

I. Raiffeisen Bank Account, electronic services

List of Conditions

Effective from 1st of April 2022 until withdrawal

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The amendments are marked by italicized text in the List of conditions. The amendments in the List of Conditions from the 1st of April 2022:

- *The fees marked by N.o. 3 superscript are increased by 5.1%. which was the scale of the Consumer Price Index in 2021.*
- *The following promotions will be extended until 31th of December 2022*
 - *Promotion concerning the fee of changing accounts*
 - *Promotion concerning the Secondary Account Identifier*
 - *Promotion concerning the Payment Request for HUF and Foreign Currency accounts*
 - *Promotion concerning the discounted monthly fee of the SMS service for Online and Yellow Accounts*
 - *Promotion concerning the conditions of discounted/free of charge account-keeping of Feewinner accounts*
- *The availability of the Raiffeisen Online account will be extended until 28/02/2024*
- *Raiffeisen Protection – Accident Insurance is not available from 01/04/2022*

1. Account maintenance [Bank accounts and account package]

1.1. Available account packages

Raiffeisen Feewinner Account: bank account kept in HUF at a reduced monthly account-keeping fee, with free debit card purchases and direct debit orders, and discounts for internet credit transfer orders, bankcard annual and issuance fees, and cash withdrawal from ATM, provided that the eligibility criteria are met.

Raiffeisen Activity 3.0 Account: bank account kept in HUF at a reduced monthly account-keeping fee, with free debit card purchases, and discounts for internet credit transfer orders, direct debit orders, bankcard issuance fee, and cash withdrawal from ATM, provided that the eligibility criteria are met.

Raiffeisen Yelloo Account: bank account kept in HUF, for 18-25 years old with free monthly account-keeping fee and free debit card purchase and discounts for transactions via Raiffeisen DirektNet and myRaiffeisen.

Raiffeisen Online Account: bank account kept in HUF, that has been opened on the Raiffeisen Online Retail Account Keeping Platform, with free monthly account-keeping fee and free debit card purchase and discounts for transactions via Raiffeisen DirektNet and myRaiffeisen.

Raiffeisen Everyday 2.0 Account Package: HUF account with discounts for ATM cash withdrawal.

Raiffeisen Base 2.0 Package: HUF account without special conditions.

Raiffeisen Basic Account: account keeping service regulated by law; available with conditions.

Raiffeisen Bank Account in foreign currency: account can be opened in EUR, CHF, USD and GBP.

Smallest amount of account maintenance: HUF 20,000 or an equivalent thereof in other currency.

1.2. Terminated account packages

Account package cannot be opened after 21st July 2019:

Raiffeisen Fee Waiver Account

Raiffeisen Activity 3.0 Account

Account package cannot be opened after 9th August 2016:

Raiffeisen Fee Waiver 2.0 Account Package

Account package cannot be opened after 26th October 2014:

Raiffeisen Base Package¹

Account packages cannot be opened after 13rd April 2014:

Raiffeisen Fee Waiver Account Package

Raiffeisen Activity Account Package

Raiffeisen Everyday Account Package

Account packages cannot be opened after 7th May 2012:

Raiffeisen Dynamic Account Package

Raiffeisen Menza Student Account: Account can be opened for customers between age of 18-24, studying on main course, possessing valid student id card or certification of acceptance to institution of higher education (not older than 3 months). Between age of 25-28 entitlement can be extended yearly. From 31st of January after the expiration of entitlement Menza Student Account – without the customer's diverse disposal - is automatically upgraded to Everyday Account Package.

1.3. Fee debiting

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 transfers 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 10, the fee is debited after the transaction, but on the next banking day.

The monthly and periodical fees are debited on the last banking day of the month or period, and the one-off fees are due when the related order is executed. The monthly account maintenance fees are charged on the first banking day of the month followed by the monitored month except in case of the Base 2.0 account package. Upon receipt of a Client's instruction to close a bank account, the Bank will, for the period up to the account closure date in the month concerned, charge to the Client the pro rata amount of the monthly fee stipulated in the current List of Terms & Conditions for the relevant account package, if the fee is not related to any fee discount condition.

1.4. Signature by the Bank of contracts concluded in the Raiffeisen Online Account Opening Platform

In the scope of Raiffeisen Online Account Opening, the legal statements are made by the Bank via the online bank account opening solution, with the Bank using a high-security electronic seal based on a qualified certificate. The electronic seal shall be used under the responsibility of Gábor Tokodi and Gábor Oláh, two persons authorised to make commitments on the Bank's behalf.

2. Interest rates HUF bank accounts

Interest rates of HUF bank accounts

| currency | annual rate/EBKM | penalty rate |
|-----------------|-------------------------|---------------------|
| HUF | 0,01% | 24,50% |

3. Interest rates of bank accounts kept in foreign currency

Interest rates of bank accounts kept in foreign currency

| currencies | annual rate/EBKM | penalty rate |
|-------------------|-------------------------|---------------------|
| USD | 0.01% | 10.75% |
| GBP | 0.01% | 11.00% |
| CHF | 0.01% | 10.00% |
| EUR | 0.01% | 10.90% |

4. The EBKM value as assigned in the effective Government decree

The EBKM (Standardised Deposit Interest Ratio) values are - assuming quarterly interest payments - calculated on the basis of the following formula:

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

where

n: number of interest payments

r: the value of EBKM

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

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

5. Fees and commissions of Raiffeisen Bank Account kept in HUF

5.1. Raiffeisen Online Account

5.1.1. General provisions concerning Online Account

The Online Account product is not sold at branches. The opening of Online Account can be requested in the Raiffeisen Online Retail Account Opening Platform by new customers who

- have not had a retail bank account at Raiffeisen Bank in the 6 months preceding the account opening AND
- have not had a credit agreement or securities account agreement at the time of opening.

As regards the fees, commissions, charges not detailed in section, and any issues that are unregulated herein, where there are different fees, commissions and charges included in the Consumer Terms & Conditions for the different accounts, in that case the terms & conditions of the Everyday 2.0 account package shall be governing as applicable.

5.1.2. Special provisions for the amendment of Raiffeisen Online Account

The special provisions relevant to the Online Account are included in Chapter "I/A Special Provisions for the Amendment of Raiffeisen Online Account" of the General Business Conditions.

The availability of Raiffeisen Online Account is time-bound, and if the availability of the Online Account is extended beyond the "period of validity", the account shall continue to be available until the Bank notifies its Customers of the change.

Availability of Raiffeisen Online Account

| | |
|---|--------------------------------------|
| Date of conclusion of the contract | Contracts concluded after 22/02/2021 |
| Period of validity | 28/02/2024 |
| After expiry of period of validity | Everyday 2.0 |

In the case of existing accounts and account packages, the customer may not initiate a change to Raiffeisen Online Account.

5.1.3. Fees and commissions of Raiffeisen HUF bank account - Online Account

| | | |
|---|---|---|
| Account opening in the Raiffeisen Online Retail Account Opening Platform | | Free of charge |
| Account opening in other channels³ | | HUF 25,000 (not available for the time being) |
| Account keeping | | HUF 0 / month / account |
| In-Bank transfer between the customer's own accounts [Ad hoc payment orders] | | HUF 0 |
| Sending money within Hungary in HUF [Ad hoc payment orders]^{7,11} | | |
| At branch, in Raiffeisen Direkt ³ | in-Bank and interbank | 1%, min. HUF 500, max. HUF 15,000, and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| via Raiffeisen DirektNet, myRaiffeisen ⁹ | in-Bank and interbank | For the portion exceeding HUF 20,000, 0.3%, max. HUF 6,000 |
| Standing order [Standing payment orders]^{7,11} | | |
| Standing book transfer between own HUF accounts | in-Bank and interbank | HUF 0 |
| At branch, in Raiffeisen Direkt ^{3,10} | in-Bank and interbank | 1%, min. HUF 500, max. HUF 15,000, and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| via Raiffeisen DirektNet, myRaiffeisen ⁹ | | For the portion exceeding HUF 20,000, 0.3%, max. HUF 6,000 |
| Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area ¹¹ | | |
| Book transfer between own accounts | | HUF 0 |
| Credit transfer basic fee | At branch, in Raiffeisen Direkt ³ | 1%, min. HUF 500, max. HUF 15,000, and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| | via Raiffeisen DirektNet, myRaiffeisen ⁹ | For the portion exceeding HUF 20,000, 0.3%, max. HUF 6,000 |
| Conversion fee ³ | | 0.24%, max. EUR 152.23 |
| Urgency fee – in case of extra urgent performance ³ | | 0.59%, min. EUR 6.53, max. EUR 384.21 |
| Direct debit [Payment of utility bills with limit monitoring (direct debit)]¹¹ | | |
| At branch, in Raiffeisen Direkt ^{3,10} | in-Bank and interbank | 1%, min. HUF 500, max. HUF 15,000, and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| via Raiffeisen DirektNet, myRaiffeisen ⁹ | in-Bank and interbank | For the portion exceeding HUF 20,000, 0.3%, max. HUF 6,000 |

5.2. Yelloo Account

5.2.1. General provisions concerning Yelloo Account

The special provisions relevant to the Yelloo Account are included in Chapter "I/A Special Provisions for the Amendment of Raiffeisen Online Account and Yelloo Account" of the General Business Conditions.

The opening of Yelloo Account can be requested in the Raiffeisen Online Retail Account Opening Platform or at Raiffeisen Branch by new customers who

- have not had a retail bank account at Raiffeisen Bank in the 6 months preceding the account opening AND
- have not had a credit agreement or securities account agreement at the time of opening.

As regards the fees, commissions, charges not detailed in section, and any issues that are unregulated herein, where there are different fees, commissions and charges included in the Consumer Terms & Conditions for the different accounts, in that case the terms & conditions of the Everyday 2.0 account package shall be governing as applicable.

In the case of existing accounts and account packages, the customer may not initiate a change to Yelloo Account.

5.2.2. Special provisions for the amendment of Yelloo Account

The Customer may conclude an agreement for a Yelloo Account starting from the age of 18 until he/she reaches the age of 26 years.

The availability of Yelloo Account is time-bound.

Availability of Yelloo Account

| | |
|---|--|
| Date of conclusion of the contract | Contracts concluded after 06/08/2021 |
| Period of validity | <p><u>If the account is opened before the customer reaches the age of 25 years: until the day before the first workday of March.</u></p> <p><u>If the account is opened when the customer reaches the age of 25 years or subsequently: until the day before the first workday of March of the year following account-opening</u></p> |
| After expiry of period of validity | Everyday 2.0 |

5.2.3. Fees and commissions of Raiffeisen HUF bank account - Yelloo Account

| | | |
|---|---|---|
| Account keeping | | HUF 0 / month / account |
| In-Bank transfer between the customer's own accounts [Ad hoc payment orders] | | HUF 0 |
| Sending money within Hungary in HUF [Ad hoc payment orders]^{7,11} | | |
| At branch, in Raiffeisen Direkt ³ | in-Bank and interbank | 1%, min. HUF 500, max. HUF 15,000, and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| via Raiffeisen DirektNet, myRaiffeisen ⁹ | in-Bank and interbank | For the portion exceeding HUF 20,000, 0.3%, max. HUF 6,000 |
| Standing order [Standing payment orders]^{7,11} | | |
| Standing book transfer between own HUF accounts | in-Bank and interbank | HUF 0 |
| At branch, in Raiffeisen Direkt ^{3,10} | in-Bank and interbank | 1%, min. HUF 500, max. HUF 15,000, and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| via Raiffeisen DirektNet, myRaiffeisen ⁹ | | For the portion exceeding HUF 20,000, 0.3%, max. HUF 6,000 |
| Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area ¹¹ | | |
| Book transfer between own accounts | | HUF 0 |
| Credit transfer basic fee | At branch, in Raiffeisen Direkt ³ | 1%, min. HUF 500, max. HUF 15,000, and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| | via Raiffeisen DirektNet, myRaiffeisen ⁹ | For the portion exceeding HUF 20,000, 0.3%, max. HUF 6,000 |
| Conversion fee ³ | | 0.24%, max. EUR 152.23 |
| Urgency fee – in case of extra urgent performance ³ | | 0.59%, min. EUR 6.53, max. EUR 384.21 |
| Direct debit [Payment of utility bills with limit monitoring (direct debit)]¹¹ | | |
| At branch, in Raiffeisen Direkt ^{3,10} | in-Bank and interbank | 1%, min. HUF 500, max. HUF 15,000, and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| via Raiffeisen DirektNet, myRaiffeisen ⁹ | in-Bank and interbank | For the portion exceeding HUF 20,000, 0.3%, max. HUF 6,000 |

