERDAM	XAMS	1.00%	50	EUR	-

Hong Kong	STOCK EXCHANGE OF HONG KONG LTD, THE	XHKG	1.00%	50	USD	
Croatia	ZAGREB STOCK EXCHANGE	XZAG	1.00%	-	-	-
Indonesia	INDONESIA STOCK EXCHANGE	XIDX	1.00%	100	EUR	
Ireland	IRISH STOCK EXCHANGE - MAIN MARKET	XDUB	1.00%	50	EUR	Stamp-duty: purchase of shares issued in Ireland 1%
Japan	JASDAQ SECURITIES EXCHANGE	XJAS	1.00%	6000	JPY	-
	OSAKA SECURITIES EXCHANGE	XOSE	1.00%	6000	JPY	-
	TOKYO STOCK EXCHANGE	XTKS	1.00%	6000	JPY	-
Canada	TORONTO STOCK EXCHANGE	XTSE	1.00%	80	CAD	-
	TSX VENTURE EXCHANGE	XTSX	1.00%	80	CAD	-
Poland	WARSAW STOCK EXCHANGE	XWAR	1.00%	200	PLN	-
Hungary	BUDAPEST STOCK EXCHANGE	XBUD/ BSE	1.00%	10	EUR	-
		XBUD	1.00%	2000	HUF	-
	BUDAPEST STOCK EXCHANGE-DAYTRADE	XBUD	0.50%	1500	HUF	-
Mexico	BOLSA MEXICANA DE VALORES (MEXICAN STOCK EXCHANGE)	XMEK	1.00%	1000	MXN	
Germany	EUWAX	EUWX	1.00%	50	EUR	-
	XETRA	XETR	1.00%	50	EUR	-
	DEUTSCHE BOERSE AG	XFRA	1.00%	50	EUR	-
	BOERSE FRANKFURT - REGULIERTER MARKT	FRAA	1.00%	50	EUR	-
	BOERSE HAMBURG - REGULIERTER MARKT	XHAM	1.00%	50	EUR	-
	BOERSE HANNOVER - REGULIERTER MARKT	HANA	1.00%	50	EUR	-
	BOERSE BERLIN	XBER	1.00%	50	EUR	-
	BOERSE DUESSELDORF	XDUS	1.00%	50	EUR	-
	BOERSE MUENCHEN	XMUN	1.00%	50	EUR	-
	BOERSE STUTTGART	XSTU	1.00%	50	EUR	-
Norway	OSLO BORS	XOSL	1.00%	400	NOK	-
Italy	BORSA ITALIANA	MTAA	1.00%	50	EUR	Purchase fee: 0.2%
Russia	MOSCOW EXCHANGE	MISX	1.00%	120	EUR	
Portugal	NYSE EURONEXT - EURONEXT LISBON	XLIS	1.00%	50	EUR	-
Romania	BUCAREST STOCK EXCHANGE	XBSE	1.00%	400	RON	-
Spain	BOLSA DE MADRID	XMAD	1.00%	50	EUR	Purchase fee: 0.2%
	MERCADO CONTINUO ESPANOL	XMCE	1.00%	50	EUR	
Switzerland	SWISS EXCHANGE	XSWX	1.00%	75	CHF	-
	SWX EUROPE	XVTX	1.00%	75	CHF	-
Sweden	OMX NORDIC EXCHANGE STOCKHOLM	XSTO	1.00%	400	SEK	-
			1.00%	50	EUR	-
Singapore	SINGAPORE EXCHANGE	XSES	1.00%	75	SGD	
Thailand	STOCK EXCHANGE OF THAILAND	XBKK	1.00%	100	EUR	
Slovenia	LJUBLJANA STOCK EXCHANGE	XLJU	1.00%	50	EUR	-
Turkey	ISTANBUL STOCK EXCHANGE	XIST	1.00%	110	TRY	-
	INTERNATIONAL SECURITIES EXCHANGE, LLC	XISX	0.95%	40	USD	+1 cent/share
	AMERACEN STOCK EXCHANGE	XASE	0.95%	40	USD	+1 cent/share
		XNAS				
		XNGS				

USA	NASDAQ	XNCM	0.95%	40	USD	+1 cent/share
		XNMS				
	NEW YORK STOCK EXCHANGE	XNYS	0.95%	40	USD	+1 cent/share
		ARCX				
	OTC BULLETIN BOARD	XOTC	0.95%	40	USD	+1 cent/share
	OTC US	OOTC	0.95%	40	USD	+1 cent/share
In case of other markets traded foreign stock transactions fees and costs are charged on the client on a customised basis						

Investment fund units
With respect to conditions not listed in these Terms and Conditions, the provisions of the Fund Management Prospectus shall apply. The securities distribution companies listed below reserve the right to modify the applicable conditions. Raiffeisen Bank is not liable for any increase in costs arising from changes in the terms and conditions offered by the distributors or from a delay in the communication of such changes.

Raiffeisen Funds[1,2]	
Raiffeisen Local Bond Fund „A”	
Purchase	0.25%, min FUF 1 500
Redemption	free of charge
Switching	HUF 500
Raiffeisen Interest Premium Short Term Bond Fund	
Purchase	0.10%, max HUF 5 000
Redemption	0.40%, max. HUF 1 000
Switching	HUF 500
Raiffeisen Commodity Fund of Funds, Raiffeisen CEE Equity Fund „A”, Raiffeisen ESG International Equity Fund	
Purchase	0.50%, min HUF 2 000
Redemption	free of charge
Switching	HUF 500
Raiffeisen Forte Absolute Return Fund	
Purchase	0.50%, min HUF 2 000
Redemption	0.40%, max. HUF 1 000
Switching	HUF 500
Raiffeisen Etalon Absolute Return Derivative Fund HUF	
Purchase	0.50%, min HUF 2 000
Redemption	HUF 750
Switching	HUF 500
Raiffeisen Etalon Absolute Return Derivative Fund EUR, Raiffeisen Forte Absolute Return Fund EUR	
Purchase	0.50%, min EUR 7
Redemption	EUR 2
Raiffeisen Etalon Absolute Return Derivative Fund USD, Raiffeisen Forte Absolute Return Fund USD	
Purchase	0.50%, min USD 7
Redemption	USD 2
Raiffeisen Solution Start Absolute Return Fund (HUF)	

[1] A commission of 2% will be charged in the event of a redemption / switching performed within 5 banking days after purchase.

[2] A commission of 2% will be charged in the event that one or more redemptions in a total value of more than HUF 100 000 000 / EUR 400 000 / USD 400 000 (except Raiffeisen Interest Premium Short Term Bond Fund with a total value of HUF 400 000 000 and Raiffeisen Euro Premium Short-term Bond Fund with a total value of EUR 1 000 000) is or are performed within 5 banking days without notifying the Bank at least 5 banking days in advance thereof. In this sense the totality of redemption orders given in respect of Investment Fund Units by one Investor within 5 banking days qualifies as a single transaction (with the Investor being obliged to give notice of its intention on a banking day preceding the day of redemption by at least five banking days). In the case of redemption in several tranches, the penalty commission is charged on the basis of the consolidated transaction value. The redemption commission charged in relation to the various partial redemptions is offset by the Distributors against the value of the penalty commission.

Purchase	0.40%, min HUF 1 500
Redemption	free of charge
Switching	HUF 500
Raiffeisen Solution Start Absolute Return Fund (EUR)	
Purchase	0.40%, min EUR 5
Redemption	free of charge
Raiffeisen Solution Start Absolute Return Fund (USD)	
Purchase	0.40%, min USD 5
Redemption	free of charge
Raiffeisen Solution Plus Absolute Return Fund (HUF)	
Purchase	0.80%, min HUF 2 000
Redemption	free of charge
Switching	HUF 500
Raiffeisen Solution Plus Absolute Return Fund (EUR)	
Purchase	0.80%, min EUR 7
Redemption	free of charge
Raiffeisen Solution Plus Absolute Return Fund (USD)	
Purchase	0.80%, min USD 7
Redemption	free of charge
Raiffeisen Solution Pro Absolute Return Fund (HUF)	
Purchase	1.00%, min HUF 2 000
Redemption	free of charge
Switching	HUF 500
Raiffeisen Solution Pro Absolute Return Fund (EUR)	
Purchase	1.00%, min EUR 7
Redemption	free of charge
Raiffeisen Solution Pro Absolute Return Fund (USD)	
Purchase	1.00%, min USD 7
Redemption	free of charge
Raiffeisen ESG Megatrend Equity Fund of Funds „A" HUF (ISIN code: HU0000705231)	
Purchase	1.00% min. HUF 2 000
Redemption	free of charge
Switching	HUF 500
Raiffeisen ESG Megatrend Equity Fund of Funds „E" EUR (ISIN code: HU0000728217)	
Purchase	1.00%, min EUR 7
Redemption	free of charge
Raiffeisen ESG Megatrend Equity Fund of Funds „U" USD (ISIN code: HU0000728225)	
Purchase	1.00%, min USD 7
Redemption	free of charge
Raiffeisen ESG Conservative Mixed Fund of Funds	
Purchase	0.40%, min HUF 1 500
Redemption	free of charge
Raiffeisen ESG Conservative Mixed Fund of Funds EUR	
Purchase	0.40%, min EUR 5
Redemption	free of charge
Raiffeisen ESG Conservative Mixed Fund of Funds „U" USD	
Purchase	0.40%, min USD 5
Redemption	free of charge
Raiffeisen Euro Premium Short-term Bond Fund	
Purchase	0.10%, max EUR 12
Redemption	EUR 5
Raiffeisen ESG International Equity Fund (EUR)	
Purchase	0.50%, min EUR 7

Redemption	free of charge
Raiffeisen ESG International Equity Fund (USD)	
Purchase	0.50%, min USD 7
Redemption	free of charge
Raiffeisen Real Estate Fund "A" (ISIN code: HU0000707864)	
Purchase [1]	1.50% / 10% [1]
Minimum transaction amount	HUF 1 000 000
Redemption [2]	0.50%
Raiffeisen Real Estate Fund "D" EUR (ISIN code: HU0000717954)	
Purchase [1]	1.50% / 10% [1]
Minimum transaction amount	EUR 3 000
Redemption [2]	0.50%
Raiffeisen Real Estate Fund "U" USD (ISIN code: HU0000719190)	
Purchase [1]	1.50% / 10% [1]
Minimum transaction amount	USD 3 000
Redemption [2]	0.50%
Raiffeisen Real Estate Fund "A180" HUF (ISIN code: HU0000724828)	
Purchase	1.50%, min. HUF 3 000
Redemption	0.50% min. HUF 3 000
Raiffeisen Real Estate Fund "D180" EUR (ISIN code: HU0000724802)	
Purchase	1.50%, min. EUR 10
Redemption	0.50% min. EUR 10
Raiffeisen Real Estate Fund "U180" USD (ISIN code: HU0000724810)	
Purchase	1.50%, min. USD 11
Redemption	0.50% min. USD 11
Raiffeisen ESG Investment Fund "A" HUF (ISIN code: HU0000724414)	
Purchase	0.80% min. HUF 2 000
Redemption	free of charge
Switching	HUF 500
Raiffeisen ESG Investment Fund "F" EUR (ISIN code: HU0000724430)	
Purchase	0.80% min. EUR 7
Redemption	free of charge
Raiffeisen ESG Investment Fund "U" USD (ISIN code: HU0000724422)	
Purchase	0.80% min. USD 7
Redemption	free of charge
Raiffeisen ESG Short Term Bond Fund of Funds HUF	
Purchase	1.00%, min HUF 2 000
Redemption	HUF 1500
Raiffeisen ESG Short Term Bond Fund of Funds EUR	
Purchase	1.00%, min EUR 12
Redemption	EUR 5
Raiffeisen ESG Short Term Bond Fund of Funds USD	

[1] The Raiffeisen Fund Manager has set a maximum distribution limit per series for the Raiffeisen Real Estate Fund (A, D, U tranche), 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://alapok.raiffeisen.hu/aktualis/kozzetetelek or https://www.raiffeisen.hu/web/english/raiffeisen-group/raiffeisen-investment-fund/raiffeisen-funds/raiffeisen-real-estate-fund

[2] A commission of 2% will be charged in the event of a redemption / switching performed within 1 year after purchase. A commission of 2% will be charged in the event that one or more redemptions in a total value of more than HUF 100 000 000 (or the equivalent in foreign currency) 30 banking days without notifying the Bank at least 30 days in advance thereof. In this sense the totality of redemption orders given in respect of Investment Fund Units by one Investor within 30 days qualifies as a single transaction (with the Investor being obliged to give notice of its intention on a banking day preceding the day of redemption by at least 30 days). In the case of redemption in several tranches, the penalty commission is charged on the basis of the consolidated transaction value.

Purchase	1.00%, min USD 12
Redemption	USD 5

Minimum Transaction Amount	
All Raiffeisen Investment Funds	EUR / USD 200 or HUF 50 000

Deadline for acceptance of orders for same-day execution (purchase and sale):		
	Branch	Raiffeisen Direkt
Purchase of investment fund units	16:00	16:00
Sale (redemption) of investment fund units	16:00	16:00

Fulfilment of orders:	
Raiffeisen Euro Premium Short-term Bond Fund, Raiffeisen Forte Absolute Return Fund (HUF, EUR, USD), Raiffeisen Local Bond Fund „A", Raiffeisen Interest Premium Short Term Bond Fund	order + 2 banking day
Raiffeisen Etalon Absolute Return Derivative Fund (HUF, EUR, USD), Raiffeisen International Equity Investment Fund (HUF and EUR)	order + 3 banking day
Raiffeisen Solution Absolute Return Funds, Raiffeisen ESG Megatrend Equity Fund of Funds „A" HUF Raiffeisen ESG Megatrend Equity Fund of Funds "E" EUR Raiffeisen ESG Megatrend Equity Fund of Funds "U" USD Raiffeisen Sustainable Investments Mixed Funds (HUF, EUR and USD) Raiffeisen International Equity Fund	order + 4 banking day
Raiffeisen Real Estate "A" Fund, Raiffeisen Real Estate "D" EUR Fund, Raiffeisen Real Estate "U" USD Fund, Raiffeisen CEE Equity Fund „A" HUF and "E" EUR	purchase: order + 2 banking day redemption: order + 4 banking day
Raiffeisen Real Estate "A180" HUF Fund, Raiffeisen Real Estate "D180" EUR Fund, Raiffeisen Real Estate "U180" USD Fund	purchase: order + 2 banking day redemption: order + 140 banking day
Raiffeisen ESG Mixed Fund of Funds (HUF, EUR and USD)	purchase: order + 4 banking day redemption: order + 5 banking day

Other Traded Investment Funds		
Traded Investment Funds [1]	Accorde, AllianceBernstein, Allianz, Amundi, Apelso, Axiom, Blackrock, BNP Paribas, C-Quadrat, Equilor, Fidelity, Franklin-Templeton, Generali, Hold, Invesco, JP Morgan, Marketprog, MBH, OTP, Raiffeisen Capital Management (RCM), Schroder, VIG Funds. For details, see Annex 1	
Purchase [1]		
	Domestic Investment Funds	**Foreign Investment Funds**
Money Market and Liquidity Funds	0.50%	0.50%
Bond Funds	1.25%	1.25%
Equity and Other Funds	1.50%	1.50%
Redemption [1]		
Budapest Funds	HUF 500, or in case of redemption within 5 days: 0.90%	
Hold Funds	HUF 500 / EUR 2, or in case of redemption within 5 days: 5.00%	

[1] For details, see Annex 1

Generali Funds	HUF 2 000 / EUR 10, or in the case of redemption within 5 days of the last purchase order, then 2.00% of the net asset value as at the time of redemption.
VIG (Aegon) Funds	Free of charge, or in the case of redemption within 10 working days from the date of the last purchase order: 2.00% of the net asset value as at the time of redemption.
Minimum Transaction Amount	
All Other Traded Investment Funds	EUR / USD / CHF 1 000, JPY 25 000, HUF 50 000
Deadline for acceptance of orders for same-day execution (purchase and sale): 13:00. Orders given outside the bank on paper shall be regarded received by 10:00 on the first banking day following the signing of the order.	