5.3. Available Bank Accounts

| | | Feewinner Account | Activity 3.0 Account | Everyday 2.0 Package | Base 2.0 Package | Basic Account ^{1,2} |
|---|---------------------------------------|---|--|-----------------------------------|--|--|
| Account maintenance ³ | Conditions of promotional monthly fee | 1. Min. an amount equalling the monthly gross minimum wage from time to time in effect (HUF 200.000 in 2022) is credited to the account each month in not more than 2 items 2. Min. 20 card purchases 3. Special promotion until 31.12.2022: 1 ad hoc payment order via myRaiffeisen ⁴ | 1. Min. 4 fulfilled transactions per month totalling at least half the monthly gross minimum wage from time to time in effect (HUF 100,000 in 2022) AND 2. Activated bankcard or CLEVERcard ⁵ | - | in case Customer has Loan product determined in the detailed conditions ⁶ : | - |
| | Monthly fee | If 1 condition is met: HUF 1,075/month/account If both conditions are met: Promotional fee: 0 HUF/month/account* Standard fee: HUF 107/month/account | If both conditions are met Promotional fee: HUF 0/month/account** Standard fee: HUF 271/month/account | HUF 708/ month/account | HUF 0/month/account | 1.5% of the lowest-amount monthly gross minimum wage valid on the last day of the previous year, which HUF 2,511/month/account from |
| | | If neither of the above conditions are met: HUF 2,160/month/account | If the above conditions are unmet: HUF 1,519/month/account | | If the conditions mentioned above are not fulfilled: HUF 1,170/month/account | |
| Crediting HUF items | | | | | | |
| From Banks | | free of charge | free of charge | free of charge | free of charge | free of charge |
| Transfer (through Hungarian Post) | | Fee charged by the Hungarian Post | Fee charged by the Hungarian Post | Fee charged by the Hungarian Post | Fee charged by the Hungarian Post | Fee charged by the Hungarian Post |
| In-Bank transfer between the customer's own accounts [Ad hoc payment orders] | | free of charge | free of charge | free of charge | free of charge | free of charge |

| | | Feewinner Account | Activity 3.0 Account | Everyday 2.0 Package | Base 2.0 Package | Basic Account ^{1,2} |
|--|--|--|--|--|---|---|
| Sending money within Hungary in HUF [Ad hoc payment orders]^{3,7} | | | | | | Maximum 4 ad hoc payment orders per month are free of charge, provided that the sum total of the ad hoc payment orders, together with the standing payment orders, does not exceed HUF 100,000. The Bank ensures the fee exemption in the sequence of booking of the executed orders. Fees charged for any additional ⁸ ad hoc payment orders: |
| at branch | in-Bank | 0.45%, min. HUF 685, max. HUF 11,635 | 0.34%, min. HUF 555, max. HUF 17,160 | 0.35%, min. HUF 573, max. HUF 17,742 | 0.46%, min. HUF 708, max. HUF 17,742 | 0.35%, min. HUF 573, max. HUF 17,742 |
| | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | | |
| | interbank | 0.79%, min. HUF 802, max. HUF 11,635 | 0.39%, min. HUF 668, max. HUF 17,160 | 0.40%, min. HUF 691, max. HUF 17,742 | 0.84%, min. HUF 828, max. HUF 17,742 | 0.40%, min. HUF 691, max. HUF 17,742 |
| | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | | |
| in Raiffeisen Direkt | in Bank | 0.15%, min. HUF 336, max. HUF 6,396 | 0.15%, min. HUF 286, max. HUF 11,440 | 0.17%, min. HUF 296, max. HUF 11,829 | 0.30%, min HUF 355, max HUF 11,829 | 0.17%, min. HUF 296, max. HUF 11,829 |
| | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | | |
| | interbank | 0.34%, min. HUF 455, max. HUF 6,399 | 0.23%, min. HUF 342, max. HUF 11,440 | 0.24%, min. HUF 355, max. HUF 11,829 | 0.35%, min. HUF 474, max. HUF 11,829 | 0.24%, min. HUF 355, max. HUF 11,829 |
| | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | | |
| via Raiffeisen DirektNet, myRaiffeisen ⁹ | in-Bank | For the portion exceeding HUF 20,000, 0.3%, max. HUF 6,000 | For the portion exceeding HUF 20,000 0.1%, min. HUF 54, max. HUF 6,514 + 0.3%, max. HUF 6,000 | For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000 | 0.24%, min HUF 237, max HUF 11,829 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | Promotional fee: HUF 0*** Standard fee: For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000 |
| | interbank | | For the portion exceeding HUF 20,000 0.1%, min. HUF 80, max. HUF 6,514 + 0.3%, max. HUF 6,000 | 0.17%, min. HUF 296, max. HUF 7,097 | 0.30%, min HUF 355, max HUF 11,829 | Promotional fee: HUF 0*** Standard fee 0.17%, min. HUF 296, max. HUF 7,097 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | | | |
| Transfer of positive account balance in bank account switching process | interbank | 0.79%, min. HUF 802, max. HUF 11,635 | 0.39%, min. HUF 668, max. HUF 17,160 | 0.40%, min. HUF 691, max. HUF 17,742 | 0.84%, min. HUF 828, max. HUF 17,742 | 0.40%, min. HUF 691, max. HUF 17,742 |
| | | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | |

| | | Feewinner Account | Activity 3.0 Account | Everyday 2.0 Package | Base 2.0 Package | Basic Account ^{1,2} |
|--|-----------|--|---|---|---|---|
| Standing order [Standing payment orders]^{3,7,11} | | | | | | An unlimited number of standing payment orders, provided that the sum total of these payment orders, together with the maximum 4 ad hoc payment orders (defined as fee exempt) does not exceed HUF 100,000. The Bank ensures the fee exemption in the sequence of booking of the executed orders. Fees charged for any additional ⁸ standing payment orders: |
| In-Bank transfer between the customer's own accounts [Standing payment orders] ¹⁹ | | free of charge | free of charge | free of charge | free of charge | free of charge |
| at branch ¹⁰ | | 0.45%, min. HUF 685, max. HUF 11,635 | 0.15%, min. HUF 230, max. HUF 13,727 | 0.17%, min. HUF 237, max. HUF 14,193 | 0.46%, min. HUF 708, max. HUF 14,193 | 0.17%, min. HUF 237, max. HUF 14,193 |
| and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | | | |
| in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen | | 0.15%, min. HUF 336, max. HUF 6,399 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | For the portion exceeding HUF 20,000 0.1%, min. HUF 80, max. HUF 6,514 + 0.3%, max. HUF 6,000 | For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000 | 0.17%, min. HUF 355, max. HUF 14,193 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000 |
| Direct debit [Payment of utility bills with limit monitoring (direct debit)]^{3,11} | | | | | | |
| at branch ¹⁰ | | free of charge | 0.3%, max. HUF 6,000 | 0.3%, max. HUF 6,000 | 0.35%, min. HUF 118, max. HUF 7,097 | free of charge |
| in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen | | free of charge | 0.3%, max. HUF 6,000 | 0.3%, max. HUF 6,000 | 0.35%, min. HUF 118, max. HUF 7,097 | free of charge |
| Sending money in euro (SEPA) [SEPA Credit Transfer]³ | | | | | | |
| EUR payment to abroad, to Single Euro Payment Area | | | | | | |
| Standard fee | at branch | up to EUR 620: 0.79%, min. HUF 802, max. HUF 11,635 | up to EUR 1015 0.39%, min. HUF 668, max. HUF 17,160 | up to EUR 1015: 0.40%, min. HUF 691, max. HUF 17,742 | up to EUR 620: 0.84%, min. HUF 828, max. HUF 17,742 | up to EUR 1015: 0.40%, min. HUF 691, max. HUF 17,742 |
| | | above EUR 620: 0.23%, min. HUF 802, max. HUF 11,635 | above EUR 1015: 0.23%, min. HUF 668, max. HUF 17,160 | above EUR 1015: 0.24%, min. HUF 691, max. HUF 17,742 | above EUR 620: 0.24%, min. HUF 828, max. HUF 17,742 | above EUR 1015: 0.24%, min. HUF 691, max. HUF 17,742 |
| and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | | | |

Retail List of Conditions



| | | Feewinner Account | Activity 3.0 Account | Everyday 2.0 Package | Base 2.0 Package | Basic Account ^{1,2} |
|--|---|--|---------------------------------------|---------------------------------------|--|---------------------------------------|
| | in Raiffeisen Direkt | up to EUR 1104: 0.34%, min. HUF 455, max. HUF 6,399 above EUR 1104: 0.23%, min. HUF 455, max. HUF 6,399 | 0.23%, min. HUF 342, max. HUF 11,440 | 0.24%, min. HUF 355, max. HUF 11,829 | up to EUR 1104: 0.35%, min. HUF 474, max. HUF 11,829 above EUR 1104: 0.24%, min. HUF 474, max. HUF 11,829 | 0.24%, min. HUF 355, max. HUF 11,829 |
| | and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | | |
| | via Raiffeisen DirektNet, myRaiffeisen | for the portion exceeding equivalent amount of HUF 20,000, 0.3%, max. HUF 6,000 | 0.1%, min. HUF 80, max. HUF 6,514 | 0.17%, min. HUF 296, max. HUF 7,097 | up to EUR 1159: 0.30%, min. HUF 355, max. HUF 11,829 above EUR 1159: 0.24%, min. HUF 355, max. HUF 11,829 | 0.17%, min. HUF 296, max. HUF 7,097 |
| | and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | | |
| Conversion fee | | 0.24%, max. EUR 152.23 | 0.24%, max. EUR 152.23 | 0.24%, max. EUR 152.23 | 0.24%, max. EUR 152.23 | 0.24%, max. EUR 152.23 |
| Priority fee – in case of extra urgent orders ⁹ | | 0.59%, min. EUR 6.53, max. EUR 384.21 | 0.59%, min. EUR 6.53, max. EUR 384.21 | 0.59%, min. EUR 6.53, max. EUR 384.21 | 0.59%, min. EUR 6.55, max. EUR 384.21 | 0.59%, min. EUR 6.53, max. EUR 384.21 |

* The promotion is valid until 30/06/2023, which means it is applied at the last time to the account maintenance fee credited in July 2023.

** The promotion is valid until 30/06/2023, which means it is applied at the last time to the account maintenance fee credited in July 2023.

***The promotion is valid until 31/12/2022.

5.4. In case of not available Bank Accounts

5.4.1. Account packages with conditions

| | FeeWaiver Package (not available after 13 rd April 2014) | Activity Package (not available after 13 rd April 2014) | FeeWaiver 2.0 Package (not available after 9 th August 2016) | FeeWaiver Plus Package (not available after 21 st July 2019) | Activity 2.0 Package (not available after 21 st July 2019) | |
|--|---|--|--|--|---|--------------------------------------|
| Account maintenance ³ | in case of incoming fund of minimum HUF 120,000, in at the most two amounts ¹² : HUF 0/month/account | in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard ⁵ : HUF 0/month/account | in case of incoming fund of minimum HUF 120,000, in at the most two amounts: ¹² HUF 0/month/account | in case of incoming fund of minimum HUF 150,000, in at the most two amounts: ¹³ HUF 0/month/account | in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard: ⁵ HUF 0/month/account | |
| | If the condition mentioned above is not fulfilled: <i>HUF 1,328/month/account</i> | If the conditions mentioned above are not fulfilled: <i>HUF 1,245/month/account</i> | If the condition mentioned above is not fulfilled: <i>HUF 1,644/month/account</i> | If the condition mentioned above is not fulfilled: HUF <i>2,354/month/account</i> | If the conditions mentioned above are not fulfilled: <i>HUF 1,535 /month/account</i> | |
| Crediting HUF items | | | | | | |
| From Banks | free of charge | free of charge | free of charge | free of charge | free of charge | |
| Transfer (through Hungarian Post) | Fee charged by the Hungarian Post | Fee charged by the Hungarian Post | Fee charged by the Hungarian Post | Fee charged by the Hungarian Post | Fee charged by the Hungarian Post | |
| In-Bank transfer between the customer's own accounts ⁹ | free of charge | free of charge | free of charge | free of charge | free of charge | |
| Sending money within Hungary in HUF [Ad hoc payment orders]^{3,7} | | | | | | |
| at branch | in-Bank | 0.30%, min. HUF 426, max. HUF 8,705 | 0.35%, min. HUF 573, max. HUF 14,469 | 0.35%, min. HUF 573, max. HUF 17,742 | 0.46%, min. HUF 708, max. HUF 12,030 | 0.35%, min. HUF 573, max. HUF 17,742 |
| | | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | |
| | interbank | 0.35%, min. HUF 426, max. HUF 8,705 | 0.40%, min. HUF 573, max. HUF 14,469 | 0.40%, min. HUF 691, max. HUF 17,742 | 0.84%, min. HUF 830, max. HUF 12,030 | 0.40%, min. HUF 691, max. HUF 17,742 |
| | | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | |
| in Raiffeisen Direkt | in Bank | 0.17%, min. HUF 209, max. HUF 5,777 | 0.17%, min. HUF 209, max. HUF 5,777 | 0.17%, min. HUF 296, max. HUF 11,829 | 0.17%, min. HUF 348, max. HUF 6,613 | 0.17%, min. HUF 296, max. HUF 11,829 |
| | | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | |
| | interbank | 0.24%, min. HUF 282, max. HUF 5,777 | 0.24%, min. HUF 282, max. HUF 5,777 | 0.24%, min. HUF 355, max. HUF 11,829 | 0.35%, min. HUF 469, max. HUF 6,616 | 0.24%, min. HUF 355, max. HUF 11,829 |
| | | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | |

| | | FeeWaiver Package (not available after 13 rd April 2014) | Activity Package (not available after 13 rd April 2014) | FeeWaiver 2.0 Package (not available after 9 th August 2016) | FeeWaiver Plus Package (not available after 21 st July 2019) | Activity 2.0 Package (not available after 21 st July 2019) |
|--|-----------|---|--|---|---|---|
| via Raiffeisen DirektNet, myRaiffeisen ⁹ | in-Bank | free of charge | free of charge | For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000 | Free of charge up to HUF 100,000 in total, above HUF 100,000 in-Bank: 0.05%, min. HUF 182, max. HUF 6,616 interbank: 0.17%, min. HUF 348, max. HUF 6,616 and in all the two cases for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000 |
| | interbank | free of charge | free of charge | For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000 | | For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000 |
| Transfer of positive account balance in bank account switching process | interbank | 0.35%, min. HUF 426, max. HUF 8,705 | 0.40%, min. HUF 573, max. HUF 14,469 | 0.40%, min. HUF 691, max. HUF 17,742 | 0.84%, min. HUF 830, max. HUF 12,030 | 0.40%, min. HUF 691, max. HUF 17,742 |
| | | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | |
| Standing order [Standing payment orders]^{3,7,11} | | | | | | |
| In-Bank transfer between the customer's own accounts [Standing payment orders] | | free of charge | free of charge | free of charge | free of charge | free of charge |
| at branch ¹⁰ | | 0.089%, min. HUF 94, max. HUF 8,354 | 0.10%, min. HUF 128, max. HUF 13,914 | 0.17%, min. HUF 237, max. HUF 14,193 | 0.46%, min. HUF 708, max. HUF 12,030 | 0.17%, min. HUF 237, max. HUF 14,193 |
| | | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | |
| in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen ⁹ | | free of charge | free of charge | For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000 | 0.17%, min. HUF 348, max. HUF 6,616 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000 |
| Direct debit [Payment of utility bills with limit monitoring (direct debit)]^{3,11} | | | | | | |
| at branch ¹⁰ | | free of charge | free of charge | free of charge | free of charge | free of charge |
| in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen | | free of charge | free of charge | free of charge | free of charge | free of charge |

| | | FeeWaiver Package (not available after 13 rd April 2014) | Activity Package (not available after 13 rd April 2014) | FeeWaiver 2.0 Package (not available after 9 th August 2016) | FeeWaiver Plus Package (not available after 21 st July 2019) | Activity 2.0 Package (not available after 21 st July 2019) |
|---|---|--|--|---|--|--|
| Sending money in euro (SEPA) [SEPA Credit Transfer]³ EUR payment to abroad, to Single Euro Payment Area | | | | | | |
| Standard fee | at branch | up to EUR 1104: 0.35%, min. HUF 426, max. HUF 8,705 above EUR 1104: 0.24%, min. HUF 426, max. HUF 8,705 | up to EUR 1015: <u>0.40%</u> , min. HUF 573, max. HUF 14,469 above EUR 1015: 0.24%, min. HUF 573, max. HUF 14,469 | up to EUR 1015: 0.40%, min. HUF 691, max. HUF 17,742 above EUR 1015: 0.24%, min. HUF 691, max. HUF 17,742 | up to EUR 620: 0.84%, min. HUF 830, max. HUF 12,030 above EUR 620: 0.24%, min. HUF 830, max. HUF 12,030 | up to EUR 1015: 0.40%, min. HUF 691, max. HUF 17,742 above EUR 1015: 0.24%, min. HUF 691, max. HUF 17,742 |
| | and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | | |
| | in Raiffeisen Direkt | 0.24%, min. HUF 282, max. HUF 5,777 | 0.24%, min. HUF 282, max. HUF 5,777 | 0.24%, min. HUF 355, max. HUF 11,829 | up to EUR 1104: 0.35%, min. HUF 469, max. HUF 6,616 above EUR 1104: 0.24%, min. HUF 469, max. HUF 6,616 | 0.24%, min. HUF 355, max. HUF 11,829 |
| and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | | | |
| via Raiffeisen DirektNet, myRaiffeisen | free of charge | free of charge | for the portion exceeding equivalent amount of HUF 20,000, 0.3%, max. HUF 6,000 | 0.17%, min. HUF 384, max. HUF 6,616 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000 | for the portion exceeding equivalent amount of HUF 20,000, 0.3%, max. HUF 6,000 | |
| Conversion fee | 0.24%, max. EUR 152.23 | 0.24%, max. EUR 152.23 | 0.24%, max. EUR 152.23 | 0.24%, max. EUR 152.23 | 0.24%, max. EUR 152.23 | |
| Priority fee – in case of extra urgent orders ⁹ | 0.59%, min. EUR 6.53, max. EUR 384.21 | 0.59%, min. EUR 6.53, max. EUR 384.21 | 0.59%, min. EUR 6.53, max. EUR 384.21 | 0.59%, min. EUR 6.53, max. EUR 384.21 | 0.59%, min. EUR 6.53, max. EUR 384.21 | |

5.4.2. Account packages without conditions

| | Dynamic Package (not available after 7 th May 2012) | Menza Student Account (not available after 7 th May 2012) | Everyday Package (not available after 13 rd April 2014) | Base Package (not available after 26 th October 2014) | |
|---|--|--|--|---|--|
| Account maintenance ³ | HUF 961 / month/account | HUF 64/month/account | HUF 452/ month/account | free of charge | |
| Crediting HUF items | | | | | |
| From Banks | free of charge | free of charge | free of charge | free of charge | |
| Transfer (through Hungarian Post) | Fee charged by the Hungarian Post | Fee charged by the Hungarian Post | Fee charged by the Hungarian Post | Fee charged by the Hungarian Post | |
| In-Bank transfer between the customer's own accounts | free of charge | free of charge | free of charge | free of charge | |
| Sending money within Hungary in HUF [Ad hoc payment orders] ^{3,7} | | | | | |
| at branch | in-Bank | 0.30%, min. HUF 426, max. HUF 8,705 | 0.30%, min. HUF 426, max. HUF 8,705 | 0.30%, min. HUF 426, max. HUF 8,705 | 0.35%, min. HUF 573, max. HUF 14,469 |
| | interbank | 0.35%, min. HUF 426, max. HUF 8,705 | 0.35%, min. HUF 426, max. HUF 8,705 | 0.35%, min. HUF 426, max. HUF 8,705 | 0.40%, min. HUF 573, max. HUF 14,469 |
| | | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | |
| in Raiffeisen Direkt | in Bank | free of charge | free of charge | 0.17%, min. HUF 209, max. HUF 5,777 | 0.30%, min HUF 282, max HUF 6,481 |
| | interbank | free of charge | free of charge | 0.24%, min. HUF 282, max. HUF 5,777 | 0.35%, min. HUF 282, max. HUF 6,481 |
| | | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | |
| via Raiffeisen DirektNet, myRaiffeisen ⁹ | in-Bank | free of charge | free of charge | free of charge | 0.24%, min. HUF 209, max. HUF 6,481 + 0.3%, max. HUF 6,000 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| | interbank | free of charge | free of charge | 0.17%, min. HUF 209, max. HUF 5,777 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | 0.30%, min HUF 282, max HUF 6,481 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| Transfer of positive account balance in bank account switching process | interbank | 0.35%, min. HUF 426, max. HUF 8,705 | 0.35%, min. HUF 426, max. HUF 8,705 | 0.35%, min. HUF 426, max. HUF 8,705 | 0.40%, min. HUF 573, max. HUF 14,469 |
| | | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | |

| | Dynamic Package (not available after 7 th May 2012) | Menza Student Account (not available after 7 th May 2012) | Everyday Package (not available after 13 rd April 2014) | Base Package (not available after 26 th October 2014) | |
|---|--|---|---|---|--|
| Standing order [Standing payment orders]^{3,7,11} | | | | | |
| In-Bank transfer between the customer's own accounts [Standing payment orders] | free of charge | free of charge | free of charge | free of charge | |
| at branch ¹⁰ | 0.089%, min. HUF 94, max. HUF 8,354 | 0.089%, min. HUF 94, max. HUF 8,354 | 0.089%, min. HUF 94, max. HUF 8,354 | 0.10%, min. HUF 128, max. HUF 13,914 | |
| | and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | | |
| in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen | free of charge | free of charge | free of charge | 0.10%, min. HUF 128, max. HUF 13,914 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 | |
| Direct debit [Payment of utility bills with limit monitoring (direct debit)]^{3,11} | | | | | |
| at branch ¹⁰ | free of charge | free of charge | free of charge | HUF 172/item | |
| in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen | free of charge | free of charge | free of charge | free of charge | |
| Sending money in euro (SEPA) [SEPA Credit Transfer]³ EUR payment to abroad, to Single Euro Payment Area | | | | | |
| Standard fee | at branch | up to EUR 1104: 0.35%, min. HUF 426, max. HUF 8,705 | up to EUR 1104: 0.35% min. HUF 426, max. HUF 8,705 | up to EUR 1104: 0.35%, min. HUF 426, max. HUF 8,705 | up to EUR 1015: 0.40%, min. HUF 573, max. HUF 14,469 |
| | | above EUR 1104: 0.24%, min. HUF 426, max. HUF 8,705 | above EUR 1104: 0.24% min. HUF 426, max. HUF 8,705 | above EUR 1104: 0.24%, min. HUF 426, max. HUF 8,705 | above EUR 1015: 0.24%, min. HUF 573, max. HUF 14,469 |
| | | and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000 | | | |
| | in Raiffeisen Direkt | free of charge | free of charge | 0.24%, min. HUF 282, max. HUF 5,777 | up to EUR 1104: 0.35%, min. HUF 282, max. HUF 6,481 |
| | | | | and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000 | |
| | via Raiffeisen DirektNet, myRaiffeisen | free of charge | free of charge | 0.17%, min. HUF 209, max. HUF 5,777 | up to EUR 1159: 0.30%, min. HUF 282, max. HUF 6,481 |
| | | | and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000 | | |
| Conversion fee | 0.24%, max. EUR 152.23 | 0.24%, max. EUR 152.23 | 0.24%, max. EUR 152.23 | 0.24%, max. EUR 152.23 | |
| Priority fee – in case of extra urgent orders ⁹ | 0.59%, min. EUR 6.53, max. EUR 384.21 | 0.59%, min. EUR 6.53, max. EUR 384.21 | 0.59%, min. EUR 6.53, max. EUR 384.21 | 0.59%, min. EUR 6.53, max. EUR 384.21 | |

5.5. In case of special HUF account with higher deposit insurance

| | |
|---|---|
| Account maintenance³ | Promotional fee: free of charge* Standard fee: HUF 708 |
| Account closing fee | free of charge |
| Sending money within Hungary in HUF [In-Bank transfer between the customer's own accounts (Ad hoc payment orders)] | free of charge |

* The promotion is valid until withdrawal. The promotional fee is valid for accounts which will be opened during the promotional period.

5.6. Fees and commissions of Debt Repayment and Living Expenses Accounts

| | |
|--|--|
| Fees and commissions of Debt Repayment and Living Expenses Accounts | With the conditions of the Raiffeisen Everyday 2.0 account package applied |
|--|--|

In the scope of the debt settlement procedure, on the basis of a cooperation agreement between the family asset manager and the debtor, Raiffeisen Bank opens accounts called Debt Repayment and Living Expenses Accounts for its customers. The Bank opens the Debt Repayment and Living Expenses Accounts as new payment accounts for the customers. An existing retail bank account may not be transformed into a Debt Repayment and/or Living Expenses Account.

5.7. Other fees and commissions of available and not available Bank account kept in HUF

From 25/03/2022 the following promotions will be announced until withdrawal:

From Ukrainian Banks no conversion fee will be charged for any transaction received under the category "Crediting of foreign currency amounts [Crediting FCY items]".

The Bank will not charge the fee of the following credit transfers to Ukrainian Banks:

- Sending money in other currencies [Ad hoc payment orders from HUF account in FCY] - Sending money Interbank
- Standard fee, Conversion fee and Priority fee under the category „Ad hoc payment orders from HUF account in HUF to another country”;
- „Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee”.