Recurring Investment	
Starting a recurring investment, the investor can freely determine the date and amount of the monthly investment in the chosen investment fund. Based on this, the investment is made automatically each month.	
Purchase orders placed in branch and via myRaiffeisen mobile application	Same as the fee of individual orders, with no minimum amount.
Redemption orders placed in branch	Same as the fee of individual orders.
Minimum transaction amount for domestic and RCM funds for orders placed in branch	HUF 5 000 / EUR 25 / USD 25
Minimum transaction amount for foreign investment funds of independent fund managers for orders placed in branch	HUF 400 000 / EUR 1000 / USD 1000
Transaction amount in case of orders placed via myRaiffeisne mobile application	minimum HUF 1 000, maximum HUF 25 000 000
Modification of transactions	Not available
Available investment funds for orders placed in branch	All investment funds traded
Available investment funds via myRaiffeisen mobile application	Raiffeisen Solution Plus Absolute Return Fund A (HU0000718556) Raiffeisen Solution Pro Absolute Return Fund A (HU0000702774) Raiffeisen Solution Start Absolute Return Fund A (HU0000705660)
Period of recurring investment	Monthly
Deadline for acceptance of orders for same-day execution:	Same as the deadline for acceptance of orders for same-day execution of individual orders.
Transaction amounts in case of order placed in myRaiffeisen mobile application	weekdays: 05:00-21:30 weekends and public holidays: 0:00-24:00

Premium investment	
A financial instrument of fixed yield, where the principal amount may be converted to another currency depending on the changes of reference exchange rate.	
Minimum transaction amount	HUF 3 000 000 / EUR 12 000 / USD 15 000 / CHF 15 000
Conditions in respect of individual deposit transactions	Based on individual agreement

Premium investments cannot be released prior to maturity. If the Customer terminates the agreement, the Bank can extend a loan to the Customer in lieu of the investment (which serves as collateral of the loan), in accordance with the General Business Conditions. Premium investments are available for our clients who have signed the appropriate Treasury deposit framework agreement.

Formula for calculating the yield:

$$\frac{\text{capital x yield in \% x number of days}}{36\,500}$$

When calculating the yield, the Bank takes the day of opening the investment as the starting date, and the day prior to the maturity of the investment as the closing date.

Raiffeisen Online Investment	
Application for Raiffeisen Online Investment	free of charge

Transaction fees of available products	
Transactions via Raiffeisen Online Broker	
Budapest Stock Exchange	
Execution of a buy/sell order[1]	0.40%, min. HUF 990 / EUR 2.5
Subscription fee for real-time data services[2]	HUF 2 500 / month [3] Promotional fee: The first monthly real-time subscription is free of charge[4]
US markets (NASDAQ, NYSE, XNGS)	
Execution of a buy/sell order [1]	0.80%, min. USD 9.99 + 1 cent/share Promotional fee: 0.80% min. USD 4.99 plus 1 cent/share [5]
German Stock Exchange (XETRA)	
Execution of a buy/sell order [1]	0.80% min. EUR 9.99 Promotional fee: 0.80% min. EUR 7.99 [5]
Viena Stock Exchange (XWBO)	
Execution of a buy/sell order [1]	0.80%, min. EUR 9.99 Promotional fee: 0.80% min. EUR 4.99 [5]
London Stock Exchange (XLON)	
Execution of a buy/sell order[1]	0.8%, min. GBP/USD 14.99 + stamp-duty: Stocks issued in UK: 0,5%, (custom settlement via Clearsteam: 1,5%), Stocks issued in Ireland 1% Promotional fee: 0.80%, min. GBP/USD 9.99 + stamp-duty [5]
EURONEXT (XAMS, XBRU, XLIS)	
Execution of a buy/sell order[1]	0.8%, min. EUR 14.99 Promotional fee: 0.80%, min. EUR 9.99 [5]
EURONEXT (XPAR)	
Execution of a buy/sell order[1]	0.8%, min. EUR 14.99 + 0.4% purchase fee Promotional fee: 0.80%, min. EUR 9,99 + 0.4% purchase fee [5]

The range of foreign securities available through Raiffeisen Online Broker does not cover the full range of securities available on the markets. The range of tradable securities is determined by the Bank at its individual discretion and is reviewed regularly in the light of market conditions and client needs.

Government securities	
Purchase/sale of Hungarian Government Securities	free of charge
Primary and secondary distribution of Hungarian Retail Government Securities	free of charge
Buy/sell commission for Euro-based Raiffeisen Interest-bearing Bonds (minimum transaction amount: EUR 100)	free of charge
Raiffeisen Private Banking Bonds	
Secondary distribution of Raiffeisen Private Banking Bonds in HUF (minimum investible amount: HUF 100 000 and multiples)	free of charge
Secondary distribution of Raiffeisen Private Banking Bonds in EUR (minimum transaction amount: EUR 100)	free of charge

[1] Reservation of cover for the market price share purchase orders is subject to the current bid price limits of the Stock Exchanges.
[2] With subsciption to the real-time data service, the offer book will be available with the five best price levels displayed.
[3] The service and its monthly fee are valid for a calendar month, and even if cancelled during the month, the subscription is valid until the end of the month. Charges are due by the 5th day of the month following the month concerned.
The service fee shall include VAT, where the law requires it.
[4] In case of cancellation and re-subscription, the fee exemption will not apply.
[5] The promotion is valid until 31.12.2026.

Raiffeisen Investment Funds [1, 2, 3]	
Purchase of investment fund units Raiffeisen Real Estate Funds are unavailable from 16 June 2021	
Raiffeisen Interest Premium Short Term Bond Fund	0.10%, max. HUF 5000
Raiffeisen Euro Premium Short-term Bond Fund	0.10%, max. EUR 12
Raiffeisen Local Bond Fund „A”	0.20%, min. HUF 1 000
Raiffeisen ESG Conservative Mixed Fund of Funds (HUF, EUR, USD)	0.30%, min. HUF 1 000 / EUR 3 / USD 3
Raiffeisen ESG Short Bond Fund of Funds (HUF, EUR, USD)	0.10%, max. HUF 5 000 / EUR 12 / USD 12
Raiffeisen Forte Absolute Return Fund (HUF, EUR, USD) Raiffeisen Etalon Absolute Return Derivative Fund (HUF, EUR, USD) Raiffeisen ESG International Equity Investment Fund (HUF, EUR, USD) Raiffeisen Commodity Fund Raiffeisen CEE Equity Fund „A” HUF and "E" EUR	0.40%, min. HUF 1 500 / EUR 5 / USD 5
Raiffeisen ESG Megatrend Equity Fund of Funds	0.9%, min. HUF 1 500 / EUR 5 / USD 5
Raiffeisen Solution Start Absolute Return Fund	0.30%, min. HUF 1 000 / EUR 3 / USD 3
Raiffeisen Solution Plus Absolute Return Fund	0.70%, min. HUF 1 500 / EUR 5 / USD 5
Raiffeisen Solution Pro Absolute Return Fund	0.90%, min. HUF 1 500 / EUR 5 / USD 5
Raiffeisen ESG Mixed Investment Fund	0.70%, min. HUF 1 500 / EUR 5 / USD 5
Sale (redemption) of investment fund units	
Raiffeisen Euro Premium Short-term Bond Fund Raiffeisen Local Bond Fund „A” Raiffeisen Interest Premium Short Term Bond Fund Raiffeisen Solution Plus Absolut Return Fund Raiffeisen Solution Pro Absolut Return Fund Raiffeisen Solution Start Absolut Return Fund Raiffeisen ESG International Equity Fund Raiffeisen Commodity Fund Raiffeisen CEE Equity Fund „A” Raiffeisen ESG Megatrend Equity Fund of Funds Raiffeisen ESG Mixed Investment Fund	free of charge
Raiffeisen Etalon Absolute Return Derivative Fund Raiffeisen Forte Absolute Return Fund	HUF 750 / EUR 2 / USD 2
Raiffeisen ESG Conservative Mixed Fund of Funds "A" HUF	HUF 1 500
Raiffeisen ESG Short Bond Fund of Funds "A"	HUF 1 500 / EUR 5 / USD 5
Raiffeisen Real Estate Fund "B" (ISIN code: HU0000707872) [1]	3.00%, min. HUF 3 000
Raiffeisen Real Estate Fund "D" EUR (ISIN code: HU0000717954) [1]	0.5%
Raiffeisen Real Estate Fund "U" USD (ISIN code: HU0000719190) [1]	0.5%
Raiffeisen Real Estate Fund "A180" HUF (ISIN code: HU0000724828)	0.5% min. HUF 3 000
Raiffeisen Real Estate Fund "D180" EUR (ISIN code: HU0000724802)	0.5% min. EUR 10
Raiffeisen Real Estate Fund "U180" USD (ISIN code: HU0000724810)	0.5% min. USD 11
Other Traded Investment Funds	
Equals to the conditions in section III. Securities conditions / Other Traded Investment Funds	

[1] From 1st December 2014 - due to changes in the system supporting the distrubution and settlement of investment notes operated by KELER Zrt. - Raiffeisen Bank Zrt. will not accept amount based redemption orders given for Investment notes of Raiffeisen Investment Funds, only unit based redemption orders are acceptable.
Unit based redemption orders may be given without restriction subject to availability
[2] A commission of 2% will be charged in the event of a redemption / switching performed within 5 banking days after purchase.
[3] A commission of 2% will be charged in the event that one or more redemptions in a total value of more than HUF 100 000 000 / EUR 400 000 / USD 400 000 (except Raiffeisen Interest Premium Short Term Bond Fund with a total value of HUF 400 000 000 and Raiffeisen Euro Premium Short-term Bond Fund with a total value of EUR 1 000 000) is or are performed within 5 banking days without notifying the Bank at least 5 banking days in advance thereof. In this sense the totality of redemption orders given in respect of Investment Fund Units by one Investor within 5 banking days qualifies as a single transaction (with the Investor being obliged to give notice of its intention on a banking day preceding the day of redemption by at least five banking days). In the case of redemption in several tranches, the penalty commission is charged on the basis of the consolidated transaction value. The redemption commission charged in relation to the various partial redemptions is offset by the Distributors against the value of the penalty commission.

Purchase / redemption of Raiffeisen Investment Fund units	08:00 – 16:00
Purchase / redemption of other Investment Fund units	08:00 – 13:00
Purchase / sale of government securities	08:00 – 16:30
Subscription of Hungarian Government Security Plus (MÁP+)	last day of subscription period 14:00
Purchase / sale of BSE shares in opening period	08:35 – 08:59 on BSE business days
Purchase / sale of BSE shares after opening period	09:03 – 17:00 on BSE business days
Purchase / sale of shares on US markets (NASDAQ, NYSE, XNGS) - limit price orders - market price orders	[1]09:00 – 22:00 on NASDAQ, NYSE, XNGS business days 15:30 – 22:00[1] on NASDAQ, NYSE, XNGS business days
Purchase / sale of shares on the German Stock Exchange (XETRA)	9:00 – 17:30 on XETRA business days
Purchase / sale of shares on the Vienna Stock Exchange (XWBO)	09:04 – 12:00 and 12:03 – 17:30 on XWBO business days
Purchase / sale of shares on the London Stock Exchange (XLON)	9:00 – 17:30 on XLON business days
Purchase / sale of shares on the EURONEXT Stock Exchange (XAMS, XBRU, XLIS, XPAR)	9:00 – 17:30 on XAMS, XBRU, XLIS, XPAR business days
Purchase / sale orders involving the secondary trading of Raiffeisen Private Banking Bonds and Raiffeisen Fixed Interest Bonds	08:00 – 16:30
Investment funds of Raiffeisen Investment Fund Management	08:00 – 16:00
Transfer to Raiffeisen bank account from customer account	08:00 – 17:00

With the exception of securities listed on the above stock exchanges, orders may be placed beyond the above acceptance deadline. In the case of orders placed after the above acceptance deadline, the orders will be processed on the transaction date specified on the individual orders, in the sequence of submission of the orders. Information regarding the settlement/delivery of securities is contained in the "Investment services activity" sub-section of the present section.

Maximum transaction amounts		
Name	**Purchase**	**Sale**
Raiffeisen Private Banking Bonds and Raiffeisen Fixed Interest Bonds	HUF 50 million	HUF 50 million
Investment Fund Units	HUF 50 million, EUR/USD/CHF 125 000, JPY 25 million	HUF 50 million, EUR/USD/CHF 125 000, JPY 25 million
Hungarian Government Securities and Hungarian Retail Government Securities	HUF 50 million	HUF 50 million
Blue Chips listed on the Budapest Stock Exchange (MOL, MTELEKOM, OTP, RICHTER)	HUF 50 million	HUF 50 million
Other securities listed on the Budapest Stock Exchange	HUF 25 million	HUF 25 million
Securities listed on US markets (NASDAQ, NYSE, XNGS)	USD 200 000	USD 200 000
Securities listed on the German Stock Exchange (XETRA)	EUR 200 000	EUR 200 000
Securities listed on the Vienna Stock Exchange (XWBO)	EUR 200 000	EUR 200 000
Securities listed on the London Stock Exchange (XLON)	GBP/USD 200 000	GBP/USD 200 000
Securities listed on the EURONEXT Stock Exchange (XAMS, XBRU, XLIS, XPAR)	EUR 200 000	EUR 200 000
Daily transaction limits (regarding cancellations, purchases and sales jointly)	HUF 250 million	

[1] Please note that in Europe the clocks are reset on the last Sunday in March and October, and in the US on the second Sunday in March and the first Sunday in November, so there is a 5 hour time difference between New York and Budapest for 2-3 weeks in spring and one week in autumn, and therefore the trading time will also be adjusted.

Classification of financial assets
Non-complex financial assets
prompt equity deals, if the equity is traded on a regulated market
investment fund units
T-bills
Hungarian Government Security (FIXMÁP, BMÁP, PMÁP, MÁP+)
government securities
repo
corporate bond (without embedded derivative instrument)
Complex financial assets
ETF
certificate
warrant
futures
FX forward
flexi forward
knock-out forward
no touch forward
forward extra
participating forward
zero cost collar
seagull
target profit forward
average rate option
selling options for a multicurrency loan
forward rate agreement (FRA)
cross-currency interest rate swap
structured swaps
interest rate options (cap, floor, collar)
binary options (one touch, no touch, double no touch)
structured notes
commodity futures
commodity swap
commodity option
structured deposit
premium investment

The minimum requirement for placing an order for a complex financial asset is the following: based on the Client's answers of the completed Suitability and Appropriateness Test the complex financial asset is in line with the risk rating, the product knowledge and experience of the Client.

V. Deposits

Fixed-term HUF deposits[1]

If the Customer is reclassified to another segment and the fixed deposit used for a defined period under the terms and conditions applicable to the Private Banking segment exceeds the date of the Customer's reclassification to another segment, the Customer is entitled to maintain the fixed deposit with the terms and conditions applicable to the Private service until the end of the fixed period. In the case of automatically renewing deposits, the deposit will expire on the first effective date after the reclassification and will not be renewed.

<table>
<tr><th>Terms and interest rates
(annual interest rate, in %)</th><th>HUF 500 000 - 9 999 999</th><th>HUF 10,000 000 - 99 999 999</th><th>Above HUF 100 000 000</th></tr>
<tr><td>7 – 14 days</td><td>0.01% (AER: 0.01%)</td><td>0.01% (AER: 0.01%)</td><td>0.01% (AER: 0.01%)</td></tr>
<tr><td>15 – 30 days</td><td>0.01% (AER: 0.01%)</td><td>0.01% (AER: 0.01%)</td><td>0.01% (AER: 0.01%)</td></tr>
<tr><td>31 – 62 days</td><td>0.01% (AER: 0.01%)</td><td>0.01% (AER: 0.01%)</td><td>0.01% (AER: 0.01%)</td></tr>
<tr><td>63 – 90 days</td><td>0.01% (AER: 0.01%)</td><td>0.01% (AER: 0.01%)</td><td>0.01% (AER: 0.01%)</td></tr>
<tr><td>91 – 183 days</td><td>0.01% (AER: 0.01%)</td><td>0.01% (AER: 0.01%)</td><td>0.01% (AER: 0.01%)</td></tr>
<tr><td>184 – 365 days</td><td>0.01% (AER: 0.01%)</td><td>0.01% (AER: 0.01%)</td><td>0.01% (AER: 0.01%)</td></tr>
<tr><td>366 – 730 days</td><td>0.01%*</td><td>0.01%*</td><td>0.01%*</td></tr>
<tr><td colspan="4">*Minimum AER values:</td></tr>
<tr><td colspan="2">0.01%; 730 days: 0.01%
0.01%; 366 days: 0.01%</td><td>0.01%; 730 days: 0.01%
0.01%; 366 days: 0.01%</td><td>0.01%; 730 days: 0.01%
0.01%; 366 days: 0.01%</td></tr>
</table>

Annual interest rate paid in the event of early deposit-release:

- within 30 days following the fixing of the deposit: 0%, with the exception of minimum 7 days deposits covering swap deals in which case the maximum paid interest rate is 50 bp (0.50%) lower than the original interest rate.
- from the 31st day following the fixing of the deposit: the prevailing HUF current account interest applied by the Bank, from which the Bank may depart, at its own discretion, in the customer's favour, by a maximum of 100 basis points (1.00%).

HUF interest rates / AER available through Raiffeisen DirektNet, Raiffeisen Direkt and myRaiffeisen mobile application (annual interest rate, in %)	**HUF 500 000- HUF 9 999 999**	**Above HUF 10,000 000**
1 month	0.01%	0.01%
3 months	0.01%	0.01%
6 months	0.01%	0.01%
12 months	0.01%	0.01%

The fixing of deposits in the currencies indicated, and at the interest rates indicated, via Raiffeisen DirektNet or Raiffeisen Direkt or myRaiffeisen mobile application is only possible through a one-off instruction.

[1] When determining a specific interest rate within the interest band, the Bank bases its decision on the following criteria:

- - the value of the Customer's assets managed at the Bank (with the assets managed at the Bank to be understood as comprising the entire assets that are available on the Customer's bank and/or securities accounts)
- - the Customer's account history (with particular regard to the duration of the bank account agreement, and to the turnover transacted on the Customer's account(s))
- - the frequency/volume of usage by the Customer of the financial services offered by the Bank

Fixed-term FCY deposits

EUR deposit rates / AER

Tenor	2000 – 199,999	200,000 – 399,999	400,000 – 2,999,999	Above 3,000,000
31 – 90 days	0.01%	0.01%	0.01%	0.01%
91 – 183 days	0.01%	0.01%	0.01%	0.01%
184 – 365 days	0.01%	0.01%	0.01%	0.01%

Tenor	EUR interest rates/AER available via Raiffeisen Direkt, Raiffeisen DirektNet and myRaiffeisen mobile application above 1 000[1]
1 month	0.01%
3 months	0.01%
6 months	0.01%
12 months	0.01%

USD deposits / AER

Tenor	2 500 – 199 999	200 000 – 399 999	Above 400 000
7 – 14 days	0.01%	0.01%	0.01%
15 – 30 days	0.01%	0.01%	0.01%
31 – 90 days	0.01%	0.01%	0.01%
91 – 183 days	0.01%	0.01%	0.01%
184 – 365 days	0.01%	0.01%	0.01%

USD interest rates / AER available via Raiffeisen Direkt and Raiffeisen DirektNet[1]		
Deposit term	2 500-199 999	Above 200 000
1 month	0.01%	
3 months	0.01%	
6 months	0.01%	
12 months	0.01%	

GBP deposits / AER

Tenor	1 500 – 29 999	30 000 – 299 999	300 000 – 999 999	Above 1 000 000
7 – 30 days	0.01%			
31 – 90 days	0.01%			
91 – 183 days	0.01%			
184 – 365 days	0.01%			

GBP interest rates / AER available via Raiffeisen Direkt and Raiffeisen DirektNet[1]		
Deposit term	1 500 – 29 999	Above 30 000
1 month	0.01%	
3 months	0.01%	
6 months	0.01%	
12 months	0.01%	

AUD deposits / AER

Tenor	Above 10,000 AUD
7 – 30 days	0.01%
31 – 90 days	0.01%
91 – 183 days	0.01%
184 – 365 days	0.01%

[1] The fixing of deposits in the currencies indicated, and at the interest rates indicated, via Raiffeisen DirektNet, Raiffeisen Direkt and myRaiffeisen mobile application is only possible through a one-off instruction.

CAD deposits / AER

Tenor	10,000 – 49 999	Above 50 000
7 – 30 days	0.01%	0.01%
31 – 90 days	0.01%	0.01%
91 – 183 days	0.01%	0.01%
184 – 365 days	0.01%	0.01%

TRY deposits / AER

Tenor	30 000 – 4 999 999	Above 5 000 000
7 – 31 days	6.50% - 7.00%	

Besides the above currencies, the equivalent of minimum of EUR 2 000 deposits may also be fixed in JPY, NOK, PLN, RUB on which the Bank pays annual interest of 0.1% irrespective of the term of the deposit.

Annual interest rate paid in the event of early deposit-release:

- within 30 days following the fixing of the deposit: 0%
- from the 31st day following the fixing of the deposit: the prevailing foreign-currency current account interest applied by the Bank (in the case of banded interest, the rate corresponding to the highest band), from which the Bank may depart, at its own discretion in the customer's favour, to a maximum of the original interest rate decreased by 50 basis points (0.50%).

Structured deposit

Structured deposit	
A deposit facility of fixed maturity and variable interest, where the interest rate is determined by the performance of a given market variable	
Smallest amount of structured deposit	HUF 10,000 000 or its equivalent in foreign currency
Conditions in respect of individual deposit transactions	Based on individual agreement

Structured deposits cannot be released prior to maturity. If the Customer terminates the deposit agreement, the Bank can extend a loan to the Customer in lieu of the deposit (which serves as collateral in the form of a security deposit), in accordance with the General Business Conditions. Structured deposits are available for our clients who have signed the appropriate Treasury deposit framework agreement.

Given the nature of the structured deposit scheme, the condition for opening each structured term deposit is that the following minimum amounts (intended by clients to be used for opening a structured deposit) have been made available to the Bank.
DNT/RAC/one touch deposit:

- Depending on term and currency.
- For HUF term deposits: 1 month – HUF 250 M, 3 months – HUF 150 M, 6 months – HUF 40 M, 12 months – HUF 20 M.

Each scheme offered assumes that the deposits will be opened on the same day and will stay valid provided market conditions (primarily the spot rate) remain unchanged.
Formula for calculating the deposit interest:

$$\frac{\text{capital x interest rate in \% x number of days}}{36\,500}$$

When calculating the interest, the Bank takes the day of opening the deposit as the starting date, and the day prior to the maturity of the deposit as the closing date.

VI. Raiffeisen Reflex Savings Program

Interest rates in case of Raiffeisen Savings account

Interest tiers	Annual/EBKM
HUF 0 - 50.000	0.01%
HUF 50.001 - 200.000	0.01%
HUF 200.001 - 3.000.000	0.01%
Above HUF 3.000.000	0.01%

For each amount falling in a certain interest bracket, the Bank shall always pay interest according to the interest rate pertaining to the given bracket.

Interest rates, fees, conditions and provisions, for the Raiffeisen Reflex Savings Program – Raiffeisen Savings Account included – that are not defined here are applicable in accordance to the „List of conditions for Private Individuals Raiffeisen Reflex Savings Program".

VII. Long Term Investment Account

Conditions of Long Term Investment Account	
Account management fee	Free of charge
Termination of contract	Free of charge

Long Term Investment Bank Account	
Minimum amount to be deposited upon account opening	HUF 25 000 or its equivalent in foreign currency (converted on the effective middle rate of Hungarian National Bank)
Available currencies	HUF, EUR, USD, GBP, TRY, CHF
Interest	
HUF account	0.25% (AER 0.25%)
Foreign currency account	Same as is indicated in section III. Bank account management, interest, transfers
Transfers between own accounts	Free of charge
Range of deposits available on the Long-Term Investment Account	All HUF deposit-fixing opportunities are available, provided that their expiry date is not later than the expiry date of the Long-Term Saving Account
Interest on the deposits available on the Long-Term Investment Account	Same as is indicated in section V. Deposit / Fixed HUF deposit and promotional HUF deposit opportunities

Each client is eligible to sign only one Long Term Investment Bank Account Agreement per year. The Long Term Investment Bank Account is opened for a defined period amounting to a minimum of 12 months and maximum 5 years and will terminate after said investment period.

Money can be placed only to the Customer's same currency bank account managed by the Bank, and from there can be transferred to the Long Term Investment Bank Account.

Each calendar quarter, on the last day of the quarter, the Bank credits the interest payable to the Customer on sums deposited in the Long Term Investment Bank Account, to the Customer's Long Term Investment Bank Account.

Formula for calculating interest on bank account deposit:

$$\frac{\text{capital x interest rate in \% x number of days}}{36{,}500}$$

When calculating the interest, the Bank takes the day on which the amount was deposited in the bank account as the first day, and the day prior to withdrawal of the amount from the bank account as the closing day.

Payments to the Raiffeisen Long Term Investment Account may only be effected in the year of account-opening. Pursuant to the statutory provisions, partial payments from the account may only be effected at the end of the 3rd year from account-opening, whereas withdrawal of any funds at other points in time shall result in the termination of the account.
The rules of termination of the Raiffeisen Long Term Investment Account, except for the withdrawal at the end of the 3rd or the 5th year from the year of account-opening, are as follows:

Date of termination of the agreement	The Long Term Savings Bank Account terminates
on T day up to 15:00	on T+1 day
on T day after 15:00	on T+2 day

T day = order submission day

Partial or total cash withdrawal at the end of the 3rd year following the year of account opening

In case of Long Term Investment Bank Accounts the deadline for submission of the request for partial or total cash withdrawal and contract termination at the end of the 3rd year following the account-opening shall be 12:00 on the last working day of the 3rd year following the year of account opening.

The request can be submitted until the deadline mentioned above in Raiffeisen Branches.

In case of partial cash withdrawal at the end of the 3rd year (3-year investment period) the transfer, in case of total cash withdrawal and contract termination the transfer and the termination will be fulfilled by the Bank after the 3-year investment period following the year of account opening, but until the third banking day following the 3-year investment period at the latest. In these cases the income generated on Raiffeisen Long Term Investment Account will be determined based on the data valid on the last day of the 3-year investment period following the year of account opening.

If in case of partial cash withdrawal after the transfer the balance of the Long Term Investment Account fails to reach the amount of minimum HUF 25,000 regulated by the Act CXVII of 1995 on personal income tax, the Bank terminates the Long Term Investment Account and transfers the remaining amount to the bank account determined in the Long Term Investment Account agreement.

Total cash withdrawal at the end of the 5th year following the year of account opening

The Bank transfers the amounts deposited in the Long Term Investment Bank Accout to the Client's bank account held by the Bank in the same currency as the deposited amount after the end of the 5-year investment period but until the third banking day following the 5-year investment period at the latest.

Termination at the end of the 5th calendar year following the year of account opening, or re-lockup

The Raiffeisen Long-term Investment Deposit Account is terminated at the end of the 5th year following the year the account was opened, unless the customer instructs otherwise.

The Bank completes the transfer of the balance of the Long-term Investment Deposit Accounts and the account termination after the last banking day of the lockup period, but no later than the fifth banking day of the year following the 5-year lockup period.

The contract for the re-lockup of funds placed in the Long-term Investment Deposit Account can only be concluded in person, at a branch of the Bank, until 12:00 on 31 December of the given year.

Long Term Investment Securities Account	
Minimum amount to be deposited upon account opening	HUF 25 000 or its equivalent in a foreign currency
Range of available products	Purchase/sale of securities (domestic and foreign) Purchase/sale of bonds: Raiffeisen bonds, government securities and corporate bonds (domestic and foreign / auction and secondary distribution) Investment fund units
Currency of available products	AUD, CAD, CHF, CZK, EUR, GBP, HUF, JPY, NOK, PLN, RON, TRY, USD
Transaction fees of available products	Equals to the conditions in section IV. Securities conditions / Investment advisory services
Interest on the cash account associated with a securities account	0.00%
HUF transfer to other financial institution	0.1%
Foreign-currency transfer to other financial institution (T+2 day, and only for the key currencies – EUR, USD, GBP and HUF – T+1 day)	0.20% (min. EUR 10.86)

Money can be transferred only to the Customer's cash account associated with a securities account, and from there can be transferred to the Long Term Investment Securities Account.
Securities can be transferred to Long Term Investment Securities Account only from NYESZ R account (retirement savings account).

Transaction orders may be given in the following channels: An order may only be given personally or in a recorded telephone conversation. May not be given via the Bank's other sales channels (e.g. DirektNet).

Customer statement on withdrawals after 3rd year:

Currency amount and securities can be selected for withdrawal. Statements can only be made in branches in person.

Securities marked for withdrawal are locked up until the fulfilment of the orders given in the statement. Securities which are used as collaterals for loans can not be selected for withdrawal. Orders for securities withdrawal can be given until 12:00 am on the last business day of the year in Raiffeisen branches.

If the securities marked get called, knocked-out or pay any interest or dividends while locked up, the inflowing funds will be locked up as well and transferred to the main securities account on the last business day of the year.

Securities which get transferred at the end of the 3rd year or at the end of the 5th year will get a new historical cost, which is the higher of the original historical cost and the market price prevailing on the day of the transfer according to the Act CXVII of 1995 on Personal Income Tax.

After the partial withdrawal at the end of the 3rd calendar year, the recorded value of the "collection-year" deposit value of the securities and funds remaining in the lockup records is reduced in proportion to the partial withdrawal.

If – in the case of partial or full withdrawal – after the transfers, the balance of the Long-term Investment Securities Account does not reach the minimum amount of HUF 25,000 prescribed by the PIT Act, the Bank will close the Long-term Investment Securities Account after the transfer and the remaining funds/securities will automatically be transferred to the main securities account.

Total cash withdrawal at the end of the 5th year following the year of account opening

After the end of the five-year lockup period, but no later than the third working day of the year following the five-year lockup period, the Bank will transfer the balance recorded in the Long-term Investment Securities Account to the Customer's main securities account held at the Bank.

Termination at the end of the 5th calendar year following the year of account opening, or re-lockup

The Raiffeisen Long-term Investment Securities Account is terminated at the end of the 5th year following the year the account was opened, unless the customer instructs otherwise.

The Bank completes the transfer of the balance of the Long-term Investment Securities Accounts and the account termination after the last banking day of the fixing period, but no later than the third banking day of the year following the 5-year lockup period.