Ukrainian Banks considers to be those whose SWIFT code 5th and 6th character is UA.

| | |
|--|--|
| Changing fee package^{3,14} No switch from another account type to Raiffeisen Online Bank Account and Yelloo Account is possible | Promotional fee till 31.12.2022: 0 HUF Standard fee: HUF 2,771 |
| Changing fee package from Base package | free of charge |
| Changing fee package from Base 2.0 package³ | Promotional fee: 0 HUF Standard fee: HUF 2,771* |
| Account closing fee It shall be charged in respect of HUF bank accounts opened starting from 27 October 2014, provided the account closing has been initiated by the Customer, and less than 6 months have passed between the opening of the account and the submission of the bank account termination request. ¹⁵ The Bank charges the account closing fee as well if the account is closed during bank account switching process. | HUF 5,000 |
| Cancellation¹⁶ of ad hoc or standing payment orders and direct debit payments | free of charge |
| Recalling ad hoc or standing order payments³ | HUF 1,911/item |
| Payment request³ | |
| Initiation | Promotional fee till 31.12.2022 HUF 0/pcs Standard fee HUF 50/pcs |
| Reception / deletion | HUF 0 |
| Incoming payment request deletion (Standard deletion) | Promotional fee till 31.12.2022 HUF 0/pcs Standard fee HUF 1500/pcs |

| | |
|--|---|
| Reactivation after standard deletion | Promotional fee till 31.12.2022 HUF 0/pcs Standard fee HUF 1500/pcs |
| Crediting of foreign currency amounts [Crediting FCY items]³ | |
| Standard fee | free of charge |
| Conversion fee | 0.24%, min. EUR 6.61, max. EUR 688.61 |
| Sending money in other currencies [Ad hoc payment orders from HUF account in FCY between own accounts]³ | |
| Standard fee | free of charge |
| Conversion fee | 0.24%, min. EUR 6.61, max. EUR 229.53 |
| Priority fee – in case of urgent orders ⁹ | 0.29%, min. EUR 6.53, max. EUR 380.93 |
| Priority fee – in case of extra urgent orders ^{9**} | 0.46%, min. EUR 6.53, max. EUR 459.06 |
| Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR ad hoc payment orders from HUF account in EUR between own accounts³ | |
| Standard fee | free of charge |
| Conversion fee | 0.24%, min. EUR 6.61, max. EUR 688.61 |
| Sending money in other currencies [Ad hoc payment orders from HUF account in FCY]^{3,7,9} | |
| In Bank | |
| Standard fee | 0.17%, min. EUR 4.71, max. EUR 163.96 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| Conversion fee | 0.06%, min. EUR 1.89, max. EUR 65.59 |
| Priority fee – in case of urgent orders ⁹ | 0.29%, min. EUR 6.53, max. EUR 380.97 |
| Priority fee – in case of extra urgent orders ^{9**} | 0.46%, min. EUR 6.53, max. EUR 459.12 |
| Interbank | |
| Standard fee | 0.24%, min. EUR 3.31, max. EUR 152.23 portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| Conversion fee | 0.24%, min. EUR 3.31, max. EUR 152.23 |
| Priority fee – in case of urgent orders ⁹ | 0.35%, min. EUR 6.53, max. EUR 297.80 |
| Priority fee – in case of extra urgent orders ^{9**} | 0.59%, min. EUR 6.53, max. EUR 384.21 |
| Sending money in euro (SEPA) [SEPA Credit Transfer]³ | |
| In Bank | |
| Standard fee | 0.17%, min. EUR 4.71, max. EUR 491.91 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| Conversion fee | 0.06%, min. EUR 1.89, max. EUR 196.76 |
| Domestic EUR payment | |
| Standard fee | 0.24%, min. EUR 3.31, max. EUR 152.23 portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| Conversion fee | 0.24%, min. EUR 3.31, max. EUR 152.23 |
| Priority fee – in case of urgent orders ⁹ | 0.59%, min. EUR 6.53, max. EUR 384.21 |
| Ad hoc payment orders from HUF account in HUF to another country^{3,9} | |
| Standard fee | 0.24%, min. EUR 3.31, max. EUR 152.23 portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6000 |
| Conversion fee | 0.11%, min. EUR 9.84, max. EUR 536.45 |
| Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee^{17,9} | EUR 5.01 |
| Direct debit [SEPA DD Core Direct Debit]^{3,9} | |
| Direct debit – with conversion ³ | 1.06%, min. EUR 13.14, max. EUR 688.67 + 0.3%, max. HUF 6,000 |
| SEPA DD Core direct debit limiting statement set/modification/cancellation^{3,9} | HUF 2,373 |
| Forbidding the execution of a direct debit^{3,9} | Free of charge |

* This promotion is valid until withdrawal. The promotional fee is valid for fee package changes which happen during the promotional period.

** If the amount of a SEPA credit transfer with conversion is given in the currency of the credited account – different from EUR –, than the credit transfer can not be extra urgent.

6. Fees and commissions of Raiffeisen Bank Account kept in foreign currency

6.1. In case of standard Bank Account kept in foreign currency

From 25/03/2022 the following promotions will be announced from until withdrawal:

From Ukrainian Banks no conversion fee will be charged for any transaction received under the category „Crediting of foreign currency amounts [Credit in Bank Account kept in FCY]”.

The Bank will not charge the fee of the following credit transfers to Ukrainian Banks:

- Standard fee, Conversion fee and Priority fee under the category „Sending money in other currencies” and
- Standard fee, Conversion fee and Priority fee under the category „Sending money within Hungary in HUF [Ad hoc payment order in FCY or in HUF]”
- due the promotion under the category „Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order’s fee”

Ukrainian Banks considers to be those whose SWIFT code 5th and 6th character is UA.

| | |
|---|----------------|
| Account opening | free of charge |
| Account maintenance | free of charge |
| Account closing fee It shall be charged in respect of foreign currency bank accounts opened starting from 27 October 2014, provided the account closing has been initiated by the Customer, and less than 6 months have passed between the opening of the account and the submission of the bank account termination request. ¹⁵ The Bank charges the account closing fee as well if the account is closed during bank account switching process. | HUF 5,000 |

| | |
|--|---|
| Crediting of foreign currency amounts [Credit in Bank Account kept in FCY] | |
| Standard fee | free of charge |
| Conversion fee ³ | 0.24%, min. EUR 6.61, max. EUR 688.61 |
| Sending money in other currencies [Ad hoc payment order in FCY or in HUF between own accounts]³ | |
| Without conversion | |
| Standard fee | free of charge |
| With conversion | |
| Standard fee | free of charge |
| Conversion fee | 0.24%, min. EUR 6.61, max. EUR 229.53 |
| Priority fee – in case of urgent orders ⁹ | 0.29%, min. EUR 6.53, max. EUR 380.93 |
| Priority fee – in case of extra urgent orders ^{9**} | 0.46%, min. EUR 6.53, max. EUR 459.06 |
| Sending money in euro (SEPA) [SEPA Credit Transfer] - Ad hoc payment order in EUR between own accounts³ | |
| Without conversion | |
| Standard fee | free of charge |
| With conversion | |
| Standard fee | free of charge |
| Conversion fee | 0.24%, min. EUR 6.61, max. EUR 229.53 |
| Priority fee – in case of urgent orders ⁹ | 0.29%, min. EUR 6.53, max. EUR 380.93 |
| Priority fee – in case of extra urgent orders ^{9**} | 0.46%, min. EUR 6.53, max. EUR 459.06 |
| Sending money in other currencies and Sending money within Hungary in HUF [Ad hoc payment order in FCY or in HUF]^{3,7,9} | |
| In Bank | |
| Without conversion | |
| Standard fee | 0.17%, min. EUR 4.71, max. EUR 163.96 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| With conversion | |

| | | |
|---|---|--|
| Standard fee | | 0.17%, min. EUR 4.71 max. EUR 163.96 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| Conversion fee | | 0.06 %, min. EUR 1.89 max. EUR 65.59 |
| Priority fee – in case of urgent orders ⁹ | | 0.29%, min. EUR 6.53, max. EUR 380.97 |
| Priority fee – in case of extra urgent orders ^{9**} | | 0.46%, min. EUR 6.53, max. EUR 459.12 |
| Interbank | | |
| Without conversion | | |
| Standard fee | | 0.24%, min. EUR 3.31, max. EUR 152.23 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000 |
| Urgent (T, only in USD, GBP, EUR, HUF) | | 0.11%, min. EUR 9.84, max. EUR 536.45 |
| With conversion | | |
| Standard fee | | 0.24%, min. EUR 3.31, max. EUR 152.23 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000 |
| Conversion fee | | 0.24%, min. EUR 3.31, max. EUR 152.23 |
| Priority fee – in case of urgent orders ⁹ | | 0.35%, min. EUR 6.53, max. EUR 297.80 |
| Priority fee – in case of extra urgent orders ^{9**} | | 0.59%, min. EUR 6.53, max. EUR 384.21 |
| Sending money in euro (SEPA) [SEPA Credit Transfer] - Ad hoc payment order in EUR in Bank ³ | | |
| Without conversion | | |
| Standard fee | | 0.17%, min. EUR 4.71, max. EUR 163.96 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| With conversion | | |
| Standard fee | | 0.17%, min. EUR 4.71, max. EUR 163.96 for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| Conversion fee | | 0.06 %, min. EUR 1.89, max. EUR 65.59 |
| Priority fee – in case of urgent orders ⁹ | | 0.29%, min. EUR 6.53, max. EUR 380.97 |
| Priority fee – in case of extra urgent orders ^{9**} | | 0.46%, min. EUR 6.53, max. EUR 459.12 for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| Domestic EUR payment | | |
| Without conversion | | |
| Standard fee | | 0.24%, min. EUR 3.31, max. EUR 152.23 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000 |
| Priority fee – in case of extra urgent orders ^{9**} | | 0.11%, min. EUR 9.84, max. EUR 536.45 |
| With conversion | | |
| Standard fee | | 0.24%, min. EUR 3.31, max. EUR 152.23 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000 |
| Conversion fee | | 0.24%, min. EUR 3.31 max. EUR 152.23 |
| Priority fee – in case of urgent orders ⁹ | | 0.35%, min. EUR 6.53, max. EUR 297.80 |
| Priority fee – in case of extra urgent orders ^{9**} | | 0.59%, min. EUR 6.53, max. EUR 384.21 |
| EUR payment to abroad, to Single Euro Payment Area | | |
| Without conversion | | |
| Standard fee | at branch | up to EUR 1054: 0.40%, min. HUF 691, max. HUF 17,742 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 above EUR 1054: 0.24%, min. HUF 691, max. HUF 17,742 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| | in Raiffeisen Direkt | 0.24%, min. HUF 355, max. HUF 11,829 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| | via Raiffeisen DirektNet, myRaiffeisen | 0.17%, min. HUF 296, max. HUF 7,097 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| Priority fee – in case of extra urgent orders ⁹ | | 0.11%, min. EUR 6.53, max. EUR 236.67 |
| With conversion | | |

| | | |
|--|---|--|
| Standard fee | at branch | up to EUR 1054: 0.40%, min. HUF 691, max. HUF 17,742 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 above EUR 1054: 0.24%, min. HUF 691, max. HUF 17,742 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| | in Raiffeisen Direkt | 0.24%, min. HUF 355, max. HUF 11,829 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| | via Raiffeisen DirektNet, myRaiffeisen | 0.17%, min. HUF 296, max. HUF 7,097 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 |
| Conversion fee | | 0.24%, max. EUR 152.23 |
| Priority fee – in case of urgent orders ⁹ | | 0.35%, min. EUR 6.53, max. EUR 297.80 |
| Priority fee – in case of extra urgent orders ^{9**} | | 0.59%, min. EUR 6.53, max. EUR 384.21 |
| With Special FCY exchange conversion¹⁸ | | Free of charge |
| Sending money within Hungary in HUF [Transfer of positive account balance in bank account switching process (Standard fee)]³ | | 0.24%, min. EUR 3.31, max EUR 152.23 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000 |
| Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee¹⁷ | | EUR 5.01 |
| Direct debit [SEPA DD Core Direct Debit]^{3,9} | | |
| Direct debit – without conversion ³ | | 0.35%, min. EUR 13.14, max. EUR 688.67 + 0,3%, max. HUF 6,000 |
| Direct debit – with conversion ³ | | 1.06%, min. EUR 13.14, max. EUR 688.67 + 0,3%, max. HUF 6,000 |
| SEPA DD Core direct debit limiting statement set/modification/cancellation^{3,9} | | HUF 2,373 |
| Forbidding the execution of a direct debit^{3,9} | | Free of charge |
| Refund of paid direct debit^{3,9} | | HUF 1,911 |
| Conversion | | |
| Exchange rate | | FX buying/selling rate* |
| The conversion fee shall be debited promptly when incurred. Fees and commissions are calculated through EUR. | | |
| Payment request³ | | |
| Initiation (not available at the present) | | Promotional fee till 31.12.2022 HUF 0/pcs Standard fee HUF 50/pcs |
| Reception / deletion (not available at the present) | | HUF 0 |
| Incoming payment request deletion (Standard deletion) | | Promotional fee till 31.12.2022 HUF 0/pcs Standard fee HUF 1,500/pcs |
| Reactivation after standard deletion | | Promotional fee till 31.12.2022 HUF 0/pcs Standard fee HUF 1,500/pcs |

* The actual conversion rates are available at www.raiffeisen.hu or in the branches.

** If the amount of a SEPA credit transfer with conversion is given in the currency of the credited account – different from EUR –, than the credit transfer can not be extra urgent.

The maximum HUF 6,000 refers to the 0.3% added to the given fee.

6.2. In case of special account kept in foreign currency with higher deposit insurance

| | |
|---|---|
| Account maintenance³ | Promotional fee: free of charge* Standard fee: HUF 708 |
| Account closing fee | free of charge |
| Sending money within Hungary in HUF [In-Bank transfer between the customer's own accounts (Ad hoc payment orders)] | free of charge |

* The promotion is valid until withdrawal. The promotional fee is valid for accounts which will be opened during the promotional period.

7. Informations about payment orders and crediting

The maximum HUF 6,000 shown for transfers applies to the 0.3% added to the given fee.

Due to the changes—effective as of 01/01/2019—of Act CXVI of 2012, the Bank will not charge the fee element of 0.3% max. HUF 6,000 in accordance with the principle of symmetry in the case of all credit transfers for the portion not exceeding HUF 20,000 per transaction. Under this:

- if the amount of the credit transfer is HUF 20,000 or less, the fee element of 0.3% max. HUF 6,000 is not charged,
- if the amount of the credit transfer is in excess of HUF 20,000, then up to HUF 20,000 the fee element of 0.3% max. HUF 6,000 is not charged.

In the case of credit transfers from retail bank accounts to client accounts kept at the Hungarian State Treasury (MÁK), or to central accounts kept for the purpose of buying and selling government securities (to the credit of accounts identified by MÁK and belonging to the account ranges listed below), from the credit transfer fee the Bank will not charge the fee element corresponding to the measure of financial transaction tax - 0.3% max. HUF 6,000.

MÁK accounts affected:

| | | | |
|----------------------------|----------------------------|----------------------------|----------------------------|
| 10002003-93489306-00000000 | 10036004-93489306-00000000 | 10025004-93489306-00000000 | 10002003-93489306-00000000 |
| 10002003-93489306-00000000 | 10045002-93489306-00000000 | 10049006-93489306-00000000 | 10002003-93489306-00000000 |
| 10024003-93489306-00000000 | 10002003-93489306-00000000 | 10047004-93489306-00000000 | 10036004-93489306-00000000 |
| 10045002-93489306-00000000 | 10048005-93489306-00000000 | 10049006-93489306-00000000 | 10026005-93489306-00000000 |
| 10028007-93489306-00000000 | 10046003-93489306-00000000 | 10034002-93489306-00000000 | 10047004-93489306-00000000 |
| 10033001-93489306-00000000 | 10024003-93489306-00000000 | 10027006-93489306-00000000 | 10027006-93489306-00000000 |
| 10044001-93489306-00000000 | 10046003-93489306-00000000 | 10034002-93489306-00000000 | 10035003-93489306-00000000 |
| 10029008-93489306-00000000 | 10026005-93489306-00000000 | 10044001-93489306-00000000 | 19017004-88104264-70100001 |
| 10048005-93489306-00000000 | 10002003-93489306-00000000 | | |

In case of transactions to special accounts opened to collect donations to handle emergency situations, regulated by government decree about National Humanitarian Coordination Council, Bank reimburses to customer 0,3%, but max. HUF 6,000 of the transferred amount from the charged fee. The reimbursement will be fulfilled at latest last working day of the following month of the transaction on the concerned account.

Payment operation within **European Economic Area (further: EEA)** is that payment operation, in which the bank of the payer and the beneficiary or the only bank which executing the payment order, operating in the area of EEA.

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.

Types of cost bearing:

SHA: 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: the payer agrees to pay all the costs involved in the transaction

BEN: the beneficiary covers all the costs involved in the transaction

| Cost-bearing options for payment transactions | | | | | |
|---|------------------|--------------------|---------------|---------------|---------------|
| Outgoing | | Currency | | | |
| | | Without conversion | | | |
| | | Forint | Euro | Other EEA | Non-EEA |
| Location of addressee | Domestic | SHA | SHA | SHA | SHA |
| | Non-domestic EEA | SHA | SHA | SHA | SHA |
| | non-EEA | SHA, OUR, BEN | SHA, OUR, BEN | SHA, OUR, BEN | SHA, OUR, BEN |

| Cost-bearing options for payment transactions | | | | | |
|---|-----------------------|-----------------|---------------|---------------|---------------|
| Outgoing | | Currency | | | |
| | | With conversion | | | |
| | | Forint - Euro | Other EEA | EEA- non-EEA | non-EEA |
| Location of addressee | Domestic | SHA | SHA | SHA | SHA |
| | Non-domestic, but EEA | SHA | SHA | SHA | SHA |
| | non-EEA | SHA, OUR, BEN | SHA, OUR, BEN | SHA, OUR, BEN | SHA, OUR, BEN |

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).

Beyond the commissions specified in this List of Conditions, considered of non-EEA payment operations the customer is bound to pay all the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.

In case of foreign currency transfer with conversion the exchange rate available on the day of fulfillment can differ from the exchange rate available on the day of the order. The foreign currency transfer with conversion will be executed in the case the amount available on the customer's bank account is greater with 2% than the amount to be transferred calculated with the exchange rate available on the day prior of the order's fulfillment.

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).

SEPA Credit transfer can be given only in EUR in the branches, at Raiffeisen Direkt or Raiffeisen DirektNet. The payment order will be executed by the bank as a SEPA Credit Transfer if the (1) beneficiary bank is able to take it, (2) you need to use "shared charges" (SHA) option and (3) when the IBAN number (international bank account number) and the country code of the beneficiary. No longer required the SWIFT/BIC identification number of the beneficiary bank on the payment order.

EUR payment orders can be submitted only as SEPA Credit Transfer to the EU countries, to EFTA countries.

If the elements of a certain fee or commission are in different currency, than the fee or the commission is calculated according to the General Business Conditions Part 1 VII/7.12.

The commission of transferring money in other currencies to and from abroad (including SEPA transfers) is made up of the commission (as standard fee) and an additional conversion fee – in case of conversion, and an additional priority fee – in case of urgent and extra urgent orders.

In accordance with Regulation (EU) 2015/847 (the "Regulation"), the Bank is required to check whether information on payers and payees, accompanying incoming and outgoing transactions and those going through the Bank are available fully, in accordance with the requirements of the Regulation, and furthermore in the cases specified in the Regulation it is required in the case of incoming transactions to be credited to accounts kept at the Bank to verify the accuracy of the information on the payee. The Regulation applies to transfers of funds, in any currency, which are sent or received by a payment service provider or an intermediary payment service provider established in the European Union, and which are carried out at least partially by electronic means. Credit transfers and direct debits both fall within the scope of the Regulation.

Irrespective of currency, all transfers of funds should include the following information:

| | |
|-------|--|
| Payer | payment account number/IBAN (or unique transaction identifier (ÚTI*) name address (official personal document number, customer identification number, date and place of birth) |
| Payee | payment account number/IBAN (or unique transaction identifier (ÚTI*) name |

* In the case of a transfer not made from or to a payment account, a unique transaction identifier can be used.

In accordance with the Regulation, the information concerning the payee is deemed to be available in full if the payment account number/IBAN and the name are available. If a transfer of funds fails to include information concerning the payer and the payee fully, this may result in the transfer being carried out with a delay or being rejected.

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

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.

8. Common fees and commissions of Raiffeisen Bank Account

| | fee/commission | debit |
|--|--|----------|
| Fee of bank account switching³ Fees for transfer of positive account balance in bank account switching process are listed in points 5.1, 5.2 és 6.1 of the present List of Conditions, account closing fees are listed in points 5.4 and 6.1 of the present List of Conditions. | Promotional fee: 0 Ft * Standard fee: HUF 1,779 | |
| Distraint | free of charge | |
| Order (modification of order**) concerning event of death ³ | HUF 1,320 | promptly |
| Account statements, deposit and credit advices³ | free of charge | |
| Electronic account statement | free of charge | |
| Paper based statement with pick-up at branch | free of charge | |
| Paper based statement mailed to the customer's notification address in Yelloo Account, Online Account, Feewinner, Activity 3.0, FeeWaiver 2.0, Activity 2.0 and Everyday 2.0, Base 2.0 and Basic Account^{3,19} | HUF 118/statement | promptly |
| Paper based statement mailed to the customer's notification | HUF 100/statement | promptly |

| | | |
|---|--|----------|
| address in FeeWaiver Plus, FeeWaiver and Activity packages¹⁹ | | |
| Issue of certificates for the customer [Duplicates of statements and advices]³ | | |
| for the last 12 months (For electronic statement holder customers) | Free of charge | |
| for the last 12 months (For paper based statement holder customers) | HUF 1,385/statement or advice | promptly |
| for the period before the last 12 months | HUF 2,771 | promptly |
| Printout of transaction history³ | | |
| at branch – fee of printout of one month's transaction history | HUF 1,385 | promptly |
| at branch – fee of printout of transaction history for more than one year period | HUF 2,771 | promptly |
| in Raiffeisen Direct | free of charge | |
| Issue of certificates for the customer [Certification of available balance]/[Other certificates issued by the Bank]^{20, 21} / [Fees of other notifications]³ | HUF 1,377 | promptly |
| Collection fee^{3 ***} | HUF 4,505 | promptly |
| Dunning letter fee | HUF 206/letter | promptly |
| Data supply from Central Credit Bureau³ | free of charge | |
| Handling of Secondary Account Identifier³ | | |
| Registration**** | Promotional fee till 31.12.2022 HUF 0/pc Standard fee HUF 500/pc | promptly |
| Deletion | Promotional fee till 31.12.2022 HUF 0/pc Standard fee HUF 500/pc | promptly |
| Yearly confirmation | Promotional fee till 31.12.2022 HUF 0/pc Standard fee HUF 500/pc | promptly |

* The promotion is valid for bank account switching orders accepted by the Bank until withdrawal.

**Modification of order concerning event of death means the withdrawal of order with giving a new order concerning event of death.

*** This fee will be applied and debited: a.) when the customer submits the same request regarding the application for data report, migration or handling within the last 365 days since the last submission. With a promotional nature, in the case above the fee will not be debited until withdrawal. b.) 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) 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 d) in the case of confirmatory certification, if the customer requests a paper-based statement of account to be signed by authorized signatories

**** 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.

To require electronic account statement customer must also have Raiffeisen DirektNet access.

9. Available Insurances

Conditions for customers contracted after 15th April 2016

| Raiffeisen Care II. | Standard | Standard family | Top | Top family | Premium | Premium family |
|--|----------------------|-----------------|----------------------|-------------------|-------------------|-------------------|
| Fee of service - monthly | HUF 499 / month | HUF 998 / month | HUF 1.299 Ft / month | HUF 2.598 / month | HUF 3.990 / month | HUF 7.980 / month |
| Risk factor | Insurance sum | | | | | |
| Term life insurance | HUF 1,000,000 | HUF 1,000,000 | HUF 1,000,000 | HUF 1,000,000 | HUF 7,500,000 | HUF 7,500,000 |
| Accidental death | HUF 1,000,000 | HUF 1,000,000 | HUF 2,000,000 | HUF 2,000,000 | HUF 10,000,000 | HUF 10,000,000 |
| Accidental disability (50-100%) | HUF 1,000,000 | HUF 1,000,000 | HUF 2,000,000 | HUF 2,000,000 | HUF 5,000,000 | HUF 5,000,000 |
| Disability due to any reason (from 70%) | - | - | HUF 1,000,000 | HUF 1,000,000 | HUF 1,000,000 | HUF 1,000,000 |
| Dread diseases | - | - | HUF 500,000 | HUF 500,000 | HUF 500,000 | HUF 500,000 |
| Lump sum allowance for sick leave over 28 days due to any reason | - | - | HUF 50,000 | HUF 50,000 | HUF 50,000 | HUF 50,000 |
| Lump sum allowance for surgery due to accident | | | | | HUF 500,000 | HUF 500,000 |
| Emergency rescue/transport | | | | | HUF 1,000,000 | HUF 1,000,000 |
| Burn injuries | | | | | HUF 500,000 | HUF 500,000 |

In case of Standard family/Top family/Premium family insurance, the following persons could be insured:

- the insured and his/her spouse or partner between age 18 and 65; and
- their (own, adopted, step- or foster) children (maximum 3), between age 1 and 18.

For more conditions and information, please find in Raiffeisen Care II. life, accident and health group insurance conditions.