The contract for the re-lockup of funds placed in the Long-term Investment Securities Account can only be concluded in person, at a branch of the Bank, until 12:00 on 31 December of the given year.

Restriction on orders that can be given:
Customer may not give, and Bank may not accept, an order for the purchase or sale of a financial asset where the date of settlement is in, or may be extended to, a year that comes after the end of the five-year lockup period.

VIII. Stability Savings Account

Stability Savings Account (SSA) – available until 17.01.2017.	
Minimum amount to be deposited upon account opening	HUF 5 000 000
Eligible products	Only and exclusively dematerialised government securities issued by the Hungarian State or other member states of the European Economic Area and quoted in HUF may be purchased/subscribed
Currency of eligible products	HUF
Transaction fees of eligible products	Equals to the conditions in section IV. Securities conditions / Investment advisory services
Eligible transactions	Government securities auction orders, government securities purchase/sale, subscription
Interest on the cash account associated with a securities account	0.00%

A Stability Savings Account ("SSA") consists of a stability savings securities account and a stability savings cash account, which may be opened only and exclusively in Hungarian forints. Simultaneously with the opening of the SSA, the accountholder (who must be a natural person) is expected to pay an amount of at least HUF 5 million to the SSA cash account in the form of a cash deposit or credit transfer (GIRO). If the above amount is not credited to the account on the date of account opening, the account will be closed. You may deposit any amount to the SSA cash account only once, on the date of account opening; however, you may as well open several SSA accounts, provided that the preconditions for account opening are satisfied in respect of each particular account.

Apart from cash withdrawal orders (in the form of account transfer), no other payment orders may be given in respect of the SSA cash account.

Taxation issues
The amount deposited by a natural person to an SSA cash account shall be regarded as income acquired in the moment of the deposition and originating in Hungary, unless there is an international agreement to provide otherwise.
The amount deposited upon the opening of the SSA, the yield of the investment instruments registered in the securities sub-account and the gain of the transactions carried out with the securities shall be subject to the payment of **personal income tax**, whose measure is identical with the measure of tax payable on the interest revenues of natural persons as of the first day of the year when the tax liability is generated. The obligation of tax payment shall arise when the account-keeping bank makes a payment from the SSA account to the accountholder.

If the length of time between the moment when the tax payment obligation arises and the time of deposition to the SSA

- is less than 3 years, then the basis of tax payment shall be 200% of the withdrawn amount,
- is at least 3 years, but less than 4 years, then the basis of tax payment shall be 100% of the withdrawn amount,
- is at least 4 years, but less than 5 years, then the basis of tax payment shall be 50% of the withdrawn amount,
- is at least 5 years, then no tax payment obligation will arise in respect of the withdrawn amount,

provided that upon the withdrawal of any securities recorded in the account the usual market value of the withdrawn securities shall also qualify as amount paid to the customer.
Apart from the obligation of personal income tax payment, there are no other dues or charges of a similar nature payable in respect of the SSA account.

The taxes payable on the income will be established, withheld and paid by the account-keeping banks, who will report the same to the tax authority in a gross manner, as a liability that cannot be linked to private individuals. Account-keeping banks will disclose data to the tax authority on the opening of SSA accounts and the payments made to such accounts without identifying accountholders.

On the cash deposit made to the SSA, and any payment from such account, the account-keeping bank will within 8 days of the cash deposit or withdrawal issue a certificate and hand it to the accountholder.

Miscellaneous
For the event of death of the accountholder, one or more beneficiaries may be identified in respect of the SSA. Beneficiaries may be identified in a special form dedicated for this purpose. If a beneficiary is identified, the SSA account shall not constitute a part of the estate.

If payment is made from an SSA account to a beneficiary or heir, then in accordance with Art. 39/B of Act CXCIV of 2011 such beneficiary or heir shall be regarded as an accountholder, and the deposition made by the accountholder shall be regarded as a deposition made by the beneficiary or heir, for the purposes of tax payment obligation. Apart from the tax payment obligation as per Art. 39/B of Act CXCIV of 2011, a payment from the SSA account to the beneficiary or heir shall not incur any other dues or charges of a similar nature.
Transaction orders may be given in the following channels: Orders may be given only and exclusively in-person, via your investment advisor, or in a tape-recorded telephone conversion. No orders given through the Bank's other sales channels (e.g. Raiffeisen Direkt, DirektNet) will be accepted.

IX. Treasury transactions

FX conversion at individual exchange rates	
Amount	min. EUR 50 000, or its equivalent
Fulfilment of order	T+2 day or T day
Conversion commission	0.30 % per transaction
Commission settlement	On the day of the transaction in a currency of choice

Stock-exchange FX forward	
Amount	min. EUR 100 000, or its equivalent
Opening a position	0.30 % per transaction, min. HUF 2717
Opening and closing a position intraday	0.15% per transaction
Closing a position	HUF 135
Commission settlement	On the day of the transaction in a currency of choice
Currency option	HUF 271 per contract
FX opening/closing position	HUF 337 per contract

X. Loans

General lending regulations

Formula for calculating loan interest:

$$\frac{\text{capital x interest rate in \% x number of days}}{36\,000}$$

- Conditions of principal repayment and loan interest: stipulated in individual agreements.
- APR (THM): the APR is determined based on currently effective conditions and statutory regulations and may change in accordance with any amendments thereto. The APR for the loan facilities specified in individual agreements shall be determined at the time of credit application. The value of the APR index does not reflect the risks of interest and exchange-rate fluctuations.

Description of reference interest rates:

Name of index: BUBOR
Currency of index: HUF
Term of the reference rate (length of period): 1, 3, 6 and 12 months
Definition of reference rate: Budapest Interbank Offered Rate, a HUF reference rate regarded by the players of the interbank market as governing for specific periods among themselves
Availability of reference rate: The measure of the reference interest rate from time to time in effect is published by the National Bank of Hungary in its website (http://www.mnb.hu).
Frequency of adjustment: Every 1, 3, 6 or 12 months in accordance with the changes in BUBOR
Measure of the reference rate serving as a basis for the adjustment: the reference rate valid 2 days prior to the last business day of the month preceding the start of the next term, at intervals corresponding to the term of the reference rate
Interest premium: fixed, its measure may not be changed during the tenor of the loan
Interest premium change index: an interest rate change index that serves as a basis for the modification of the interest premium; it expresses the change in some reference interest rate or reference yield as compared with a basis period and shows in what measure the portion of the interest rate that is in excess of the reference rate may be changed. The interest premium change index and the calculation methodology are published by the National Bank of Hungary. Its measure is: 0%

Name of index: EURIBOR
Currency of index: EUR
Term of the reference rate (length of period): 1, 3, 6 and 12 months
Definition of reference rate: European Interbank Offered Rate, an EUR reference rate regarded by the players of the interbank market as governing for specific periods among themselves
Availability of reference rate: The measure of the reference interest rate from time to time in effect is published by the National Bank of Hungary in its website (http://www.mnb.hu).
Frequency of adjustment: Every 1, 3, 6 or 12 months in accordance with the changes in EURIBOR
Measure of the reference rate serving as a basis for the adjustment: the reference rate valid 2 days prior to the last business day of the month preceding the start of the next term, at intervals corresponding to the term of the reference rate
Interest premium: fixed, its measure may not be changed during the tenor of the loan
Interest premium change index: an interest rate change index that serves as a basis for the modification of the interest premium; it expresses the change in some reference interest rate or reference yield as compared with a basis period and shows in what measure the portion of the interest rate that is in excess of the reference rate may be changed. The interest premium change index and the calculation methodology are published by the National Bank of Hungary. Its measure is: 0%

Name of index: LIBOR
Currency of index: FCY
Term of the reference rate (length of period): 1, 3, 6 and 12 months
Definition of reference rate: London Interbank Offered Rate, an FCY reference rate regarded by the players of the interbank market as governing for specific periods among themselves

Availability of reference rate: The measure of the reference interest rate from time to time in effect is published by the National Bank of Hungary in its website (http://www.mnb.hu).

Frequency of adjustment: Every 1, 3, 6 or 12 months in accordance with the changes in LIBOR
Measure of the reference rate serving as a basis for the adjustment: the reference rate valid 2 days prior to the last business day of the month preceding the start of the next term, at intervals corresponding to the term of the reference rate
Interest premium: fixed, its measure may not be changed during the tenor of the loan
Interest premium change index: an interest rate change index that serves as a basis for the modification of the interest premium; it expresses the change in some reference interest rate or reference yield as compared with a basis period and shows in what measure the portion of the interest rate that is in excess of the reference rate may be changed. The interest premium change index and the calculation methodology are published by the National Bank of Hungary. Its measure is: 0%

In accordance with Act LXXVII of 2014 on the Settlement of Issues Connected to the Currency Change of Certain Consumer Loan Agreements and Interest Rules, and Act CLXII of 2009 on Consumer Credit, in the case of HUF based loan agreements and foreign currency loan agreements that do not qualify as foreign currency based loan agreements it is mandatory to amend the contracts by the strength of the law with a retroactive effect as of the statement date. The statement date of HUF based loan agreements is 30 June 2015, and the statement date of foreign currency loan agreements that do not qualify as foreign currency based loan agreements is 1 February 2015.
In accordance with the above rules, the Bank shall publish the terms and conditions that are valid in accordance with the amendment after the statement date, by the date of 30 September 2015 at the latest, with a retroactive effect as of the statement date.
The Bank shall perform its obligation of settlement arising from the amendment of the contract with a retroactive effect as of the statement date.
The prevailing measure of the terms and conditions shall be established depending on the result of the civil proceedings started in connection with the unilateral amendment of contracts.

X.1 Credit cards

		Visa Classic Credit Card Available from 04 May 2026	Visa Platinum Credit Card Available from 04 May 2026	FWR/Private Mastercard Platinum Credit Card Not available from 04 May 2026
Bankcard fees				
Annual card fee[1]		HUF 0	HUF 25,993	HUF 49,506
Annual fee of partner card		HUF 0	HUF 25,993	HUF 49,506
Supplementary card fee[2]		HUF 2,097	HUF 5,263	HUF 49,506
Card cancellation fee (effective immediately upon notification)		Free of charge	Free of charge	Free of charge
Monthly closing fee (charged on the date the account statement is made, for principal and and additional cards)[3]		HUF 938	HUF 938	-
Transaction fees				
Purchase fee[4]		Free of charge	Free of charge	Free of charge
Cash withdrawal with Credit Card[5]		By default, cash withdrawals may be made against the credit line up to 50% of the credit line		
HUF cash withdrawal in Hungary[6]				
2 transactions/month (in any ATM)		5.08%, min. HUF 1,704	5.08%, min. HUF 1,704	HUF 899
In the Bank's 24-hour zones and at designated ATMs		5.08%, min. HUF 1,704	5.08%, min. HUF 1,704	HUF 69 + HUF 899
At other Hungarian banks or post offices		5.08%, min. HUF 1,704	5.08%, min. HUF 1,704	HUF 437 + HUF 899
At other Hungarian ATMs		5.08%, min. HUF 1,704	5.08%, min. HUF 1,704	HUF 364 + HUF 899
Non-HUF cash withdrawals in Hungary		5.08%, min. EUR 10.30 + 0.45%, max. HUF 20,000	5.08%, min. EUR 10.30 + 0.45%, max. HUF 20,000	1.00% + EUR 4.39 + 0.6% max. HUF 6,000[7]
Cash withdrawal abroad from ATM in EEA member states, in EUR		5.08%, min. HUF 1,704	5.08%, min. HUF 1,704	HUF 364 + HUF 899
Cash withdrawal abroad from ATM, except in EEA member states, in EUR		5.08%, min. EUR 10.30 + 0.45%, max. HUF 20,000	5.08%, min. EUR 10.30 + 0.45%, max. HUF 20,000	1.00% + EUR 4.39 + 0.6% max. HUF 6,000[7]
Cash withdrawal abroad at post offices or banks		5.08%, min. EUR 10.30 + 0.45%, max. HUF 20,000	5.08%, min. EUR 10.30 + 0.45%, max. HUF 20,000	1.00% + EUR 4.39 + 0.6% max. HUF 6,000[7]
Single credit transfer in HUF				
At a banking advisor, on Raiffeisen Direkt, DirektNet, the myRaiffeisen mobile app, or the myRaiffeisen portal	In-house and outgoing	1.00% + HUF 857, max. HUF 86,776	1.00% + HUF 857, max. HUF 86,776	1.00% + HUF 857
Minimum amount for credit transfers		HUF 1,000	HUF 1,000	-
For the purpose of redeeming a loan facility: if the purpose is to transfer a debt related to a facility provided by another bank		Free of charge	Free of charge	-
Revocation of credit line		HUF 0	HUF 0	-

[1] The annual fee for the credit card is due for the first time immediately upon activation of the credit card; thereafter, it is due annually at the time of the monthly closing of the expiry month, in respect of the following year. The Bank is entitled to debit the annual fee to the credit card account on or after the due date. The number of annual fees debited shall correspond to the number of credit cards (primary and supplementary cards) associated with the credit card account.

[2] No fee will be charged if the card is lost during postal delivery; if a card issued with incorrect data due to the Bank's error is replaced; or if the original card is unsuitable for its intended use and this is confirmed by the Bank's investigation. The Customer may initiate the investigation by returning the card at a branch.

[3] The monthly closing fee is due for the first time on the day of the first monthly closing, following the activation of the credit card that brings the credit card contract into effect; thereafter, it is always due concurrently with the monthly closing. The Bank is entitled to debit the closing fee to the credit card account on or after the due date. The monthly closing fee shall be debited as long as a credit card with active or activatable status is associated with the cred card account. The number of monthly closing fees debited shall correspond to the number of credit cards (primary and supplementary cards) associated with the credit card account.

[4] Payments made by card for payment orders (postal check payments) and for other services available at post offices shall be regarded as either purchase transactions or cash withdrawals, depending on the POS terminals used by Magyar Posta. For more details, please visit the Magyar Posta website (http://posta.hu).

[5] The customer can request to set the maximum daily cash withdrawal limit (half of credit line) at any branch of the Bank or via Raiffeisen Direkt. In the Raiffeisen Portal, Raiffeisen DirektNet and the myRaiffeisen mobile app, a limit amount of maximum HUF 500,000 can be set.

[6] Payments made by card for payment orders (postal check payments) and for other services available at post offices shall be regarded as either purchase transactions or cash withdrawals, depending on the POS terminals used by Magyar Posta. For more details, please visit the Magyar Posta website (http://posta.hu).

[7] The amount of maximum HUF 6,000 applies to the 0.6% added to the relevant fee item.

Execution of direct debit orders[1]	Free of charge	Free of charge	Free of charge
Related services			
Mobile Banking service monthly fee[2]	HUF 0	HUF 0	
Insurance for foreign travels (travel insurance)[3]	HUF 3,990 / year	Free of charge	Free of charge
Credit Card monthly SMS Closing Notice[4]	HUF 0	HUF 0	HUF 0
Other			
Crediting of Mastercard MoneySend/Visa Fast Funds transaction to the credit card account	HUF 0	HUF 0	Free of charge
Limit adjustment—within the daily maximum limit amount and number of transactions, either for a specific day or on a permanent basis[5]			
At a branch, on Raiffeisen Direkt, Raiffeisen DirektNet and the myRaiffeisen portal	HUF 290 / limit adjustment	HUF 290 / limit adjustment	HUF 290 / limit adjustment
on myRaiffeisen mobile application	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 290	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 290	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 290
One-time, temporary adjustment to the daily card usage limits valid for a specific day (daily cash withdrawal limit amount and/or the number of daily cash withdrawals or purchases) [6][7]	HUF 290	HUF 290	HUF 290
Disabling or enabling of the card internet payment function			
At a branch	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 515	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 515	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 290
Through Raiffeisen Direkt	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 515	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 515	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 290
on myRaiffeisen mobile application	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 515	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 515	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 290
PIN change (first time free of charge)[8]	HUF 69	HUF 69	HUF 69
PIN replacement (first time free of charge)[9]	HUF 728	HUF 728	HUF 728
Balance enquiry at the Bank's own ATM[10]	HUF 0	HUF 0	HUF 0
Term of validity of credit card	3 years	3 years	3 years
Fees for sending a card and/or PIN code by courier			
Sending a credit card (or PIN code) via courier service within Hungary[11]	HUF 7,480	HUF 7,480	HUF 7,480

[1] The Bank shall execute single transfer and direct debit orders against the available and disposable amount of the Credit Line. For the calculation of transaction interest due on the amounts debited on the basis of single credit transfer orders, the provisions concerning cash withdrawal transactions shall be governing. The fulfilment of a direct debit order shall qualify as a purchase, therefore for the calculation of transaction interests due on the amounts debited via direct debit orders the provisions concerning purchase transactions shall apply.
Fees and commissions are charged to the credit card account on the date of the transaction. In addition to the fees listed above, the customer may be charged commissions and fees imposed by partner banks involved in the execution of the order.
The provisions governing the cancellation or callback of transfer orders, the termination of direct debit orders, the deadlines for accepting orders, and the order of execution of orders are set forth in the List of Terms & Conditions as amended from time to time.

The maximum amount of transfer transactions that can be initiated from a credit card account, the maximum number of such transactions per day, the daily maximum limit for the transferred amount, the rules governing these, as well as the options for modifying the limits and the associated fees are set forth in this List of Terms & Conditions as amended from time to time.
The maximum number of transfers per day, the maximum amount per transfer, and the daily transfer limits set by the Bank or the User shall apply uniformly to all of the customer's bank accounts and credit card accounts.

[2] For the monthly fee of the Mobile Banking service linked to the Credit Card, the Bank provides a Card Info service and—if the Account Info service has been activated—also an Account Info service; accordingly, it sends an unlimited number of SMS notifications regarding transactions initiated with the card or executed on the credit card account.

[3] The insurance coverage is valid for the same period as the card. The annual cost of the insurance is charged in the first year upon activation of the card, and thereafter each year in the month of the card's anniversary, at the time of the monthly closing of the credit card account. The annual fee for the following credit cards includes the cost of travel insurance as well: Visa Platinum and OneCard Gold credit cards.

[4] The message sent includes the Credit Card facility closing date, the amount used from the credit line, the minimum repayable amount, and the payment due date.

[5] The daily limit can be adjusted at a branch or via Raiffeisen Direkt. The associated fee is charged for each limit adjustment (the resetting of the limit included).

[6] Charged on each modification. Available via Raiffeisen Direkt and at branches.

[7] The maximum amount of extraordinary limit increases for bank card cash withdrawal limits requested after 19 October 2016 is HUF 3,200,000 (or equivalent foreign currency) per customer / week.

[8] A PIN code generated by the Bank or already changed by the customer can only be changed at a Raiffeisen ATM

[9] Reissuing an existing PIN code and sending it to the customer

[10] Balance inquiries at third-party ATMs are available for Mastercard cards only. For Visa cards, balance inquiries can only be made at the Bank's own ATMs

[11] The service is available within the administrative boundaries of Budapest.

Sending the credit card and PIN code via courier service within Hungary (in two separate shipments)	HUF 13,495	HUF 13,495	HUF 13,495
Sending a credit card (or PIN code) via courier service abroad	HUF 14,632	HUF 14,632	HUF 14,632
Sending the credit card and PIN code via courier service abroad (in two separate shipments)	HUF 24,133	HUF 24,133	HUF 24,133
Fees for emergency services available abroad			
Emergency cash withdrawal (max. USD 2,500) via SWIFT	HUF 7,135	HUF 7,135	HUF 7,135

Credit terms and conditions			
Minimum available amount of credit line	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Maximum available amount of credit line	HUF 5,000,000	HUF 5,000,000	HUF 5,000,000
Modification of a credit line	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 8,602	Promotional fee until 31.12.2026: HUF 0 Standard fee: HUF 8,602	HUF 8,602
Interest on purchase transactions	MNB base rate + 20.98% interest rate premium	MNB base rate + 19.95% interest rate premium	1.75%
Interest on cash withdrawal and bank transfer transactions	MNB base rate + 32.70% interest rate premium	MNB base rate + 32.70% interest rate premium	1.75%
Annual Percentage Rate of Charge[1]	32.3%	35.5%	31%
Terms and conditions of repayment			
Date of preparation of account statements	the 25th day of each month[2]		
Monthly minimum repayable amount	5% of the used credit line plus any minimum repayable amount that was not repaid in the previous settlement periods, subject to a minimum of HUF 5,000		
Repayment deadline for the monthly minimum payable amount	The 10th day of each month[3]		
Fee for the automatic repayment of the monthly minimum payable amount	HUF 0		
Top-up service fee—fee for the automatic repayment of the monthly closing balance (total payable amount)	HUF 0		
Monthly late payment fee—To be charged if the minimum amount is not paid by the due date.	HUF 7,366	HUF 7,366	HUF 5,160
Monthly fee for exceeding the credit line	HUF 7,366	HUF 7,366	-
Free for cash deposits at branch	HUF 0	HUF 0	-

Credit Card limit settings			
	Visa Classic Credit Card	**Visa Platinum Credit Card**	**Private Mastercard Platinum credit card**
Daily cash withdrawal limit	determined on a case-by-case basis, or up to the account balance, but not exceeding half of the credit line per day[4]		
Daily purchase limit	determined on a case-by-case basis, but up to the account balance at maximum		
Daily cash deposit limit in Hungary in HUF, at Raiffeisen ATM, per Cardholder, collectively for the accounts of the same account-holding customer	HUF 4,000,000		
Number of cash withdrawals per day (default and maximum)[5]	5 pcs		
Default maximum number of daily purchases[6]	15 pcs		

[1] APR is determined on the basis of the current terms and conditions, a credit line of HUF 1,000,000, and a duration of 1 year, and is subject to change upon any change in the terms and conditions. In calculating the APR, the terms and conditions applicable to the smallest available credit line offered by the Bank were taken into account, which differ from those specified in Art. 9 (1) c) of Government Decree 83/2010 (III.25.). The annual percentage rate of charge applicable to the final credit line amount approved by the Bank—which may differ from the value shown in this page—is included in the individual contract. The value of APR does not reflect the interest rate risk of the credit. A credit card is a loan that is not amortised evenly.
[2] If it is not a banking business day, then the preceding banking business day
[3] If it is not a banking day, then the next banking day.
[4] The customer can request to set the maximum daily cash withdrawal limit (half of credit line) at any branch of the Bank or via Raiffeisen Direkt. In the Raiffeisen Portal, Raiffeisen DirektNet and the myRaiffeisen mobile app, a limit amount of maximum HUF 500,000 can be set.
[5] Cards are issued by the Bank with a default setting for the maximum number of cash withdrawals per day attached.
[6] Cards are issued by the Bank with a default setting for the maximum number of purchases per day attached.

Maximum limit on the number of purchases per day	35 pcs
Transaction limit for online purchases	HUF 50.000.000

SMS service connected to credit card [Mobile Banking service]

For the monthly fee of the Mobile Banking service linked to the Credit Card, the Bank provides a Card Info service and—if the Account Info service has been activated—also an Account Info service; accordingly, it sends an unlimited number of SMS notifications regarding transactions initiated with the card or executed on the credit card account.

Fees related tot he Mobile Banking service available for credit cards are debited from the credit card account ont he last banking business day of the month.

	SMS service [Mobile Banking Card Info]	SMS service [Mobile Banking Account Info]*
Card transactions		
Cash withdrawal in Hungary / abroad	X	-
Purchase in Hungary / abroad	X	-
Account movements		
Credit to Bank Account	-	X
Debit to Bank Account	-	X

*Effective as of 1 February 2026, the Bank will no longer send separate SMS notifications for the following account-related transactions initiated by the Bank: interest credits and loan interest debits.

Refund Policy for Credit Cards

Terms and Conditions for Refunds of Credit Card Purchases (raiffeisen.hu) (in Hungarian only)

Fees for OneCard Standard and OneCard Gold credit cards applied for in the Consumer or Premium segments, as well as for credit cards exchanged from these to Visa credit cards

Private Banking customers who after 1 February 2024 enter into a Framework Agreement or an amendment to the Framework Agreement that includes segment boundaries and reclassification rules may maintain and utilise the terms and conditions of the OneCard Standard Credit Card and OneCard Gold Credit Card originally requested and contracted for in the Consumer or Premium segment in case of a bank account package change—including reclassification—in the Private Banking segment as well under the following conditions. These credit cards will be replaced with Visa credit cards starting from 4 May 2026.

For credit cards exchanged from OneCard Standard to Visa Classic and from OneCard Gold to Visa Platinum, the provisions of the Credit Card List of Terms & Conditions as amended from time to time shall continue to apply in the Private Banking segment with respect to the fees and interests listed in the table below. With regard to the fees, terms and conditions, and related services not listed in the table, the provisions set forth in the "Credit Cards" section of this Private Banking List of Terms & Conditions shall apply to Visa Classic cards (replacing OneCard Standard cards) and Visa Platinum cards (replacing OneCard Gold cards), available as of 4 May 2026.

Visa Classic Credit Card exchanged from OneCard Standard Credit Card Annual fee	As per the Consumer Credit Card List of Conditions HUF 0		As per the Consumer Credit Card List of Conditions HUF 0	
Visa Platinum Credit Card exchanged from OneCard Gold Credit Card Annual fee	In case of contracts made on 19 June 2015 or before	In case of contracts made on 20 June 2015 or after	In case of contracts made on 19 June 2015 or before	In case of contracts made on 20 June 2015 or after
	As per the Consumer Credit Card List of Conditions HUF 15,499	As per the Consumer Credit Card List of Conditions HUF 25,993	As per the Consumer Credit Card List of Conditions HUF 15,499	As per the Consumer Credit Card List of Conditions HUF 25,993
Interest on purchase and cash withdrawal transactions	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions
Cash withdrawal fee	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions
Single credit transfer fee	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions
Direct debits	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions
Top-up service	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions
Cash deposit at branch	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions	As per the Consumer Credit Card List of Conditions

Credit Interest

The Bank is entitled to modify the transactional interest rate of Visa Credit Cards solely on view of changes to the central bank base rate – as a reference interest rate – to such an extent and in such direction as a justified by the change in the central bank base rate. The frequency of the modification of the transactional interest rate shall coincide with the changes in the central bank base rate.

Modification of the interest premium: The Bank applies the H0F interest premium change index, based on which the interest premium is fixed, and the Bank is not entitled to its unilateral modification.

When processing credit card applications for principal and additional cards, the Bank decides whether to approve the application or not on a case-by-case basis. When evaluating an application, the Bank primarily takes the following factors into account: Amount of the Customer's total assets held at the Bank (minimum HUF 50 million). Assets held at the Bank shall mean all assets available to the Customer in the Customer's bank, deposit and securities accounts. The Customer's account history, with particular regard to the length of existence of the bank account agreement and the transactions conducted through the Customer's bank account(s). Frequency with which the Customer uses the financial services provided by the Bank. Volume at which the Customer uses the financial services provided by the Bank.

The Bank shall execute single transfer and direct debit orders against the available and disposable amount of the Credit Line. For the calculation of transaction interest due on the amounts debited on the basis of single credit transfer orders, the provisions concerning cash withdrawal transactions shall be governing.

The fulfilment of a direct debit order shall qualify as a purchase, therefore for the calculation of transaction interests due on the amounts debited via direct debit orders the provisions concerning purchase transactions shall apply.

Fees for ad hoc transfers, direct debits, and other orders are due and payable upon the execution of the order/transaction. For transfers with future value dates and involving conversion, the Bank sets aside an additional 2% margin to cover any exchange rate fluctuations. As of 28.09.2026 at 00:00, the 2.00% additional cover shall no longer be set aside. The provisions governing the cancellation or callback of transfer orders, the termination of direct debit orders, the deadlines for accepting orders, and the order of execution of orders are set forth in this List of Terms & Conditions as amended from time to time.

In addition to the fees listed above, the customer may be charged commissions and fees imposed by partner banks involved in the execution of the order.

The amount of maximum HUF 20,000 included in the fees applies to the 0.45% added to the relevant fee item.

Mastercard cards and VISA cards issued on or after 8 January 2024 are considered contactless cards. In the course of contactless payment, contactless cards may be used without signature and PIN code below HUF 15,000, or abroad up to the limit specified in the given country, at locations accepting contactless payment. In accordance with the requirements concerning strong customer authentication, customers may be expected to enter their PIN codes for amounts below HUF 15,000 as well. Purchases in excess of HUF 15,000, or abroad in excess of the limit specified in the given country (e.g. EUR 20), must be authorised by the Cardholder by entering his/her PIN code.

RaiPay (in case of Mastercard Credit Cards):
To carry out a payment, the Android device must be unlocked in each case.
In case of payments exceeding the HUF 20,000 limit (a "high amount payment"), the Cardholder shall also be required to approve the payment transaction by entering the RaiPay code or by biometric identification. If the sum of several consecutive payments whose amount is lower than a high amount payment jointly reaches the HUF 100,000 limit amount, the Cardholder shall also approve the payment reaching this limit by entering the RaiPay code or by biometric identification.

X. 2. Lombard Loan

Lombard loan[1]	
Loan amount	HUF 5,000,000 – HUF 200,000,000
Tenor	maximum 1 year
Reference interest rate (of a variable measure):	
HUF	BUBOR
FCY	EURIBOR
Interest premium (of a fixed measure)	negotiable
HUF	2.00% - 6.00%
FCY	3.00% - 9.00%
One-off arrangement fee	1.00% of the approved loan amount, max. HUF 172,095
Commitment fee	2.00% [2]
Prepayment fee	HUF 12,045 [3]
Prolongation fee	1.00% of the outstanding loan amount min. HUF 8,602 max. HUF 172,095
Flat contract amendment fee	0.75% of the outstanding loan amount, max. HUF 172,095
APR (THM)	Not payable in equal instalments
HUF	8.92% [4] – 15.48% [5]
EUR	5.37% [4] – 14.03% [5]

X. 3. Unavailable loans

Investment loans with supplementary mortgage[6]	
Loan amount	HUF 5,000,000 – HUF 100,000,000
Tenor	maximum 10 years
Reference interest rate (of a variable measure):	
HUF	BUBOR
FCY	EURIBOR
Interest premium (of a fixed measure)	
HUF	2.00% - 5.00%
FCY	2.00% - 5.00%
One-off arrangement fee	1.50% of the approved loan amount, max. HUF 172,095
Commitment fee	1.00%
Notarisation fee	Variable based on the statutory regulations on notarisation fees e.g. if the transaction value is HUF 5 000 000 and the notary conducts the procedure on site. The expected amount is approximately HUF 35 000.
Property insurance fee	The monthly premium of the property insurance covering at least the credit insurance value (CI value) of the real property that serves as the collateral necessary for the conclusion of the loan agreement. If the insurance amount (CI value) is HUF 1,000,000. the premium will be around HUF 1,100 – 1,500 [7]
Appraisal fee	The fee charged for appraising the liquidation value of the real properties offered as collateral is depending on the fee charged by the appraiser with the average of HUF 25,000[8]
Prepayment fee	1.00% of the prepaid loan amount
Prolongation fee	1.00% of the outstanding loan amount, min. HUF 8,602 max. HUF 172,095
Contract amendment fee	0.75% of the outstanding loan amount, max. HUF 172,095
APR (THM)[9]	Not payable in equal instalments
HUF	10.52% – 14.53%
EUR	7.59% – 11.50%

All costs arising in connection with the appraisal of the real estate and the notarisation of the contract shall be borne by the Customer.