Conditions for customers contracted before 14th April 2016 and after 6th February 2015

| Raiffeisen Care II. | Standard | Standard family | Plus | Plus family | Top | Top family |
|--|----------------------|-----------------|-----------------|-------------------|----------------------|-------------------|
| Fee of service - monthly | HUF 499 / month | HUF 998 / month | HUF 799 / month | HUF 1.598 / month | HUF 1.299 Ft / month | HUF 2.598 / month |
| Risk factor | Insurance sum | | | | | |
| Term life insurance | HUF 1,000,000 | HUF 1,000,000 | HUF 1,000,000 | HUF 1,000,000 | HUF 1,000,000 | HUF 1,000,000 |
| Accidental death | HUF 1,000,000 | HUF 1,000,000 | HUF 1,000,000 | HUF 1,000,000 | HUF 2,000,000 | HUF 2,000,000 |
| Accidental disability (50-100%) | HUF 1,000,000 | HUF 1,000,000 | HUF 2,000,000 | HUF 2,000,000 | HUF 2,000,000 | HUF 2,000,000 |
| Disability due to any reason (from 70%) | - | - | HUF 1,000,000 | HUF 1,000,000 | HUF 1,000,000 | HUF 1,000,000 |
| Dread diseases | - | - | - | - | HUF 500,000 | HUF 500,000 |
| Lump sum for sick leave over 28 days due to any reason | - | - | - | - | HUF 50,000 | HUF 50,000 |

Conditions for customers contracted before 6th February 2015 and after 14th March 2014

| | Raiffeisen Care Basic | Raiffeisen Care Plus | Raiffeisen Care Extra |
|--|-----------------------|----------------------|-----------------------|
| Fee of service - monthly | HUF 299 /month | HUF 399 /month | HUF 599 /month |
| Risk factor | Insurance sum | | |
| Death | | HUF 500,000 | HUF 750,000 |
| Accidental death | HUF 1,000,000 | HUF 500,000 | HUF 1,000,000 |
| Permanent disability in consequence of an accident | HUF 1,000,000 | HUF 500,000 | HUF 1,000,000 |
| Disability pension classified in category I or II | | HUF 500,000 | HUF 1,000,000 |

Conditions for customers contracted before 15th March 2014

| | Raiffeisen Care Basic | Raiffeisen Care Plus | Raiffeisen Care Extra |
|--------------------------|-----------------------|-------------------------|-------------------------|
| Fee of service - monthly | HUF 299 /month | HUF 399 /month | HUF 599 /month |
| - quarter-yearly | HUF 897 /quarter-year | HUF 1,197 /quarter-year | HUF 1,797 /quarter-year |
| - half-yearly | HUF 1,794 /half-year | HUF 2,394 /half-year | HUF 3,594 /half-year |
| - yearly | HUF 3,588 /year | HUF 4,788 /year | HUF 7,188 /year |
| Risk factor | Insurance sum | | |

| | | | |
|--|---------------|-------------|---------------|
| Death | | HUF 500,000 | HUF 750,000 |
| Accidental death | HUF 1,000,000 | HUF 500,000 | HUF 1,000,000 |
| Permanent disability in consequence of an accident | HUF 1,000,000 | HUF 500,000 | HUF 1,000,000 |
| Disability pension classified in category I or II | | HUF 500,000 | HUF 1,000,000 |

Conditions for every customers

Raiffeisen Care Insurance is available at Raiffeisen branches and via Raiffeisen Direkt.

The insurance service fee is debited in HUF. If the Insurance stands behind FCY account, the HUF denominated fee will be debited on the FCY account in FCY. The FCY amount is calculated using the retail middle exchange rate defined at 14:30 p.m., effective on the day of the fee charged.

The insurance fee is defined in HUF, so the calculated and debited FCY amounts may differ due to the variability of the exchange rate.

Raiffeisen Protection – Accident Insurance is not available from 1st April 2022.

| Raiffeisen Protection – Accident Insurance Insurance packages | | | | |
|---|---------------------|-----------------|-------------------|----------------|
| Insurance package name | BASIC Individual | BASIC Family | TOP Individual | TOP Family |
| Insurance premium (HUF) /month | HUF 840 | HUF 1.990 | HUF 2.490 | HUF 5.990 |
| Risk factor | Insurance sum (HUF) | | | |
| Accidental death | HUF 8 000 000 | HUF 8 000 000 | HUF 20 000 000 | HUF 20 000 000 |
| Accidental disability (maximum amount depending on the degree of the long-term or permanent harm and the respective compensation) | HUF 8 000 000 | HUF 8 000 000 | HUF 20 000 000 | HUF 20 000 000 |
| Accidental operation cost refund | - | - | HUF 300 000 | HUF 300 000 |
| Accidental fracture | HUF 15 000 | HUF 15 000 | HUF 30 000 | HUF 30 000 |
| Death | HUF 100 000 | HUF 100 000 | HUF 100 000 | HUF 100 000 |
| Hospital – accidental – daily allowance | - | - | HUF 15 000 | HUF 15 000 |
| 7/24 assist call centre | free | free | free | free |

For further terms and conditions please consult the General and Special Insurance Terms & Conditions of “Raiffeisen Protection Accident Insurance”, a group life insurance product with supplemental accident insurance.

Insurance premium will be debited in HUF to the account associated with the insurance. If the insurance is linked to a foreign currency account, and the premium is debited to such account, the amount of the premium (denominated in HUF) will be converted into the relevant foreign currency at the foreign exchange mid rate quoted by the Bank at 14:30 p.m. on the due date of payment.

As insurance premium is denominated in HUF, and the exchange rate applied is variable, if the premium is settled from a foreign currency account the amounts converted into the relevant currency on the different dues dates may differ from one another.

Raiffeisen Assistant – Household assistance service

Raiffeisen Assistant – Household assistance service is not available from 1st February 2013.

| | Raiffeisen Assistant |
|---------------------------|-------------------------|
| Cost of service - monthly | HUF 599 /month |
| - quarter-yearly | HUF 1,797 /quarter-year |
| - half-yearly | HUF 3,594 /half-year |
| - yearly | HUF 7,188 /year |

The insurance service fee is debited in HUF. If the Insurance stands behind FCY account, the HUF denominated fee will be debited on the FCY account in FCY. The FCY amount is calculated using the retail middle exchange rate defined at 14:30 p.m., effective on the day of the fee charged.

The insurance fee is defined in HUF, so the calculated and debited FCY amounts may differ due to the variability of the exchange rate.

10. Cut-off times connected to account management, orders, applications

Opening time for receiving payment orders:

| | | | |
|--------|-------------------|----------------------|---------------------------|
| Branch | Raiffeisen Direkt | Raiffeisen DirektNet | myRaiffeisen ⁹ |
|--------|-------------------|----------------------|---------------------------|

| Branch | Raiffeisen Direkt | Raiffeisen DirektNet | myRaiffeisen ⁹ |
|----------------------------|-------------------|--|---|
| Beginning of opening hours | 7:00 a.m. | 7:00 a.m. In case of special FCY exchange conversion: 8:00 In case of transfers qualified as in-bank instant credit transfer or instant credit transfer and early withdrawal of time deposit: 0:00 | 7:00 a.m. In case of transfers qualified as in-bank instant credit transfer or instant credit transfers and early withdrawal of time deposit: 0:00 |

T day: day of the processing.

The Bank assumes the same day (T) receipt and processing of orders arrived until the deadlines shown in the next table below. In case of HUF orders the processing is assumed according to the table in chapter 11. and in case of FCY orders the processing is assumed according to the table in chapter 12. In case of orders arriving after the deadlines, the Bank consider these as received on the next working day.

If the order is given in the branch the deadlines can be different than showed in the table below according to the opening hours.

| | Branch | Raiffeisen Direkt | Raiffeisen DirektNet | myRaiffeisen ⁹ |
|---|---|---|---|--|
| 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) | 4:00 p.m. | 5:00 p.m. | 5:00 p.m. | 5:00 p.m. |
| In-Bank transfers between the customers own accounts if it is qualified as an in-bank instant credit transfer (from HUF account, in HUF) | - | - | 12:00 p.m. | 12:00 p.m. |
| Ad hoc payment orders: | | | | |
| in-Bank | 4:00 p.m. | 5:00 p.m. | 5:00 p.m. | 5:00 p.m. |
| interbank | 4:00 p.m. | 4:30 p.m. | 4:30 p.m. | 4:30 p.m. |
| payment orders qualified as in-bank instant credit transfer | - | - | 12:00 p.m. | 12:00 p.m. |
| payment orders qualified as instant credit transfer | - | - | 12:00 p.m. | 12:00 p.m. |
| Standing payment orders | on banking day preceding execution 3:30 p.m. | on banking day preceding execution 3:30 p.m. | on banking day preceding execution 3:30 p.m. | on banking day preceding execution 4:00 p.m. |
| Modification and cancellation of standing payment orders | on banking day preceding execution 3:30 p.m. | on banking day preceding execution 3:30 p.m. | on banking day preceding execution 5:00 p.m. ²² | on banking day preceding execution 4:00 p.m. |
| Recalling ad hoc, or standing order HUF payments* | 3:00 p.m. | 4:00 p.m. | - | - |
| Time deposit | 4:00 p.m. | 4:00 p.m. | 5:00 p.m. ²² | 4:00 p.m. |
| Early withdrawal of time deposit | 4:00 p.m. | 4:00 p.m. | 12:00 p.m. | 12:00 p.m. |
| Authorization for Payment of utility bills T+2 days ²³ | 4:00 p.m. | 4:00 p.m. | - | - |
| Authorization for Payment of utility bills T+1 days ²³ | - | - | 5:00 p.m. ²² | 5:00 p.m. |
| Stop payment of utility bills (stop payment on direct debit) | by 4:00 p.m. on banking day preceding execution | by 4:00 p.m. on banking day preceding execution | by 12:00 p.m. on banking day preceding execution | by 12:00 p.m. on banking day preceding execution |
| In FCY | | | | |
| FX transactions in-Bank with conversion | 10:00 a.m. | 12:00 a.m. | 12:00 a.m. | - |
| FX transactions in-Bank without conversion – not EUR | 3:00 p.m. | 3:30 p.m. | 3:30 p.m. | - |
| FX transactions in-Bank without conversion – EUR | 3:00 p.m. | 5:00 p.m. | 5:00 p.m. | - |
| FX transactions interbank with conversion | 10:00 a.m. | 12:00 a.m. | 12:00 a.m. | - |
| FX transactions interbank without conversion | 10:00 a.m. | 12:00 a.m. | 12:00 a.m. | - |
| Conversion | 10:00 a.m. | 12:00 a.m. | 12:00 a.m. | - |

| | | | | |
|--|---|---|-----------|-----------|
| Special FCY exchange conversion¹⁸ | - | - | 6:00 p.m. | 6:00 p.m. |
| SEPA DD Core direct debit limiting statement set/modification /cancellation** | 3:30 p.m. | - | - | - |
| Forbidding the execution of a SEPA DD Core direct debit | by 3:30 p.m. on banking day preceding execution | by 3:30 p.m. on banking day preceding execution | - | - |
| Refund of paid SEPA DD Core direct debit*** | 1:30 p.m. | - | - | - |

The deadline of acceptance of individual orders and the end of the business day are the same.

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 transaction will be transferred within 5 seconds to the beneficiary's account in a way it will be available to the beneficiary.

In case of 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 credited within 5 seconds to the account of the beneficiary's payment service provider.

The fulfillment of in-bank instant credit transfers and instant credit transfers takes place continuously on every calendar day.

* 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

** 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. The Bank accepts instructions about SEPA DD Core direct debit restrictions from 3rd October 2016.

*** A paid SEPA DD Core direct debit can be refunded without examination within 8 week after the execution of the direct debit (56 days not including the day of the execution) until the last banking working day.

11. Execution of HUF payments in HUF

| Incoming payments (credit) | Date of credit |
|--|---|
| 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 | fortwith |
| 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 | fortwith |
| 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 an instant credit transfer | fortwith |
| Transfer (Hungarian Post) | day of crediting the Bank's account |
| VIBER transfer | In 2 hours after receiving the statement of the Hungarian National Bank |
| Outgoing payments (debit) | |
| Debiting the principal account with the amount of order is on the day of processing the order. | |

The account of the recipient's financial provider is credited according to mentioned in the table below, if correct and complete order is received by the Bank:

| | Branch (file on paper) | Raiffeisen Direkt (via phone) | Raiffeisen DirektNet (via internet) | myRaiffeisen ⁹ |
|--|---------------------------|----------------------------------|---|---------------------------|
| Ad-hoc payment orders in-Bank | Day of execution | | Day of execution In case of in-bank instant credit transfer within 5 seconds after it was received | |
| Standing payment orders in-Bank | Day of execution | | Day of execution | |

| | | |
|--|------------------|---|
| Ad-hoc payment orders interbank | Day of execution | Day of execution In case of instant credit transfer within 5 seconds after it was received |
| Standing payment orders interbank | Day of execution | Day of execution |

In case of Standing payment orders the first payment is executed earliest on the next banking day after the order is received.
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 / credit 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 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 |