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[1] Collateral: government securities (DKJ, government securities, MNB bond), investment fund units, shares. The collaterals listed here, with respect to their market risk, will be accepted as collateral to the extent determined by the Bank. The Bank reserves the right to determine and modify the range of securities accepted as collateral, depending on the prevailing market conditions.

2 The creditor has the right to establish a commitment fee in connection with keeping the credit line at the Customer's disposal, based on the amount of the facility; however, its measure shall not exceed 50% of the transaction interest rate (defined in percentages).

[3] In the case of agreements concluded after the date of 1 March 2010, if the term to maturity is less than one year, the early repayment fee may not be more than 0.5% of the prepaid amount at maximum, subject to a ceiling of HUF 12,045. The Bank shall not be entitled to the early repayment fee if the amount of the early repayment—effected by the Customer once over 12 months—does not exceed 200,000 Hungarian forints.

[4] Example: HUF 200 000 000 loan amount, 12-month tenor, monthly interest and principal payment periods, one-off arrangement fee is 1% of the approved loan amount, max. HUF 172,095, BUBOR 6,17%, EURIBOR 1,942%.

[5] Example: HUF 5 000 000 loan amount, 12-month tenor, monthly interest and principal payment periods, 1% of the approved loan amount, max. HUF 172,095, BUBOR 6,17%, EURIBOR 1,942% Bank offers loans upon individual agreement with the Clients within the terms and conditions set out herein. In each case the APR (THM) shall not exceed the APR maximum set out in section 17/A of Act 162 of 2009 (Fhtv.) applicable at all times.
Bank shall not offer any loan for which the APR would exceed such maximum rate.

[6] May not be applied for after 4th Nov 2008.

[7] Estimated based on property insurance products intermediated by the bank.

[8] Estimated based on the fees charged by appraisers that have a contractual relationship with the bank.

[9] Example: HUF 5 000 000 loan amount, 60-month tenor, quarterly interest payment period and principal payment period upon maturity, one-off handling charge 1.5%, credit appraisal fee 0.1%, but minimum HUF 12 000 valuation fee in the case of lower interest rate HUF 20 000 in the case of higher interest rate HUF 120 000 (or the equivalent in foreign currency)

Loan against deposit as collateral [1 2]	
Loan amount	HUF 5,000,000 - HUF 200,000,000
Tenor	maximum 1 year
Reference interest rate (of a variable measure):	
HUF	BUBOR
FCY	EURIBOR
Interest premium (of a fixed measure)	negotiable
HUF	2.00% - 5.00%
FCY	3.00% - 8.00%
One-off arrangement fee	1.00% of the approved loan amount, max. HUF 172,095
Commitment fee	2.00%
Prepayment fee	HUF 12,045
Prolongation fee	1.00% of the outstanding loan amount, min. HUF 8,602 max. HUF 172,095
Flat contract amendment fee	0.75% of the outstanding loan amount, max. HUF 172,095
APR (THM)	Not payable in equal instalments
HUF	9.24% [3]– 14.63% [4]
EUR	5.26% [6] – 12.73% [7]

	Multi-currency loans [5]	Special Lombard loans [1]
Loan amount	HUF 25,000,000 -	
Tenor	maximum 10 years	
Reference interest rate (of a variable measure):		
HUF	BUBOR	BUBOR
FCY	EURIBOR	
Interest premium (of a fixed measure)		
HUF	1.00% - 6.50%	1.00% - 6.00%
FCY	0.40% - 8.40	
One-off arrangement fee	1.50% of the approved loan amount, max. HUF 172,095	
	-	
Commitment fee	1.00%	
Prepayment fee	1.00% of the prepaid loan amount	
Prolongation fee	1.00% of the outstanding loan amount, min. HUF 8,602 max. HUF 172,095	
Flat contract amendment fee	0.75% of the outstanding loan amount, max. HUF 172,095	
APR (THM)	Not payable in equal instalments![6]	Not payable in equal instalments [2]
HUF	9.27% – 16.67%	9.27% – 14.87%
EUR	5.80% – 14.62%	
CHF	3.55% – 12.21%	
USD	6.19% – 15.05%	

[1] Collateral: HUF, GBP, EUR, USD deposit. The collaterals listed here, with respect to their market risk, will be accepted as collateral to the extent determined by the Bank.
[2] May not be applied for after 3rd Dec 2025.
[3] Example: HUF 200 000 000 loan amount, 12-month tenor, monthly interest and principal payment periods, one-off arrangement fee is 1% of the approved loan amount, max. HUF 172,0959, BUBOR 6,5%, EURIBOR 1,863%.
[4] Example: HUF 5 000 000 loan amount, 12-month tenor, monthly interest and principal payment periods, 1% of the approved loan amount, max. HUF 172,095, BUBOR 6,5%, EURIBOR 1,863% Bank offers loans upon individual agreement with the Clients within the terms and conditions set out herein. In each case the APR (THM) shall not exceed the APR maximum set out in section 17/A of Act 162 of 2009 (Fhtv.) applicable at all times.
Bank shall not offer any loan for which the APR would exceed such maximum rate.
[5] May not be applied for after 4th Nov 2008.
[6] Example: HUF 25 000 000 loan amount, 60-month tenor, quarterly interest payment period and principal payment period upon maturity, one-time handling charge 1.5%, credit appraisal fee 0.1%, but minimum HUF 25 000 (or the equivalent in foreign currency).

Mortgage loan [1]	
Collateral: privately owned marketable real estate free from litigation. encumbrances and claims	
Loan amount	HUF 3,000,000 - HUF 100,000,000
Tenor	maximum 20 years
Reference interest rate (of a variable measure):	
HUF	1/3/6/12 month BUBOR
EUR [2]	1/3/6/12 month EURIBOR
Interest premium (fixed) in the case of a housing mortgage loan	
HUF/FCY	4.50%
Interest premium (fixed) in the case of a home equity loan	
HUF	5.00% - 6.50%
FCY	5.50 – 6.50%
One-off arrangement fee	HUF 172,095
Commitment fee	2.00% [3]
Notarisation fee	Variable based on the statutory regulations on notarisation fees. e.g., if the transaction value is HUF 5 000 000 and the notary conducts the procedure on site, the expected amount is approximately HUF 35,000.
Property insurance fee	The monthly premium of the property insurance covering at least the credit insurance value (CI value) of the real property that serves as the collateral necessary for the conclusion of the loan agreement. If the insurance amount (CI value) is HUF 1000000. the premium will be around HUF 1,100 – 1,500. [4]
Appraisal fee	The fee charged for appraising the liquidation value of the real properties offered as collateral is depending on the fee charged by the appraiser with the average of HUF 25,000.[5]
Prepayment fee	In case of contract signed after 16.07.2012: HUF 12,045 In case of contract signed before 17.07.2012: HUF 12,045, but maximum the value of the percentage specified in the relevant contract calculated with the middle exchange rate of Raiffeisen Bank Zrt.[6]
Prolongation fee	In case of contract signed after 16.07.2012: HUF 172,095 In case of contract signed before 17.07.2012: max. HUF 172,095 but maximum the value of the percentage specified in the relevant contract calculated with the middle exchange rate of Raiffeisen Bank Zrt.[7]
Flat contract amendment fee	In case of contract signed after 16.07.2012: HUF 172,095 In case of contract signed before 17.07.2012: HUF 172,095 but maximum the value of the percentage specified in the relevant contract calculated with the middle exchange rate of Raiffeisen Bank Zrt.
APR (THM)[8]	Not payable in equal instalments
HUF (housing mortgage loan)	7.93%
EUR (housing mortgage loan)	6.32%
HUF (home equity loan)	8.47% - 10.11%
EUR (home equity loan)	7.73% - 9.17%

All costs arising in connection with the appraisal of the real estate and the notarisation of the contract shall be borne by the Customer.

[1] May not be applied for after 18th Feb 2016.
[2] By the regulations of the Government Decree 110/2011. (VII. 4.) it can only be applied for if the appliers documented regular monthly gross salary is in the currency of the loan and exceeds the statutory minimum of fifteen times the personal base wage of the full-time employee (valid on the date of the signature of loan contract) converted on the official exchange rate of the National Bank of Hungary valid on the date of application.
[3] The creditor has the right to establish a commitment fee in connection with keeping the credit line at the Customer's disposal, based on the amount of the facility; however, its measure shall not exceed 50% of the transaction interest rate (defined in percentages).
[4] Estimated based on property insurance products intermediated by the bank.
[5] Estimated based on the fees charged by appraisers that have a contractual relationship with the bank.
[6] Bank shall not be entitled to an early repayment fee in the event of the early repayment of the entire amount if the outstanding debt does not exceed one million forints and there has been no early repayment in the past 12 months. According to the Act CLXII of 2009 on providing loans for consumers in case of prepayment of mortgage loans the prepayment fee cannot exceed 2% of the prepayed amount, but not more than HUF 12,045). In case of housing loans, the prepayment fee cannot exceed 1% of the prepayed amount, but not more than HUF 12,045, except if the prepayment – partially or totally – is made from loan disbursed by other financial institution. In case of foreign currency loans, the prepayed amount is calculated at the official foreign excange middle rate quoted by the Bank on the date of the prepayment.
[7] In case of housing loans, if the loan was not prolonged in 5 years, free of charge.
[8] Example: Loan amount HUF 5,000,000, tenor 240 months, monthly interest and principal repayment, period, one-off arrangement fee HUF 100,000, appraisal fee in the case of a lower interest rate limit and housing mortgage loan HUF 20,000, in the case of home equity and upper interest rate limit HUF 120,000.

Overdraft Facility (bank account overdraft)

Customers in the Private Banking segment are not eligible for the Overdraft Facility.

With effect from 1 February 2024, a Private Banking customer who enters into a Framework Agreement, or signs a Framework Agreement Amendment that includes the segment limit and reassignment rules, may maintain and use, in the event of a bank-account fee package change (including reassignment), an Overdraft Facility originally applied and contracted for while in Retail or Premium customer status, also in the Private Banking segment, subject to the following terms and conditions.

An Overdraft Facility used in the Private Banking segment shall continue to be subject to the relevant conditions and provisions of the latest List of Conditions for Retail Unsecured Loans and, provided that it was applicable prior to the bank-account fee package change, the Premium Banking List of Conditions.

Within the Private Banking segment, the Bank shall, for accounting reasons and contrary to the relevant contractual provisions, record the Account Holder's debts arising from the Overdraft Facility Agreement as accounts receivable by the Bank in the Bank Account itself, rather than in a receivables register account, under conditions not disadvantageous to the Customer, and shall charge default interest on the registered debt at a rate equal to the transaction interest rate applicable to the Bank Account in accordance with this List of Conditions but not exceeding the default interest rate as set out in the List of Conditions applicable to the Overdraft Facility pursuant to the preceding paragraph.

If the necessary funds are not available on the Account Holder's Bank Account when a payment obligation in respect of the Overdraft Facility becomes due, the Bank shall be entitled to debit any of the Account Holder's Bank Accounts held with the Bank, including in particular any Bank Account held in the Private Banking segment, with the amount of such claim by way of set-off.

If a change of bank-account fee package by a Private Banking customer with an Overdraft Facility results in the customer being reclassified to a new segment, the conditions applicable to the Overdraft Facility for the given segment and bank-account fee package shall apply from the date the change of bank-account fee package takes effect.

XI. Bank guarantees

Registration and handling of guarantees issued by other banks in favour of our customers (with no commitment by Raiffeisen Bank)	
Advising of bank guarantee, registration	0.15%, min. HUF 20,000, max. HUF 100,000
• Modification	HUF 21,800 flat fee
• Handling of demand related to guarantee received	HUF 38,900 flat fee
• Forwarding a claim in the context of a received guarantee without an examination of the content	HUF 15,200 flat fee
▪ Endorsement of guarantee received	HUF 38,900 flat fee
Bank guarantees issued by the Bank upon our clients' orders	
• Issue of bank guarantee, increase of guarantee amount, prolongation of expiry	negotiable, min. HUF 50,000 for guarantees to be drawn within 1 year, and min. 25,000 / each started year for guarantees valid for longer than 1 year
• Modification of bank guarantee (other than increase of guarantee amount and prolongation of expiry)*	HUF 16,500 flat fee
• Issue of guarantee in two languages*	HUF 5,000 / each foreign language copy
• Issue of guarantee in several original copies*	HUF 1,000 / each additional copy
• Issue of bank guarantee with text other than the standard text of the bank*	Min. HUF 10,600 one-time fee
• Withdrawal of instruction*	HUF 5,000/item
• Handling of demands*	HUF 54,900 flat fee
• Bank guarantee examination fee	Negotiable
SWIFT messages	
Irrespective of type	HUF 2,500/page
Letters of intent	
• With no commitment by the Bank*	HUF 26,900, flat fee
• Modification	HUF 5,000
Preparing draft guarantees	
0.1%, min. HUF 15,000, max. HUF 50,000	

XII. Art banking services

Storage	
The service may be requested solely in the branches of Raiffeisen Bank by the Accountholder (Customer) in person.[1]	
HUF 50-100 million	1.00% +VAT/year
Above HUF 100 million	0.70% + VAT/year

XIII. Insurances

Available insurance

Raiffeisen Care II.
In case of the Raiffeisen Care II fees, commissions and costs shall be charged - including discounts and promotions - as specified in the effective Retail Terms and Conditions. The insurance taken out by the customer as a Retail customer or a Private Banking Superior customer remains in force even if the customer is subsequently reclassified, i.e. becoming a Private Banking Superior customer or a Retail customer.

Unavailable insurances

Raiffeisen Care I.; Raiffeisen Protection; Raiffeisen Income Protection
In case of the Raiffeisen Care II fees, commissions and costs shall be charged - including discounts and promotions - as specified in the effective Retail Terms and Conditions, insurances are governed by the provisions of the Consumer Condition List in force at all times, including discounts and promotions, the fees, commissions, and costs specified with the proviso that the aforementioned insurances cannot be applied for as a Private Banking Superior customer. The insurance taken out by the customer as a Retail customer or a Private Banking Superior customer remains in force even if the customer is subsequently reclassified, i.e. becoming a Private Banking Superior customer or a Retail customer.

[1] The service may be used in the case of the depositing of an artwork of a minimum value of HUF 50 million (a painting, statue or any such work of art, which the Bank's advisor judges to be of an appropriate value). The fees indicated above contain the cost of storage, insurance and valuation. Fee due quarterly, in advance.

XIV. Regular Investment

Not available from 01.07.2024

	Branch
Account opening orders	Not available
Deletion of orders	free of charge
Modifications	Not available
Period of Regular Investment	Monthly / Quarterly
Currency of Regular Investment **– Raiffeisen investment funds** **– Raiffeisen Capital Management investment funds** **– other domestic investment funds** **– other foreign investment funds**	0.75% 1% 1% 1%. but minimum HUF 3 962/ EUR 13.57/ USD 20.36/ AUD 20.36/ CAD 20.36/ CHF 20.36/ GBP 13.57 / JPY 1 356
Transfer and redemption orders on Regular Investment sub-account	Equals to the conditions in IV. Securities conditions/ Investment Funds units
Available investment funds	Any traded investment fund *

Sales channels	
	Branch
Regular Investment account opening	Not available
Placing/modifying orders	Not available
Transfer orders	Not available
Regular Investment closing, redemption orders, deleting orders	Yes

Cut-off times for the receipt of orders	
	Branch
Investment note order in Raiffeisen Regular Investment	Not available

* Based on chapter 44.2 of the valid Prospectus of Citadella Származtatott Befektetési Alap (Citadella Derivative Fund, HU0000707948) from 1st November 2015 the fund is no longer available in the scope of Regular Investment Programme.
Not available in the scope of Regular Investment Programme:
VIG Maraton Funds
Raiffeisen Real Estate Funds

XV. Cash-desk transactions

Cash deposit in Hungary [Cash-desk deposits]	Exchange rate
Forint to HUF account	-
Forint to FCY account	FX sell rate
Foreign currency to FCY account (same currency)	-
Foreign currency to HUF account	Foreign currency buy rate
Foreign currency to FCY account (different currency)	Foreign currency buy rate / FX sell rate
Deposit of 1 000 or more HUF coins (to one account, on the same day and in the same branch)[1]	-

Cash withdrawal in Hungary [Cash-desk withdrawals]	Exchange rate
Exchange of coins to banknotes. or to another currency or Hungarian forint	
Hungarian Forint - based on contracts signed until 2016.06.30.- from HUF account with the exception below.	-
Hungarian Forint - based on contracts signed until 2016.06.30.- from HUF account opened after 06.12.2015., in case the Client does keep a Stability Savings Account at the time of the Bank account opening or any cash withdrawal at the Bank, or used to keep one between these dates.	-
Hungarian forint- based on contracts signed from 2016.07.01- from HUF account opened.	
Forint from FCY account	FX buy rate
Foreign currency from FCY account (same currency)	-
Foreign currency from FCY account (different currency)	FX buy rate/ foreign currency sell rate
Foreign currency from HUF account	Foreign currency sell rate

The Bank will suspend cash transactions of the Norwegian krone (NOK) and the Swedish krone (SEK) for an indefinite period as from 1 June 2023, and the Danish krone (DKK) for an indefinite period as from 25 October 2022. In view of this, Raiffeisen Bank Zrt. will no longer accept the Norwegian krone (NOK) and the Swedish krone (SEK) as of 1 June 2023 and the Danish krone (DKK) currency in its cash desks at Raiffeisen Bank branch network as of 25 October, 2022. This restriction will apply to all cash transactions, especially cash deposit at branch and cash withdrawals at branch in Norwegian krone (NOK) and in the Swedish krone (SEK) in Danish krone (DKK) and currency exchange.

In addition, account keeping and foreign currency transactions in Danish krone (DKK), Norwegian krone (NOK) and in the Swedish krone (SEK) continue to function without disruption.

From 1st March 2008, when making cash-desk payouts in HUF, the Bank will apply the rules on rounding as are set forth in Act III of 2008 on the rules on rounding required as a consequence of the withdrawal from circulation of 1 and 2-forint-denominated coins.

Information concerning the exchange (replacement) of HUF banknotes withdrawn or being withdrawn from circulation are available in the announcement "Cash Desk Transactions for Customers Keeping Accounts at Raiffeisen Bank".

[1] The Bank accepts coin deposits only in HUF and only if deposited on an account.

Reporting cash withdrawal in HUF
Any intention to withdraw cash in excess of HUF 1 000 000 must be reported 1 banking days in advance of the planned withdrawal, by 14:00. The Bank charges a 0.25% commission on cash that is ordered but is not collected.

Reporting cash withdrawal in foreign currency
Any intention to withdraw cash in excess of HUF 1 000 000 equivalent in a foreign currency (EUR, USD, CHF, GBP), or an amount in excess of HUF 500 000 in any other currencies listed by the Bank, must be reported 2 banking days in advance of the planned withdrawal, by 11:00. The Bank charges a 0.25% commission on cash that is ordered but is not collected.

The Bank accepts one-off orders for cash withdrawals in a maximum amount of HUF 1 000 000 (or the equivalent thereof in foreign currency).

If the Customer who entitled to cash withdrawal free of charge in cash desk in branch, later requires a bank card linked to the bank account for which the declaration has been submitted, or he/she links the bank card to the bank account for which the declaration has been submitted by changing the account that is linked to the bankcard and activates his/her bankcard, from that time he/she will be entitled to cash withdrawal for free of charge from any Automated Teller Machine (ATM) in Hungary.
Bank provides the free of charge transactions related to the bank account for which the declaration has been submitted.
In case the statement is made until the 20th day of the given calendar month, the discount is available from the first day of the next calendar month.
The possibility of cash withdrawal for free of charge is provided by the Bank until 31 December 2014, as declared by the law.

In accordance with Art. 36/A and Art. 36/D of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, for those customers under guardianship who have made a declaration at Raiffeisen Bank (or for their guardians as applicable) and who are not allowed to have bankcards at the Bank, the Bank provides an opportunity for two free HUF cash withdrawals at the cash desks of the Bank, up to HUF 150,000 in total, or subject to the limit specified in the resolution of the guardianship authority assigning the guardian. The opportunity for free cash withdrawal is linked to the bank account in respect of which the declaration was made, and the Customer who is under guardianship in accordance with the Bank's records and his/her guardian are entitled to use it jointly.
If the sum of the first two HUF cash withdrawals at cash desk in the actual calendar month is higher than HUF 150,000, Bank applies fees stated in this actual List of Conditions applicable to HUF payments (in banknotes and coins) for the amount which exceeds HUF 150,000.
If subsequently the Customer who is entitled to free cash withdrawal or his/her guardian is allowed to and does apply for a bankcard, and the bankcard is activated, from then on the opportunity for free cash withdrawal can be used from automated teller machines (ATM) installed in Hungary. From 01.01.2025 the discount will also apply to POS transactions carried out at the Hungarian Post.
In case the statement is made until the 20th day of the given calendar month, the discount is available from the first day of the next calendar month.

From the date of 1st July 2017 until withdrawal, but at least until 30th November 2017, the Bank shall under a promotion ensure for all customers under guardianship, or for their guardians, two free cash withdrawals at cash desks linked to the account, subject to the limit specified in the resolution of the guardianship authority assigning the guardian. If customer does not make a declaration, the Bank provides the discount on the smallest numbered account.

XVI. Deadlines and amounts

Deadlines for same-day orders					
	Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen mobile application	myRaiffeisen portal
In-Bank transfers between the customers own accounts if it is not qualified as an in-bank instant credit transfer (from HUF account, in HUF)	16:00	17:00	17:00	17:00	temporarily unavailable
One-off HUF transfer – between accounts managed at RB	16:00	17:00	17:00	17:00	temporarily unavailable
One-off HUF transfer – to another bank	16:00	16:30	16:30	16:30	temporarily unavailable
One-off HUF transfer – payment orders qualified as in-bank instant credit transfer	unavailable	unavailable	24:00	24:00	temporarily unavailable
One-off HUF transfer – payment orders qualified as instant credit transfer	unavailable	unavailable	24:00	24:00	temporarily unavailable
Recall of one-off HUF transfer[1]	15:00	16:00	unavailable	unavailable	unavailable
In-Bank transfers between the customers own accounts if it is qualified as an in-bank instant credit transfer (from HUF account, in HUF)	unavailable	unavailable	24:00	24:00	temporarily unavailable
RTGS transfer	16:00	unavailable	unavailable	unavailable	unavailable
Until 27.09.2026 One-off FCY transfer – within the Bank, with conversion	16:00	16:00	16:00	unavailable	unavailable
Until 27.09.2026 One-off FCY transfer – within the Bank, without conversion	16:00	16:00	18:00	unavailable	unavailable
From 28.09.2026 One-off FYC transfer - within the bank, with and without conversion	16:00	17:00	18:00	18:00 (available between HUF and EUR only)	unavailable
Until 27.09.2026 One-off FCY transfer – to another bank extra urgent[2] without conversion	10:00	12:00	12:00	unavailable	unavailable
From 28.09.2026 One-off FYC transfer – outside the bank with extra urgent[2] execution without conversion	13:00	14:00	14:00	unavailable	unavailable
Until 27.09.2026 One-off FYC transfer – outside the bank with conversion	11:00	12:00	12:00	unavailable	unavailable
Until 27.09.2026 One-off FCY transfer – to another bank without conversion with urgent[2] or normal deadline without conversion	13:00	15:00	15:00	unavailable	unavailable
From 28.09.2026 One-off FYC transfer outside the bank with normal and urgent[2] execution, with and without conversion	14:00	15:00	15:00	unavailable	unavailable

[1] The deadline of giving order for recalling interbank HUF payments can be given latest until the 30th working day after the payment is executed. If the beneficiary has not declared about the recalled HUF transfer until the 60th working day after the recalled payment is executed, then the Bank will cancel the order.
Recalling of in-bank instant credit transfer and instant credit transfer by the payer can be given until the 13th months from the month of the initiation of the transfer. If the beneficiary has not declared about the recalled HUF transfer until the 30th working day after the recalled payment is executed, then the Bank will cancel the order.

Until 27.09.2026 One-off SEPA FCY transfer - with extra urgent[2] deadline with conversion	11:00	12:00	12:00	unavailable	unavailable
Until 27.09.2026 Oneoff SEPA FYC transfer with extra urgent execution without conversion	11:00	12:00	12:00	unavailable	unavailable
From 28.09.2026 One-off SEPA FYC transfer with extra urgent execution, with and without conversion	13:00	14:00	14:00	unavailable	unavailable
Until 27.09.2026 One-off SEPA FCY transfer - with urgent[1] or normal deadline with conversion	11:00	12:00	12:00	12:00	unavailable
Until 27.09.2026 One-off SEPA FCY transfer - with urgent[2] or normal deadline with conversion	13:00	15:00	15:00	15:00	unavailable
From 28.09.2026 One-off SEPA transfer with normal execution, with and without conversion	14:00	15:00	15:00	15:00	unavailable
From 28.09.2026 One-off SEPA transfer with urgent2 execution, with and without conversion	14:00	15:00	15:00	unavailable	unavailable
SEPA DD (Direct Debit) Core direct debit limiting statement set/modification/cancellation [2]	15:30	unavailable	unavailable	unavailable	unavailable
Forbidding the execution of a SEPA DD Core direct debit [3]	by 15:30 on banking day preceding execution	by 15:30 on banking day preceding execution	unavailable	unavailable	unavailable
Refund of paid SEPA DD Core direct debit[4]	13:30	unavailable	unavailable	unavailable	unavailable
Special FCY exchange conversion	16:00	unavailable	18:00	18:00	unavailable
Standing order	By 15:30 on banking day preceding execution	By 15:30 on banking day preceding execution	By 15:30 on banking day preceding execution	By 16:00 on banking day preceding execution	unavailable
Cancelling of standing order	By 15:30 on banking day preceding execution		By 17:00 on banking day preceding execution	By 16:00 on banking day preceding execution	unavailable
Prompt collection order, public authority transfer, – internal	14:00	unavailable	unavailable	unavailable	unavailable
Prompt collection order, public authority transfer, – external	14:00	unavailable	unavailable	unavailable	unavailable
Incoming FCY payments with/without conversion in accordance with EEA regulations[5]	18:00			unavailable	unavailable

[1] currently not available on myRaiffeisen mobile application
[2] The SEPA DD Core direct debits are executed according to the instructions about restrictions, on the first workday after the day of receipt of the instructions, including the SEPA DD Core direct debits if the day of execution is on that first working day.
[3] Forbidding the execution of a SEPA DD Core direct debit is possible through your banking advisor on the phone by 15:30 on banking day preceding execution as well.
[4] A paid SEPA DD Core direct debit can be refunded without examination within 8 weeks after the execution of the direct debit (56 days not including the day of the execution) until the last banking working day.
[1] The FCY order coming directly from nostro bank or SEPA is executed on the day of receipt, otherwise it is executed on the day of notice about crediting the amount on Bank's nostro account, but not earlier then the day of receipt. FCY payment in accordance with EEA regulations: only EEA currencies and EEA member countries are involved in the payment.

Incoming FCY payments with/without conversion in no accordance with EEA regulations	18:00			unavailable	unavailable
Incoming EUR payments without conversion [1]	18:00			unavailable	unavailable
Direct debit (Utility-fee payment) T+2	16:00		unavailable	unavailable	unavailable
Direct debit (Utility-fee payment) T+1	unavailable		17:00[2]	17:00	unavailable
Cancelling of direct debit utility-fee payment (cancelling of utility-fee payment)	By 16:00 on banking day preceding execution		By 24:00 on banking day preceding execution	By 24:00 on banking day preceding execution	unavailable
Time Deposit	16:00	16:00	17:00[3]	17:00	unavailable
Cancellation of time deposit	16:00	16:00	unavailable	unavailable	unavailable

Orders given after the above deadlines are performed on the next banking day. Orders given outside the bank on paper shall be regarded received by 10:00 on the first banking day following the signing of the order.
The final time of receipt of individual orders on banking days and the closing time of the working day as far as the performance of payment operations in concerned shall be regarded as identical. In case of HUF transfers to be qualified as in-bank instant credit transfer (corresponding to GBC Chapter 1 Section 5.1.1/C) the Bank ensures that the HUF amount of the payment transactions will be transferred within 5 seconds to the beneficiary's account in a way it will be available to the beneficiary. In case of outgoing HUF transfers to be qualified as instant credit transfer (corresponding to GBC Chapter 1 Section 5.1.1/A) the Bank ensures that the HUF amount of the payment transaction will be transferred within 5 seconds to the beneficiary's payment service provider/bank. The fulfilment of in bank instant credit transfers and instant credit transfers takes place continuously on every calendar day.

Information about execution of payments crediting (HUF ad hoc payment orders crediting on HUF accounts):

Order type	Cut-off time	End-of-day closing time
HUF in-house account transfer orders	17:10 In case of in-bank instant credit transfer: 0 - 24:00	17:10 In case of in-bank instant credit transfer: 24:00
HUF outgoing credit transfer orders	0 - 24:00	24:00
HUF incoming credit transfer orders	18:10 In case of instant credit transfer: 0 - 24:00	18:10 In case of instant credit transfer: 24:00

Information about execution of payments crediting (incoming FX transfers), if not beneficiary of in-bank instant credit transfer:

Order type			Cut-off time	End-of-day closing time
FCY in-house account transfer / outgoing credit transfer orders	without conversion	EUR	18:00	18:00
		other than EUR	18:00	18:00
	with conversion		16:00 From 28.09.2026: 17:00	18:00
		HUF and EUR	18:00	18:00

[1] The closing time of the working day 18:00.
[2] In certain cases the transaction can be processed after 17:00., before the evening batch is being started. The DirektNet always confirms the execution date while processing the transaction.