12. Execution of FX payments

| In Bank transfer between own account (debit) | | |
|---|---|------------------------|
| Without conversion | | |
| Normal | In key EEA ²⁴ currencies (GBP, EUR, HUF) In key other currencies (USD) | T day |
| | In standard EEA currencies (e.g. CZK, BGN) In standard other currencies (e.g. CAD) | T day |
| With conversion | | |
| Normal | In key EEA currencies (GBP, EUR, HUF)* | T day |
| | In key other currencies (USD) | T day + 2 banking days |
| | In standard EEA currencies (e.g. CZK, BGN)* | T day |
| | In standard other currencies (e.g. CAD) | T day + 2 banking days |
| Urgent | In key EEA currencies (GBP, EUR, HUF)* | - |
| | In key other currencies (USD) | T day + 1 banking day |
| | In standard EEA currencies (e.g. CZK, BGN)* | - |
| | In standard other currencies (e.g. CAD) | T day + 1 banking day |
| Extra urgent | In key EEA currencies (GBP, EUR, HUF)* | - |
| | In key other currencies (USD) | T day |
| | In standard EEA currencies (e.g. CZK, BGN)* | - |
| | In standard other currencies (e.g. CAD) | T day |
| Outgoing FX payments (debit) | | |
| Without conversion | | |
| Normal | In key EEA currencies (GBP, EUR, HUF) In key other currencies (USD) | T day + 1 banking days |
| | In standard EEA currencies (e.g. CZK, BGN) | T day + 1 banking days |
| | In standard other currencies (e.g. CAD) | T day + 2 banking days |
| Extra urgent | In key EEA currencies (GBP, EUR, HUF) In key other currencies (USD) | T day |
| With conversion | | |
| Normal | In key EEA currencies (GBP, EUR, HUF)* | T day + 1 banking day |
| | In key other currencies (USD) | T day + 2 banking days |
| | In standard EEA currencies (e.g. CZK, BGN)* | T day + 1 banking day |
| | In standard other currencies (e.g. CAD) | T day + 2 banking days |
| Urgent | In key EEA currencies (GBP, EUR, HUF)* | - |
| | In key other currencies (USD) | T day + 1 banking days |
| Extra urgent | In key EEA currencies (GBP, EUR, HUF)* In key other currencies (USD) | T day |
| Incoming FX payments (credit)²⁵ | | |
| Without conversion | | |
| Normal | In all currencies | T day |

| With conversion | | |
|--------------------------------------|---|------------------------|
| Normal | In key EEA currencies (GBP, EUR, HUF)* In standard EEA currencies (e.g. CZK, BGN)* ²⁶ | T day |
| | In key other currencies (USD) In standard other currencies (e.g. CAD) | T day + 2 banking days |
| Urgent | In key EEA currencies (GBP, EUR, HUF)* | T day |
| | In key other currencies (USD) | T day + 1 banking days |
| Extra urgent | In key EEA currencies (GBP, EUR, HUF)* | T day |
| | In key other currencies (USD) | T day |
| In Bank FX payments (debit) | | |
| Without conversion | | |
| Normal | In key EEA currencies (GBP, EUR, HUF) In key other currencies (USD) | T day |
| | In standard EEA currencies (e.g. CZK, BGN) In standard other currencies (e.g. CAD) | T day |
| With conversion | | |
| Normal | In key EEA currencies (GBP, EUR, HUF)* | T day |
| | In key other currencies (USD) | T day + 2 banking days |
| | In standard EEA currencies (e.g. CZK, BGN)* | T day |
| | In standard other currencies (e.g. CAD) | T day + 2 banking days |
| Urgent | In key EEA currencies (GBP, EUR, HUF)* | - |
| | In key other currencies (USD) | T day + 1 banking days |
| | In standard EEA currencies (e.g. CZK, BGN)* | - |
| | In standard other currencies (e.g. CAD) | T day + 1 banking days |
| Extra urgent | In key EEA currencies (GBP, EUR, HUF)* | - |
| | In key other currencies (USD) | T day |
| | In standard EEA currencies (e.g. CZK, BGN)* | - |
| | In standard other currencies (e.g. CAD) | T day |
| SEPA direct debit (execution) | | |
| | Without conversion | T day |
| | With conversion | T day |

*If the two currencies in the conversion are both EEA currencies.

In case of debiting on T day the information in chapter 10 Cut-off times connected to account management, orders, applications are valid. Information about execution of payments crediting (incoming FX transfers), if not beneficiary of in-bank instant credit transfer:

| Order type | | Final cut off time of incoming transactions | Closing time of the workday |
|---------------------------------|--------------------|--|------------------------------------|
| Incoming In-bank FX transfers | without conversion | EUR | 17:00 |
| | | all currencies except for EUR | 15:30 |
| | with conversion | | 12:00 |
| Incoming Interbank FX transfers | without conversion | EUR | 17:00 |
| | | all currencies except for EUR | 15:30 |
| | with conversion | | 12:00 |

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

| Order type | | Final cut off time of incoming transactions | Closing time of the workday |
|--|-----------------|--|--|
| Incoming In-bank ad hoc HUF transfers | with conversion | 12:00 In case of in-bank instant credit transfer: 0-24:00 | 12:00 In case of in-bank instant credit transfer: 24:00 |
| | with conversion | 12:00 | 12:00 |
| Incoming Inter-bank ad hoc HUF transfers | with conversion | 12:00 In case of instant credit transfer: 0-24:00 | 12:00 In case of instant credit transfer: 24:00 |

| | | | | |
|--|-----------------|--|-------|-------|
| | with conversion | Beneficiary's account is not denominated in EEA currencies | 12:00 | 12:00 |
|--|-----------------|--|-------|-------|

The Bank processes incoming foreign exchange payments with conversion received directly from nostro bank until 12:00 a.m. on receipt day, ;received from other banks on the day of receiving credit advice from nostro bank, but not earlier than receipt day.

Incoming foreign exchange payments without conversion, received directly from nostro bank or as SEPA credit transfer until 15:30 p.m., are processed on receipt day; received from other banks or non SEPA credit transfer are processed on the day of receiving credit advice from nosto bank, but not earlier than receipt day.

Payments without conversion in euro currency received until 17:00 p.m. are processed on the receipt day, the end of the working day is 18:00 p.m. In case of payments without conversion the processing day cannot be earlier than value date of the payments or covers. Incoming payments received after the above mentioned Cut off Times are processed on the next banking day.

The payments are processed with normal priority based on our standard processing except any other disposition from client. Excluding orders in EUR without conversion the deadline of receiving orders to be executed on the same business day and the deadline within the business day of receiving orders are considered the same.

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 shall bear an obligation of identifying the beneficiary's International Bank Account Number (IBAN), as well as the SWIFT code (BIC or Bank Identifier Code) of the beneficiary's account-keeping bank for the Bank when giving the payment order.

The Bank shall check the IBAN featuring in the payment order on the basis of the standard (EBS204 V3-February 2001) of the European Committee for Banking Standards (ECBS) concerning IBAN generation.

If the Customer provides an invalid IBAN in the payment order, or fails to provide any, the Bank rejects fulfilling the payment order, and the Bank shall notify the Customer about the rejection and the cause of the rejection. The Bank shall have the right to reject fulfilling the payment order until the Customer has provided a faultless IBAN to the Bank. All emerging costs related to the invalid or not provided IBAN charges the Customer.

Ad hoc payment orders given within cut-off time in FCY with conversion are processed on the day the amount is ensured. The amount is calculated with the retail exchange rate defined daily once after 2:00 PM for outgoing payment orders taking into account the type of the order (standard, urgent, extra urgent). Payment orders will be accounted on the contracted day after the exchange.

In case of incoming FCY payment in non-EEA payment operation the amount can be charged before incoming to the Bank. The accruing costs are independent from the Bank, the debited costs depend on the route defined by the dispatcher bank and the conditions of the correspondent banks. The costs debited on the amount of the ad hoc payment orders are not taken over by the Bank. In case of payment operation within EEA, customers are not charged with these costs.

The Bank can assume obligation for the fulfilment of outgoing ad hoc FCY payment in the currency determined by the customers, if beneficiary financial institute keeps an account in the currency of the payment

As regards any issue concerning the receiving and fulfilment of payment orders that is unregulated in this section, the general rules set forth in the Bank's business regulations shall be governing.

| EXECUTION OF OUTGOING SEPA CREDIT TRANSFER PAYMENTS | | | | | | | | | | | |
|---|--------------|----------------------|----------------------|----------------------|----------------------------|------------------------|--------------|--------------------|--------------------|----------------------|----------------------------|
| WITH CONVERSION | | | | | | WITHOUT CONVERSION | | | | | |
| TRANSACTION VALUE DATE | PRIORITY | CUT-OFF TIME | | | | TRANSACTION VALUE DATE | PRIORITY | CUT-OFF TIME | | | |
| | | Branch | Raiffeisen Direkt | Raiffeisen DirektNet | my-Raiffeisen ⁹ | | | Branch | Raiffeisen Direkt | Raiffeisen DirektNet | my-Raiffeisen ⁹ |
| T | extra urgent | 11:00 ^{1,2} | 12:00 ^{1,2} | 12:00 ^{1,2} | - | T | extra urgent | 11:00 ² | 12:00 ² | 12:00 ² | - |
| T+1 | urgent | 10:00 | 12:00 | 12:00 | - | T+1 | standard | 10:00 | 12:00 | 12:00 | - |
| T+2 | standard | | | | 12:00 | | | | | | 12:00 |

¹ AMOUNT CAN BE GIVEN ONLY IN THE CURRENCY OF THE TRANSFER (EUR)
² CUT-OFF TIME CANNOT BE MODIFIED

SEPA Credit transfer payment orders are executed like payment orders given in key EEA currencies.

13. Maximum order amounts

| | Branch | Raiffeisen Direkt | Raiffeisen DirektNet | myRaiffeisen⁹ |
|---|--|--|---|---|
| Transfer between own accounts | available balance | available balance | available balance | available balance |
| Ad hoc payment orders | available balance | available balance | using a one-time code sent in SMS ²⁷ , HUF 1,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day | using a Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day |
| Standing payment orders | available balance | available balance | using a one-time code sent in sent in SMS ²⁷ HUF 1,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day | using a Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day |
| Payment of utilities (authorisation on direct debit) | available balance or limit set by customer | available balance or limit set by customer | available balance or limit set by customer | available balance or limit set by customer |

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

14. Telephone banking service [Raiffeisen Direkt], Internet banking and mobile app services [DirektNet and myRaiffeisen⁹ service]

| | |
|--|----------------|
| Non-recurrent connection fee ³ | free of charge |
| Internet Brokering connection fee ³ | free of charge |
| Direkt and DirektNet activation code (SMS) ³ | free of charge |
| SMS service [DirektNet login notification SMS service] ³ | HUF 128/month |
| Limit change [DirektNet/myRaiffeisen payment orders daily maximum limit set and change] ³ | HUF 355 |

The monthly fees are debited on the customers account on the last banking day of the month.

15. SMS service [Mobil Banking service]

| Contents of Mobil Banking packages | | |
|---|--|---|
| | SMS service [Mobil Banking CARD INFO] | SMS service [Mobil Banking ACCOUNT INFO] |
| Transaction with card | | |
| Cash withdrawal (domestic / foreign) | X | - |
| Purchase (domestic / foreign) | X | - |
| Transaction on account | | |
| Credit | - | X |
| Debit | - | X |

The notification contains basically the Raiffeisen account/Raiffeisen bankcard as identification data. The customer has the right to request Mobil Banking service with different identification data.

In case of applications before 12th of September 2011:

| Service fees | | |
|--|---|--|
| | SMS service [Mobil Banking CARD INFO] | SMS service [Mobil Banking ACCOUNT INFO] |
| monthly fee ³ | HUF 94/month/phone number Free of charge for Menza Student Accounts and Dynamic Account Package. | HUF 94/month/phone number Free of charge for Dynamic Account Package |
| Subscription, modification, cancellation | free of charge | free of charge |
| Fee of automatically sent SMS ³ (bankcard and bank account transactions) | HUF 26/message | HUF 26/message |

In case of applications from 12th of September 2011:

| Service fees | | |
|--|--|---|
| | SMS service [Mobil Banking CARD INFO] | SMS service [Mobil Banking ACCOUNT INFO] |
| monthly fee ³ | HUF 128/month/phone number | HUF 128/month/phone number |
| Subscription, modification, cancellation | free of charge | free of charge |
| Fee of automatically sent SMS ³ (bankcard and bank account transactions) | HUF 26/message | HUF 26/message |

In case of Raiffeisen Online and Yelloo Account:

| | SMS service [Mobile Banking CARD INFO] | SMS service [Mobile Banking ACCOUNT INFO] |
|--|--|--|
| Monthly fee ¹ | Promotion fee: until 31/12/2022 HUF 128/month/phone number Standard fee: HUF 346/month/phone number | Promotion fee: until 31/12/2022 HUF 128/month/phone number Standard fee: HUF 346/month/phone number |
| Application for, change and termination of service | Free of charge | Free of charge |
| Automatic SMS message (card transactions, movements in bank account) | HUF 0/SMS | HUF 0/SMS |

Mobil Banking CARD INFO and Mobil Banking ACCOUNT INFO package can be ordered with at least one selected type of automatically sent SMS.

Limit amount can be given for each and every transaction type. Maximum limit amounts are: HUF 10.000, USD 50, CHF 50, EUR 35 and GBP 35. For bankcard transactions limit amounts can be given only in HUF. There will be a prior coverage check in case of those cash withdrawals and purchase transactions (and the Bank will send a Mobil Banking CARD INFO message), which have to fulfill this condition before occurrence.

The monthly and message fees (by message types) are debited on the customers account on the last banking day of the month. The settlement period of the message fees is from the last working day before the current month until the day before last working day of the current month.

Customers can find information about the transaction message types at www.raiffeisen.hu.

16. Allowances, promotions**16.1. Account Opening Promotion with credit of HUF 20,000 VI.****Promotional period: 10 January 2022 – 23 March 2022**

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

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

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

In the scope of the promotion, as a bonus to accompany newly opened Promotional bank account, the customer will be given **a credit of HUF 20,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes. The amount will be credited in lump sum, by 15 April 2022 at the latest, to the customer's bank account opened in the scope of the promotion.

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

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

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

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

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

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

Promotional period: 26 July 2021 – 01 October 2021

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

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

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

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

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

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

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

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

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

16.3. Raiffeisen Care II Insurance (UNIQA) – Winter 2022 promotion

For the period from 1st Jan 2022 to 31 Mar 2021, Raiffeisen Bank Zrt. announces a promotion, under which for all customers having a retail Bank Account product who request Raiffeisen Care II Insurance—subject to the relevant Retail List of Conditions—beside their newly requested or already existing Bank Account product, or change their existing Care (Basic/Plus/Extra) Insurance into Raiffeisen Care II Insurance, the Bank shall credit the first 2 months' insurance fee of the Raiffeisen Care II Insurance to the customers' account. Only such customers of the Bank are eligible to participate in the promotion who have Raiffeisen Care II Insurance at the time of crediting of the insurance fee, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Raiffeisen Care II Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same bank account as was debited by the Bank earlier with the insurance fee amounts.