FCY incoming credit transfer orders	without conversion	other than HUF or EUR	18:00	18:00
	with conversion		18:00	18:00

Cut-off times for receiving ad hoc HUF payment orders on Foreign Currency Accounts:

	Cut-off time	End-of-day closing time
One-off HUF transfer	18:00	18:00
Instant credit transfer	24:00	24:00

Bank has declared the following opening times for receiving payment orders:

Opening time for receive payment orders			
Branch	**Raiffeisen Direkt**	**Raiffeisen DirektNet**	**myRaiffeisen mobile application**
Beginning of opening hours	7:00	7:00 Special FCY exchange conversion: 8:00 In case of transfers qualified as in-bank instant credit transfer or instant credit transfer: 0:00	7:00 Special FCY exchange conversion: 8:00 In case of transfers qualified as in-bank instant credit transfer or instant credit transfer: 0:00

FCY order deadlines – debiting (outgoing items)		
FCY transfers	**Transfer** (outside the Bank)	**Intra-bank Transfer** (between own accounts or two Raiffeisen accounts)
Standard order without conversion **- in EEA, GBP and USD currency** **- in other non EEA currencies, except USD and GBP**	- day of order + 1 international banking day - day of order + 2 international banking days	day of order
Extra urgent order without conversion in key currencies	day of order	unavailable
Standard order with conversion [1] **- in EEA currencies** [2] **- in other non EEA currencies**	- day of order + 1 international banking day - day of order + 2 international banking days	day of order
Urgent order with conversion **- in other key currency** **- in other non EEA currencies**	- day of order + 1 international banking day - unavailable	- unavailable - day of order
Extra urgent order with conversion in key currencies	day of order	unavailable

FCY order deadlines	
FCY transfers	**FCY transfers**
Standard order without conversion - in major currencies - in standard currencies	day of receipt
Urgent orders without conversion - in major currencies - in standard currencies	day of receipt
Extra urgent orders without conversion - in major currencies - in standard currencies	day of receipt
Standard order conversion[3]	day of receipt

[1] In the case of the conversion of amounts in excess of USD 100 000 at market FX buy / sell rates: date of receipt + 2 international banking days
[2] If both the currencies involved in the conversion are EEA Member State currencies.
[3] For amounts over USD 100,000 converted at the market exchange rate: date of receipt +2 international banking days.

- in priority EEA currencies and standard EEA currencies[1] - in priority other currencies and standard other currencies	– day of receipt + 2 international banking days
Urgent order with conversion - in priority EEA currencies and standard EEA currencies[2] - in priority other currencies and standard other currencies	- day of receipt – day of receipt + 1 international banking day
Extra urgent orders with conversion - in priority EEA currencies and standard EEA currencies[2] - in priority non EEA currencies and standard non EEA currencies	day of receipt

In the case of a credit, the amount may be considered received if the payment order was received by 8:00 a.m., and if at least one of the currencies, i.e. either the currency of the payor or of the payee account, or both, is the currency of an EEA Member State.

Effective until 2024.05.12

Key currency (not EEA)	USD
Key currency (EEA)	EUR, GBP, HUF
Standard currency (not EEA)	AUD, CAD, JPY, RUB, TRY, ZAR, SGD
Standard currency (EEA)	CHF, CZK, DKK, NOK, PLN, SEK, RON

Effective from 2024.05.13

Key currency (not EEA)	USD, GBP
Key currency (EEA)	EUR, HUF
Standard currency (not EEA)	AUD, CAD, JPY, RUB, TRY, ZAR, SGD
Standard currency (EEA)	CHF, CZK, DKK, NOK, PLN, SEK, RON

[1] The order will be executed on the date of receipt if both the incoming and the creditable invoices are denominated in the currency of an EEA member state and if the customer's instruction is given on the date of receipt.

<table>
<tr><th colspan="6">Maximum amount and number of orders</th></tr>
<tr><th rowspan="2"></th><th rowspan="2">Branch</th><th rowspan="2">Raiffeisen Direkt</th><th rowspan="2">Raiffeisen DirektNet</th><th colspan="2">myRaiffeisen</th></tr>
<tr><th>mobil application</th><th>portal</th></tr>
<tr><td>Daily maximum number of transfers</td><td colspan="2">unlimited</td><td colspan="3">Bank-set base limit: 8 transactions per day
User-modifiable*
Maximum settable daily quantity: unlimited per day</td></tr>
<tr><td>Book transfer (between own accounts)</td><td rowspan="3">Up to the account balance</td><td rowspan="2">Until 19.07.2026, up to the account balance

From 20.07.2026 orders may only be placed for amounts exceeding HUF 100,000,000</td><td colspan="3">Up to the account balance</td></tr>
<tr><td>One-off transfer</td><td>with SMS-password[1,2] max. HUF 2,000,000 /transaction

with Raiffeisen Hardware Token or Raiffeisen Mobile Token up to the limit determined by the Bank or the User: max. HUF 100,000,000 /transaction*, max. HUF 100,000,000/day</td><td>with Raiffeisen Mobile Token up to the limit determined by the Bank or the User: max. HUF 100,000,000 /transaction*, max. HUF 100,000,000/day</td><td>with SMS-password[1,2] max. HUF 2,000,000 /transaction

with Raiffeisen Mobile Token up to the limit determined by the Bank or the User: max. HUF 100,000,000 /transaction*, max. HUF 100,000,000/day</td></tr>
<tr><td>Standing order</td><td>Up to the account balance</td><td>with SMS-password[1,2]: max. HUF 2,000,000 /transaction

with Raiffeisen Hardware Token or Raiffeisen Mobile Token up to the limit determined by the Bank or the User: max. HUF 100,000,000 /transaction*, max. HUF 100,000,000/day</td><td>with Raiffeisen Mobile Token up to the limit determined by the Bank or the User: max. HUF 100,000,000 /transaction*, max. HUF 100,000,000/day</td><td>–</td></tr>
<tr><td>Special FCY exchange conversion[3]</td><td>Min. HUF 1.000 max. HUF 40 million or equivalent FCY/ transaction</td><td>–</td><td colspan="2">It is available in the amount corresponding to the limits specified in the user manual for the relevant electronic channel, between the Customer's own sub-accounts, at the buy or sell exchange rate quoted by the Bank and offered per</td><td>–</td></tr>
</table>

[1] With an SMS password the one amount of transfers may not exceed HUF 2 000 000. Book transfers between own accounts are not included in the above limits.

[2] With an SMS password, the daily payment volume many not exceed HUF 25,000,000, from 26.11.2025 the daily payment volume many not exceed HUF 100,000,000. To use the service, you 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. You must enter the password on the DirektNet interface when approving the order. You may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under your DirektNet agreement. The Bank sends the SMS password to the desired phone number when the order is recorded.

[3] Calculated at the latest market exchange rates.

			transaction, provided that 100% of the required funds are available.	
Direct debit order	Up to the account balance or the specified limit			–

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 maximum daily number of transfers and the maximum daily transfer limit amount applies collectively to the myRaiffeisen mobile application and the myRaiffeisen portal, separately to DirektNet, except for instant transfers initiated with a payment request.
Limits can only be defined in Hungarian forints. The maximum amount specified as a limit applies to both HUF and foreign currency transfers. The Bank considers the amount of individual payment orders specified in foreign currency by converting it into Hungarian forints at the exchange rate determined and quoted by the Bank when applying transfer limits. The limits set as default can be unilaterally modified by the Bank at any time.
The maximum amount limit per transfer and the maximum daily number of transfers limit can be viewed and modified free of charge by the user at any time on the myRaiffeisen portal, in the myRaiffeisen mobile application, as well as via Raiffeisen Direktnet.
The maximum daily transfer limit amount can be modify only in branches or through the Raiffeisen Direct telephone customer service.

Transaction fulfilment schedule	
HUF payments related to a HUF account	
Credit items	**Day/time of crediting**
Between own accounts if it is not qualified as an in-bank instant credit transfer	day of order
Between own accounts if it is qualified as an in-bank instant credit transfer	forthwith
In bank transfer if it is not qualified as an in-bank instant credit transfer	day of order
In bank transfer if it is qualified as an in-bank instant credit transfer	forthwith
Interbank transfer if it is not qualified as an instant credit transfer	Day of crediting the Bank’s account
Interbank transfer if it is qualified as instant credit transfer	forthwith
Transfer (Hungarian Post)	Day of crediting the Bank’s account
VIBER transfer	Within 15 minutes after receiving the statement of the Hungarian National Bank

Debit items
Debiting the principal account with the amount of order is on the day of processing the order.

In case of correct and complete orders – excluded VIBER transfer orders – received by the Bank, the account of the recipient's financial provider is credited according to mentioned in the table below:

<table>
<tr><th colspan="4">Crediting of HUF one-off transfers</th></tr>
<tr><th></th><th>Branch</th><th>Raiffeisen Direkt</th><th>Raiffeisen DirektNet, myRaiffeisen mobile application</th></tr>
<tr><td>One-off transfers within the Bank</td><td rowspan="3">day of execution</td><td>day of execution</td><td>Day of execution
In case of in-bank instant credit transfer within 5 seconds after it was received</td></tr>
<tr><td>Standing orders within the Bank</td><td>day of execution</td><td>Day of execution</td></tr>
<tr><td>One-off transfer orders interbank</td><td>day of execution</td><td>In case of instant credit transfer within 5 seconds after it was received</td></tr>
<tr><td>Standing orders interbank</td><td colspan="3">Day of execution</td></tr>
</table>

In case of standing orders the first payment is executed earliest on the next banking day after the order is received.

XVII. Other services
XVII. 1. Mobile Banking service

In one application (single fee payment), the account holder may request the Mobile Banking service for any number of his own accounts and his own bank cards (including additional cards) but specifying only one mobile phone number.
If the account holder requests the service specifying more than one mobile phone number, a new application must be submitted for each mobile phone number, and the monthly fee paid for each application (multiple fee payment).
The Bank debits the due fees for the Mobile Banking service from the designated bank account (fee settlement account) upon application for the service.
The Occasional Balance and card limit Inquiry service will not be available from 12.03.2019.

Contents of Mobile Banking fee package	
Comprehensive Mobile Banking*	
Bank card transaction	
All card authorisations Card authorisation: A prior funds availability check in the case of withdrawal and purchase transactions for which this is a prerequisite.	+
Bank account movements**	
Credit / Debit on Bank Account For the types of transaction on which notices are sent, visit www.raiffeisen.hu.	+
Balance notice	
Automatic balance notice on the latest daily opening balance On non-banking days, regular text messages with balance information are sent on the next working day.	Available daily, weekly or monthly
According to the default settings the messages contain the Raiffeisen bank account number / Raiffeisen bank card number as identification. However, the customer may request the Mobile Banking service with identification data different from the default settings.	

*The Comprehensive Mobile Banking service applies to the payment and credit card accounts opened by the latest List of Conditions for Private Banking Superior customers.
** From February 1, 2026, the Bank will not send separate SMS notifications for the following transactions initiated by our Bank that affect account turnover: interest crediting, loan interest debiting, interest tax debiting, social contribution tax debiting.

XVII. 2. Safe services

Safe service			
Safe deposit box rental service – The fees are effective regarding to the contracts from 1st of December 2019:			
From 31 July 2020 the service is only available at the 1133 Budapest, Váci street 116-118., during regular business hours.			
Safe deposit box size			
Safe type	**Width**	**Depth**	**Height**
A type safe	250 mm	355 mm	43 mm
B type safe	250 mm	355 mm	93 mm
C type safe	250 mm	355 mm	193 mm
Rental fees by value bands [1]	under HUF 10 million		
A type safe	Gross HUF 7,578/month		
B type safe	Gross HUF 9,202/month		
C type safe	Gross HUF 10,826/month		
All Safe	Above a value threshold of HUF 10,000,000, the fees will rise by gross HUF 541/month for each complete HUF 1 million in excess of such threshold, the maximum amount of the insurance is HUF 50,000,000		
Other Fees			
Security deposit for key and lock replacement	Gross HUF 53,210		
Fee for breaking the safe and complete lock replacement [1]	Gross HUF 53,210		
In the event of late payment [1,2]	The Bank charges a default fee equal to the amount of the overdue payment		
Safe and manipulation room usage fee [1,2]	4 times a month free of charge 15 minutes/occasion, in all other cases gross HUF 1,624/every 15 minutes started		
Legally authorized person [1,2]	Gross HUF 2,165/ person/month, maximum 5 people		

Due date of rental fees:

Rental fee is payable in lump sum for 6-month periods, in advance, as follows:

- if the Safe Deposit Box Rental Agreement enters into force between the 1st and 19th of the relevant month, the rental fee due for the first 6 months shall be payable on the 25th of that month;
- if the Safe Deposit Box Rental Agreement enters into force between the 20th and 31st of the relevant month, the rental fee due for the first 6 months shall be payable on the 25th of the following month;
- the rental fee concerning any further 6-month period shall be due on the 25th of the last month of the last already paid 6-month period.
- For the month of entry into force of the Safe Deposit Box Rental Agreement, a pro rata monthly fee shall be charged instead of a full monthly fee. The first monthly rental fee shall be charged time-proportionately for the period lasting from the date of effectiveness of the Safe Deposit Box Rental Agreement until the last calendar day of the given month, based on calendar days.

The amount of due rental fees shall be debited automatically to the Lessee's Bank Account.

In the event of the termination of the Safe Deposit Box Rental Agreement, the time-proportional part of the prepaid rental fee shall be refunded to the Lessee.

[1] Fees are gross and include 27% VAT.
[2] The fee will be deducted from the account specified in the contract on the 25th of the month.

Key caution money: It will be posted to the customer's bank account after the sign of the contract.

Safe deposit box breaking fee: The fee will be deducted from the account specified in the contract on the 25th of the month.

Safe and manipulation room usage fee: The settlement period runs from the 20th of the month preceding the debit to the 19th of the month of the debit. The fee will be deducted from the account specified in the contract on the 25th of the month.

If the 25th day of the month is non-banking day, the debit will be made on the first following banking day.

XVIII. Information regarding the RTGS (Real-Time Gross Settlement) regulations of the National Bank of Hungary

Procedural rule 1

If the sender bank has received the order from the customer for same-day performance, the bank shall submit it to the National Bank of Hungary (MNB) within 2 hours of receipt of the order but no later than the RTGS deadline specified for the receipt of customer orders, while also providing the appropriate coverage. If Bank received the order before the start of RTGS operating hours, the 2-hour performance deadline will be calculated from the moment that RTGS commences operation.

Procedural rule 2

In the case of customer orders submitted with a future value date, the RTGS member shall provide coverage within 2 hours of the start of RTGS operation on the given value date.

Procedural rule 3

RTGS members shall credit orders sent from RTGS to customers immediately, but no later than within 2 hours after the order comes to the member's attention, so that it will be a same-day order and that the received amount may provide coverage for the customer's same-day transfers. In the event that the order is received after the effective closing date of RTGS customer items, the RTGS member receiving the order shall credit the amount on the same day. In accordance with the deadlines stipulated in the effective statutory regulations on cash flow (in accordance with the rules pertaining to the Interbank Clearing System operated by Giro Elszámolásforgalmi Rt.).

Procedural rule 4

If for any reason (e.g. a bank account error) the RTGS member is unable to credit the received order, the RTGS member shall retransfer the received credit to the sender bank via the RTGS system, if possible on the same day but no later than on the banking day following receipt, within an hour-and-a-half following the start of RTGS operating hours, together with a standard message and the appropriate standardised error message.

Procedural rule 5

The recipient RTGS member may not make corrections to the received order prior to the crediting of the customer account. If the sender bank asks the order to be retransferred prior to the crediting of the customer account due to a technical error (e.g. duplication of order). the recipient RTGS member shall. upon the sender member's signal. return the order with a standard retransfer code in exchange for a simultaneous written confirmation by the sender member (which contains data that can be used to unequivocally identify the given payment order). If the customer account has already been credited. the recipient RTGS member. upon the sender RTGS member's signal, shall commence discussions with its own customer without delay in order to retransfer, as soon as possible. the amounts that have been credited due to the fault of the sender; however. even in this case the recipient RTGS member may not correct the received order.

We would like to bring to your attention that the List of Conditions for Private Banking Superior customers is available in chronological order from 1 January 2017 at the following link:
www.raiffeisen.hu/web/english/useful-information/terms-conditions-archives

From 10 November 2022, during the state of danger defined by the Government Decree No 424/2022 (X. 28.) on the declaration of a state of danger and certain emergency rules in view of the armed conflict and humanitarian disaster in the territory of Ukraine and in order to avert and manage the consequences thereof in Hungary, the interest rate for late payment is determined in accordance with this List of Conditions, but it is limited to a maximum of 25% per annum if the rate according to the List of Conditions would be higher than this.