16.4. Raiffeisen Protection Insurance (NN) – Winter 2022 promotion

For the period from 1st Jan 2022 to 31 Mar 2022, Raiffeisen Bank Zrt. announces a promotion, under which for all customers having a retail Bank Account product who request Raiffeisen Protection Insurance—subject to the relevant Retail List of Conditions—the Bank shall credit the first 2 months' insurance fee of the Raiffeisen Protection Insurance to the customers' account. Only such customers of the Bank are eligible to participate in the promotion who have Raiffeisen Protection Insurance at the time of crediting of the insurance fee, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Raiffeisen Protection Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same bank account as was debited by the Bank earlier with the insurance fee amounts.

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

Promotional period: 1 March 2021 – 30 April 2021

For the period from 1 March 2021 to 30 April 2021 the Bank announces a promotion for its **new**, full-age customers who open **Promotional bank accounts**.

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

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

The amount will be credited in lump sum, by 25 May 2021 at the latest, to the customer's bank account opened in the scope of the promotion.

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

1. he/she opens a new Promotional account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 1 September 2020 until opening a bank account after 28 February 2021 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. On 30 April 2021, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 14 May 2021, the Customer has an active bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 14 May 2021.

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

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

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

¹ The Bank provides the Basic Account in accordance with Government Decree 262/2016 (VIII.31.) on Access to Basic Account and the Features of and Charges Payable for the Keeping of Basic Accounts. Charges and fees shall be rounded off to the nearest whole HUF, according to the general rules of rounding off.

² Basic Package is available only in branches.

³ Indexation of charges and fees: The Bank links the calculation of the charges and fees indicated in the present List of 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 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 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.

⁴ In the case of the **Feewinner Account**, preconditions for providing the account keeping services at a reduced fee are as follows:

- **an amount equalling at least the monthly gross minimum wage from time to time in effect is credited each month** to the Feewinner Account **in not more than 2 items**, on any title;
- **at least 20 purchases per month are fulfilled with a bankcard/credit card/CLEVERcard/Versatile CLEVERcard** in the Feewinner Account and/or in the credit card account connected to the Customer's credit card or Versatile CLEVERcard issued by Raiffeisen Bank. Transactions already booked in (debited to) the account shall be regarded as fulfilled.
- 1 order in **Sending money within Hungary in HUF [Ad hoc payment orders] in-bank or Sending money within Hungary in HUF [Ad hoc payment orders] interbank via myRaiffeisen**. In-Bank transfer between are not applicable to fulfil this requirement.

In the case of the Feewinner Account, no monthly account-keeping fee will be charged in the month of account opening, and in the case of a change in fee packages, in the first month of using the account package, and in the next month. If in the second month following the account opening—or in the case of a change in fee packages, in the second month following the change—the preconditions for account keeping at reduced rates are not met, the Customer's bank account will be debited with the amount of the account-keeping fee specified in the List of Terms & Conditions. The Customer's bank account will be debited with the account-keeping fee on the first banking day following each month when the preconditions for account keeping were unmet. In respect of the first condition—the one concerning crediting—the period under review shall be the period starting on the 21st day of the month preceding the target month and lasting until the 24th day of the target month. The crediting requirement may not be fulfilled with cash deposits or transfers between the Customer's own accounts. In respect of the second condition—the one concerning card purchases—the period under review shall be the period lasting from the 1st banking day of the target month until the last banking day of the target month. The fee shall be debited in arrears, on the first banking day following the target month. In case of the third option – ad hoc payment order - the period under review shall be the period starting the first bank day and lasting the last banking day. The fee shall be debited in arrears, on the first banking day following the target month.

Indexation of charges and fees: Regarding the discounted monthly fee conditions, the Bank binds the amount of the first condition specified in the terms of monthly fee of basic monthly gross wage of a full-time employee (full monthly gross minimum wage). The amount will automatically change from the 1st January of each year to the minimum required minimum wage for the full-time employee for the year in question (indexed). The Bank publishes the change in the amount until the 20th of December each year in this List of Conditions. In case of the law, that stipulates the amount of the minimum wage would be announced after December 20th, the new amount would be published on the next working day following the announcement of the law at the latest.

⁵ As preconditions for using the **Activity 3.0 Account** at a reduced account-keeping fee, **at least 4 transactions should be fulfilled in the given bank account** each month, **and the sum total of the transactions** fulfilled in the given month **should reach half the amount of the gross monthly minimum wage from time to time in effect**, and additionally the **Customer should have an activated bankcard or CLEVERcard**. As preconditions for using the **Activity 2.0 and Activity fee packages** at a zero account-keeping fee, **at least 4 transactions should be fulfilled in the bank account affected by the relevant account package** each month, **and the sum total of the transactions** fulfilled in the given month **should reach HUF 50,000**, and additionally the **Customer should have an activated bankcard or CLEVERcard**. When establishing the fulfilment of the preconditions, the Bank shall examine the following types of transactions debited to the bank account: a) one-time and standing credit transfers, b) direct debits, c) cash withdrawal with bankcard/CLEVERcard from ATM, and d) purchases with bankcard/CLEVERcard. The condition concerning the minimum number and amount of transactions may be fulfilled by any transaction type. Transactions already booked in (debited to) the account shall be regarded as fulfilled. Transfers between the Customer's own accounts, or purchases with a Versatile CLEVERcard against the credit card account are not examined by the Bank when establishing the fulfilment of the preconditions.

No monthly account-keeping fee will be charged in the month of account opening, and in the case of a change in fee packages, in the first month of use of the Activity 3.0, Activity 2.0 and Activity account packages, and in the next month. If in the second month following the account opening—or in the case of a change in fee packages, in the second month following the change—the preconditions for using the given account package at a zero account-keeping fee are not met, the Customer's bank account will be debited with the amount of the account-keeping fee specified in the List of Terms & Conditions. The Customer's bank account will be debited with the account-keeping fee on the first banking day following each month when the preconditions for exemption from account-keeping fee were unmet. The period examined for the purposes of the charging of the fee shall be the period lasting from the 1st banking day of the target month until the last banking day of the target month, including the in-bank instant credit transfer and instant credit transfer only banking days. The fee shall be debited in arrears, on the first banking day following the target month.

Indexation of charges and fees of Activity 3.0 Account: Regarding the discounted monthly fee conditions, the Bank binds the amount of the first condition specified in the terms of monthly fee of basic monthly gross wage of a full-time employee (full monthly gross minimum wage). The amount will automatically change from the 1st January of each year to the minimum required minimum wage for the full-time employee for the year in question (indexed). The Bank publishes the change in the amount until the 20th of December each year in this List of Conditions. In case of the law, that stipulates the amount of the minimum wage would be announced after December 20th, the new amount would be published on the next working day following the announcement of the law at the latest.

⁶ In the case of a **Basis 2.0 account package**, account maintenance shall be free of charge if the Customer has an active retail credit or loan transaction —not inclusive of credit cards— at Raiffeisen Bank as a Debtor—not inclusive Co-debtor—subject to the following terms. If the customer has an overdraft, then the Basis 2.0 account maintenance shall be free of charge only if the overdraft facility belongs to the Basis 2.0 account package. When checking eligibility for free account maintenance, the Bank shall disregard any credit cards that the Customer may have. The fulfilment of the conditions for free account maintenance shall be checked on the date of debiting of the fee. The actual account maintenance fee is debited on the last banking day of the actual month.

In the case of a Basis 2.0 account package, in the actual and the next month of the account opening or account package changing the account maintenance fee is free of charge. After that period the actual account maintenance fee will be charged each time the required conditions are not fulfilled.

⁷ In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 6000 part of the fee does not apply. This provision shall apply retroactively as of 1 January 2017.

⁸ If ad hoc/standing payment order exceeds the HUF 100,000 limit, fee will be credited on the amount of the order by which the HUF 100,000 limit is exceeded.

⁹ The following payment orders are currently not available via myRaiffeisen:

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

¹⁰ Payment of standing orders and utility bills moved from other banks through simplified bank account switching is considered as given via Raiffeisen DirektNet.

¹¹ According to the channel of the order.

¹² In case of **Fee Waiver and Fee Waiver 2.0 Packages** we require a **regular monthly incoming fund of minimum HUF 120,000** to the current account held with Raiffeisen Bank in at the most two amounts.

Raiffeisen Bank grants a onetime grace period of a further one months following the month of the opening of the account or the changing of the account package, for the credit of the first minimum monthly net incoming fund of HUF 120,000 on the account holder's account. If the above determined incoming fund is not arriving to the account in the 2nd month after the month of account opening or package changing in at the most two amounts, the Bank is charging the monthly account maintenance fee specified in this List of Interest Rates and Charges. This rule is valid in the later months as well: the Bank is charging the account maintenance fee on the first banking day of the month followed by the monitored month, when the incoming fund of HUF 120,000 has not arrived in at the most two amounts. The monitored period for the fee charge of the month concerned: from the 21st day of the month prior to the month concerned to the 24th day of the month concerned. The required credit defined in the conditions cannot be fulfilled through cash deposit in branches.

¹³ In case of **Fee Waiver Plus Package** we require a **regular monthly incoming fund of minimum HUF 150,000** to the current account held with Raiffeisen Bank in at the most two amounts. Raiffeisen Bank grants a onetime grace period of a further one months following the month of the opening of the account or the changing of the account package, for the credit of the first minimum monthly net incoming fund of HUF 150,000 on the account holder's account. If the above determined incoming fund is not arriving to the account in the 2nd month after the month of account opening or package changing in at the most two amounts, the Bank is charging the monthly account maintenance fee specified in this List of Interest Rates and Charges. This rule is valid in the later months as well: the Bank is charging the account maintenance fee on the first banking day of the month followed by the monitored month, when the incoming fund of HUF 150,000 has not arrived in at the most two amounts. The monitored period for the fee charge of the month concerned: from the 21st day of the month prior to the month concerned to the 24th day of the month concerned. The required credit defined in the conditions cannot be fulfilled through cash deposit in branches.

¹⁴ In case of orders for changing fee package given and accepted by the Bank until 16:00, the starting date of the new account package is the first banking day after the day when the order was given. If the order was given after 16:00, the new account package will be set on the second working day after the acceptance. In case of different instruction of the account holder, the Bank fulfills the order for changing fee package later, at the individually indicated time. The Promotion is valid until orders given *until 31.12.2022 16:00* for all retail and premium

accounts. Orders of changing fee package can be given and accepted only in case of the new account package is currently „available“ in the List of Conditions.

¹⁵ For the purposes of the charging of the account closing fee, a change in account packages shall not be regarded as an account opening. It shall not qualify as an account closing initiated by the Customer if in a personal loan request the Customer provides that in case the personal loan agreement fails to enter in force, then the Bank should take steps to terminate the bank account connected to the personal loan agreement.

¹⁶ 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.

¹⁷ Charged in case of HUF transfers from FCY accounts and interbank HUF transfer orders given and processed as foreign currency transfers from HUF accounts.

¹⁸ The 'Special FCY exchange conversion' option is available via DirektNet, for amounts of at least HUF 100,000 and at most HUF 30 million, 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.

As of 01/07/2020: The 'Special FCY exchange conversion' option is available via DirektNet and the myRaiffeisen Mobile Applications, for amounts between the specified amount limits declared in the certain electronic channel related user manual(s), 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.

¹⁹ In case of other packages, if the package does not contain the fee of „paper based statement mailed to the customer's notification address“, than it is free of charge in the certain package.

²⁰ Bank declaration in accordance with the notice of abuse of electronic payment means (lost & stolen report) is free of charge.

²¹ Issuing the form of "Certificate of mortgage backed house loan installment " for an application for "Crisis Found" is free of charge.

²² In certain cases the transaction can be processed after 5:00 p.m., before the evening batch is being started. The DirektNet always confirms the execution date while processing the transaction.

²³ Day of T+1 or T+2 is the beginning of the effectiveness of the authorization. The beneficiary of the authorization (service provider) is eligible to debit the bank account from this day.

²⁴ EEA member states: European Union member states, and Norway, Iceland and Liechtenstein.

²⁵ In accordance with the 35/2009 MNB decree cut-off time connected to incoming FX payments is 15:30.

²⁶ The payment order will be fulfilled in the day of receipt when the currency of incoming and the receiving account is in EEA currency.

²⁷ To use the service Customer must also have a mobile phone number registered at the Bank for a phone set in a working condition on which the Customer is able to receive the one-time password in an SMS message when using the DirektNet interface. The one-time password sent by the Bank must be entered in the DirektNet interface to approve the order. Customer may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under the DirektNet agreement. The limits mentioned above don't include Transfers between own accounts, except Transfers to own security accounts. Signing transaction with a single-use password sent via SMS is not possible in Raiffeisen Mobile Application(s)